

Healthy LifestylesSM

Take Advantage of Our Award-winning Programs



Independence Blue Cross offers products directly, through its subsidiaries Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield—independent licensees of the Blue Cross and Blue Shield Association.



**Independence
Blue Cross**



A Message About Healthy LifestylesSM

At Independence Blue Cross, we encourage you to pursue the advantages of good health by taking an active role in your health care decisions.

That's why we offer you as many reasons as possible to Choose BlueSM. We offer a full range of resources for your well-being, including innovative programs and services designed to give you all the information and support you need to make good health care choices.

As a member, you will be able to take advantage of our award-winning wellness programs and convenient online resources and services.

We hope you will find the Healthy Lifestyles Program booklet both educational and informative as you pursue a healthier lifestyle for you and your family.

Table of Contents

Fitness Program	1
Alternative Health	3
Healthy Weight, Healthy You.....	5
Stress Management	7
Smoking Cessation	9
Safety Program	11
Family Health.....	13
Connections SM Health Management Programs.....	15
Men's Health	17
Women's Health	19
Baby BluePrints®	23
CorCell®	25
ibxpress.com.....	27
Reimbursement Form.....	28

Fitness Program

Get up to \$150 back when you complete 120 workouts within a 365-day period.

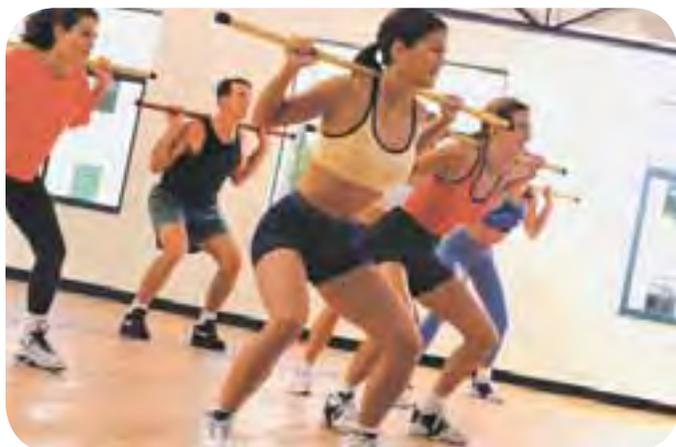
From discounts to reimbursements, our Healthy LifestylesSM Fitness Program offers you big incentives to lead a healthier life and make healthier choices. Our Fitness Program will reimburse you up to \$150 of your fitness center fees just for completing 120 workouts during a 365-day program enrollment period. That means getting paid to work out an average of two to three times a week!

Start by choosing a fitness center

Choose a full-service fitness center that includes cardiovascular, flexibility, and resistance training. If you select a participating Independence Blue Cross fitness center, you may also be eligible for a membership discount.

Only full-service fitness facilities offer a variety of activities in a supervised setting such as:

- + aerobic class
- + resistance training program
- + rowing machine
- + treadmill
- + stair climber
- + pool for swimming laps
- + jazzercise class
- + track for running/walking
- + stationary bicycle
- + cardio kickboxing class



Only full-service fitness centers are eligible for reimbursement. Membership for athletic clubs that focus primarily on a single competitive or recreational sports activity is not eligible for reimbursement – even if the activity includes elements of a comprehensive exercise program. While we recognize that activities such as martial arts, rowing, tennis, and basketball are excellent ways to stay fit, they often do not require consistent, year-round attendance or proper supervision. Nor do these activities incorporate all the elements of a comprehensive exercise program. Therefore, participation in these programs does not qualify for reimbursement.

Examples of ineligible programs/facilities include:

- + tennis
- + sports leagues
- + squash
- + swim clubs
- + golf
- + racquetball
- + pilates
- + sculling/rowing
- + yoga
- + basketball
- + martial arts/karate class
- + dance schools
- + chiropractic services
- + outdoor “boot camp” style program

Enroll in our Fitness Program

Enrolling is easy. Go to www.ibxpress.com or call our Health Resource Center at 1-800-ASK-BLUE or 1-215-241-3367, TDD 1-888-857-4816, Monday

through Friday, 8 a.m. to 6 p.m. EST. You'll be asked to identify your primary fitness facility and to choose a primary method of recording your workouts, such as computer printout, handbook, or automated call-in from the gym.

Record your workouts

Log your workout each visit using the primary method you select. If you go to a different fitness facility than your usual gym, you may record your workout utilizing a computer print out or the logbook enclosed in the Healthy Lifestyles Fitness Handbook, which is available online at www.ibxpress.com. After you have completed 120 workouts, it is no longer necessary to document workouts until you are automatically reenrolled on your anniversary date.

Request your reimbursement

You will receive your reimbursement check after you have completed 120 visits within your 365-day fitness program enrollment period and have submitted the proper documentation. Only one reimbursement will be issued per member per 365-day enrollment period.

To request your reimbursement, please send us:

- + a completed reimbursement form;
- + proof of payment, such as fitness facility receipt or member contract;
- + if you are not using the telephone system, please provide documentation of your workouts. You may send us the handbook or a computer printout of your workouts from your fitness center.

The sooner you send in your receipt, the sooner we can process your reimbursement.

Mail documentation to:

Independence Blue Cross
 Attention: Healthy Lifestyles Fitness Program
 1901 Market Street
 P.O. Box 41880
 Philadelphia, PA 19101-9131.



Alternative Health

Save up to 40% on health and wellness products, and up to 30% on massage therapy, and acupuncture.

You have access to a national network of alternative health practitioners that offer you discounts of up to 30 percent. You can save up to 40 percent on more than 2,400 health and wellness products. You have an online library of alternative health information, and trained health educators available to help you manage your stress, get in shape, or quit smoking. These resources are available to you thanks to our partnership with American Specialty Health Networks, Inc., a leader in alternative health care.



Massage therapy

Massage employs touch – deep kneading with some techniques, light pressure or long strokes with others – to treat the muscular structures of the body. It's used to relieve stress, relax tense muscles, increase blood flow, soothe aches and pains, and improve general well-being.

Acupuncture

For more than 5,000 years, acupuncturists have treated many conditions by inserting fine needles into the skin at specific points on the body. The needles stimulate acupuncture points to normalize physiological functions, modify or prevent the perception of pain, and encourage the body's own healing abilities.

It's easy to find a practitioner

Just visit www.ibxpress.com and search by type of practitioner or location, or call 1-877-335-2746. To get your discount, tell the practitioner you're an Independence Blue Cross member when you make your appointment. Be sure to bring your Independence Blue Cross ID card to your visit.

Discounts on health and wellness products

Save up to 40 percent on vitamins, dietary supplements, homeopathic remedies, sports nutrition products, health-related books, and items for skin care, fitness, and yoga. Shop online via www.ibxpress.com, or call 1-877-335-2746 for a product list.

Discount on Healthyroads™ health education programs

Looking for a personalized approach to reaching your goals? Whether you want to lose weight, quit smoking, manage stress, or learn about healthier choices, Healthyroads™ provides personal coaching through online programs and telephonic counseling. A health educator will help you set realistic goals and define the steps you need to take in order to reach them. Visit www.ibxpress.com or call 1-877-335-2746 for more information.

Important information about alternative health services

The Alternative Health Program is a value-added program available solely for the convenience of those members who are interested in alternative health products and services. Independence Blue Cross does not endorse the individual practitioners, services, and products of the Alternative Health Program. The practitioners, services, or products of the Alternative Health Program should not be used as a substitute for medical diagnosis and

treatment. Independence Blue Cross recommends that members consult with their physicians before using any alternative health services or products.

The products and services described on this page are neither offered nor guaranteed under the Independence Blue Cross contract with the Medicare program but are made available to all enrollees who are Independence Blue Cross members.

Should a problem arise with any value-added item or service, please call the Independence Blue Cross Health Resource Center for assistance at 1-800-ASK-BLUE or 1-215-241-3367.



Healthy Weight, Healthy You

Get up to \$200 back for attending your choice of approved weight-loss programs

A healthy weight reduces your risk for heart disease, high blood pressure, diabetes, and stroke, just to name a few. If you'd like to lose weight, we'll reimburse up to \$200 per year of your class fees or membership costs for approved weight management programs.

First, select an approved weight loss program

Choose Weight Watchers® and attend weekly meetings, or opt for an approved weight management program based at a network hospital. Some youth weight management programs for individuals under 18 may also be eligible for reimbursement. If you like, you may join more than one program per year.

For questions on program eligibility, contact the Health Resource Center at 1-800-ASK-BLUE.

You can find Weight Watchers® locations at www.weightwatchers.com or by calling Weight Watchers® at 1-800-651-6000. You can find a nearby network hospital by reviewing the provider directory at www.ibxpress.com or by calling our Health Resource Center.

Next, enroll with Healthy LifestylesSM

Be sure to contact us when you sign up for your weight management program. You can do it online at www.ibxpress.com, or by calling our Health Resource Center at 1-800-ASK-BLUE or 1-215-241-3367, TDD 1-888-857-4816, Monday through Friday, 8 a.m. to 6 p.m. EST. You'll receive a letter confirming your enrollment and a reimbursement form.

Start losing

Remember: Your loss is your gain, and we're behind you all the way.

And get your reimbursement

Submit your reimbursement request once you have completed your program. However, you must submit your reimbursement request within 90 days after your 365-day anniversary date. Complete and send the reimbursement form (located in back of this booklet) along with your completed Weight Watchers® membership books or receipts from a network hospital-based program to:

Independence Blue Cross
Attention: Healthy LifestylesSM
Healthy Weight, Healthy You
1901 Market Street
P.O. Box 41880
Philadelphia, PA 19101-9131

Dietary products are not eligible for reimbursement.

Note: Only one reimbursement will be issued per member per 365-day program enrollment period.

We'll reimburse you up to **\$200!**

Weight Watchers® is a registered trademark of Weight Watchers International, Inc.

Get 6 free nutrition counseling visits

You can take control of your diet by scheduling six free nutritional counseling visits with a participating nutritionist or your primary care doctor.*

Nutrition Counseling Benefit

Taking control of your diet just got easier! Now you can schedule up to six visits per calendar year with your physician or a registered network dietitian to discuss healthy eating habits at no additional cost to you.**

Take Control of Your Diet

Eating better can lead to a healthier lifestyle. Many chronic conditions, such as diabetes, heart disease, and high blood pressure are associated with weight, and can lead to other health issues. By taking responsibility for your diet, you may reduce your risk for developing other conditions.

Set Realistic Goals

With the help of your doctor or a registered network dietitian, you can assess your diet and set personal goals for better eating habits and weight management. Call and make your nutritional counseling appointment today!

Who can I see for the nutrition counseling visits?

You may see your doctor, a specialist, or a registered network dietitian for the nutrition counseling visits.

Will I need a referral to see a specialist or a registered network dietitian?

For plans that require a referral for specialists, a referral will be required. The benefit is maximized when the care is received in-network.

*Check with your doctor to see if they provide this service.

**Please refer to your benefits description material for complete details of the terms, limitations, and exclusions of your coverage.

Where can I find a list of in-network registered dietitians?

A list is available at www.ibx.com. To access the list of registered network dietitians online:

- + Log on to **www.ibx.com**;
- + Under *Find a Provider*, select *Doctors and Hospitals*;
- + Click *Provider Search* button;
- + Select *Product*;
- + Select *Specialist*;
- + Enter your address or zip code information in the space provided;
- + Select *Registered Dietitian* from the *Specialty* drop-down menu;
- + Click *Find Providers Now*.

More questions? Call the Member Services number on your ID card.



Stress Management

Get a free stress management CD

For our prehistoric ancestors, stress was a lifesaver – a natural reaction to danger that prepared them to defend their shelter or flee from a wild animal. For us, a little stress can still be positive – helping us feel excited or perform better. But severe or prolonged stress can actually threaten health. It has been linked to six of the leading causes of death, including heart disease and cancer.¹



Get a free stress management CD by visiting www.ibxpress.com or by sending us the order form located in back of this booklet. This audio program can help you learn to balance your life, relieve your stress, and get more done in less time. In fact, it'll help you learn to make stress work for you. We'll also include a stress management booklet with helpful stress reduction techniques.

Meanwhile, try this

Stress is an unavoidable part of life. Some stress is normal, but too much stress can affect your quality of life and your health. It is important to utilize various stress management techniques to relieve stress such as:

Maintaining a healthy diet. A diet low in fat and high in fiber and complex carbohydrates might help relieve your stress.

Exercising. Regular physical activity is one of the most effective stress management techniques.

Expressing your feelings. This is a part of the emotional healing process.

¹ Cary L. Cooper, *Handbook of Stress Medicine and Health*, CRC Press, London, 2005.

Writing. Research has proven that expressing oneself in writing is an effective way to reduce stress.

Making choices for a healthier lifestyle. This includes not smoking and limiting your alcohol consumption.

Relaxing. Take a few deep breaths, talk to a friend, take a walk. If it calms you down, it fights stress.

Getting enough sleep. Your body recovers from the stress of the day while you are sleeping.

Better sleep

The average adult requires eight hours of sleep per day. It's essential for good health, mental and emotional functioning, and safety — the National Highway Traffic Safety Administration says drowsiness causes more than 100,000 traffic accidents a year. How much sleep do you need? Calculate it this way: The amount of time it takes you to awaken without an alarm clock and feel fully rested is an adequate night's sleep.



Want to sleep better? Try this

Keep a regular sleep calendar. Perhaps you've heard of "circadian rhythms" – your body's sense of the 24-hour clock. Your body wants to sleep between midnight and 6 a.m., even if you work the night shift.

Avoid caffeine. It's a stimulant.

Avoid nicotine. Another stimulant.

Avoid alcohol. It might help you relax and fall asleep, but it causes disruptions throughout the night.

Don't eat or drink too much close to bedtime. This can make you less comfortable going to sleep, especially if you have a heavy meal, eat spicy food, or drink lots of fluids.

Exercise at the right time to promote sleep.

Exercise contributes to better sleep, provided you don't do it just before going to bed.

Use bedtime relaxation techniques. A relaxing routine activity, such as a warm bath, reading, or listening to music, may make falling asleep easier.

Create a sleep-promoting environment. Keep it cool, quiet, dark, and free of noise and bright lights. Your mattress should be comfortable and supportive.

order your free stress-relief guide **today!**

Smoking Cessation

Get up to \$200 back when you complete an approved program to help you quit.

You probably know many of the reasons why you should quit smoking – you'll breathe easier, live longer, and protect the health of those around you. To help you get started, we will reimburse you up to \$200 when you complete a smoking cessation program. If you are 18 or older and your smoking cessation program costs less than \$200, you may apply the difference toward reimbursement of nicotine replacement products or prescription smoking cessation aids.



First, pick a program

Check the descriptions of popular stop-smoking programs at www.ibxpress.com. You'll find a variety of choices, both local programs and national ones like SmokeStoppers® and the American Lung Association's Freedom From Smoking® Program. You can opt for an individual approach, or you can get the support of a group. Some programs include help in managing stress, avoiding weight gain, and overcoming barriers to quitting. You can also choose a program offered by a network hospital in your area.

Next, enroll with Healthy LifestylesSM

It's easy. You can do it online at www.ibxpress.com, or by calling our Health Resource Center at 1-800-ASK-BLUE or 1-215-241-3367, TDD 1-888-857-4816, Monday through Friday, 8 a.m. to 6 p.m. EST. You'll receive a letter confirming your enrollment and a reimbursement form.

Complete the program

Good luck – we're behind you all the way.

And get your reimbursement

Submit your reimbursement request once you have completed your program. You must submit your reimbursement request within 90 days after your 365-day anniversary date. Complete and send the reimbursement form located in the back of the booklet along with a description of the program, your proof of enrollment, and all program receipts and receipts for nicotine replacement or other prescription smoking cessation aids to:

Independence Blue Cross

Attention: Healthy Lifestyles Smoking Cessation

1901 Market Street

P. O. Box 41880

Philadelphia, PA 19101-9131

Your reimbursement will then be processed.

This can help, and it's free

Even if you're just starting to think about quitting, get a free copy of "Clearing the Air," a self-study booklet from the National Cancer Institute with information on what to expect, how to avoid gaining weight, and how to fight the urge to smoke. Complete the order form in the back of the booklet, or contact the Health Resource Center at 1-800-ASK-BLUE or 1-215-241-3367, TDD 1-888-857-4816, Monday through Friday, 8 a.m. to 6 p.m. EST.

more **tools** to help you
quit at **www.ibxpress.com**



Safety Program

Get up to \$25 back when you take a safety or first aid course, or buy a bike helmet.

We want to help prevent every accident we can and help prepare for those we can't. So we strongly encourage you to take a first aid or safety course and to get bike helmets for everyone in your family who rides. To back up our encouragement, we'll reimburse you up to \$25 for taking a course and up to \$25 per helmet per eligible member per year.



Choose a course and register

Select from courses offered by any of these three national organizations:

- + American Red Cross. The Red Cross offers courses in first aid, CPR, automated external defibrillator (AED) essentials, sports safety, babysitter's training, and more. Find out more by calling 1-800-422-7677 or at www.redcross.org
- + American Heart Association (AHA). AHA courses include CPR, AED, and Heartsaver First Aid. Get the details at 1-800-AHA-USA-1 or www.americanheart.org
- + American Safety & Health Institute (ASHI). The ASHI is an organization of professional safety and health educators. Its courses include CPR, AED, and a variety of types of first aid. For more information, call 1-800-682-5067 or visit www.ashinstitute.org

Buy a bike helmet

Make sure your helmet has a sticker that shows it meets the Consumer Product Safety Commission standard or that it's certified by the Snell Memorial Foundation.

Get reimbursed*

Complete and send the reimbursement form at the back of the booklet, or call our Health Resource Center at 1-800-ASK-BLUE or 1-215-241-3367. Mail the form with your receipt within 90 days of completing a course or purchasing a helmet to:

Independence Blue Cross
 Attention: Healthy Lifestyles Safety Program
 1901 Market Street
 P. O. Box 41880
 Philadelphia, PA 19101-9131

Who needs a bike helmet?

Always wear a helmet when riding a bike, or scooter, rollerblading, or skateboarding. Helmets can prevent serious head and brain injuries and save lives. In many states, it's required by law that kids under a certain age wear a helmet when riding a bike. For example, PA law applies to kids under 12; NJ law applies to kids under 17; and DE law applies to kids under 16. If you have a baby, check with your doctor about when the baby's neck is strong enough for a helmet. You may receive one reimbursement per helmet per eligible member per year.*

Learn more about safety

You'll find a lot more information about how to prevent injuries and respond to emergencies with information on everything from shopping for a car seat to responding to a poisoning, at www.ibxpress.com.



**You may receive one bike helmet reimbursement per member per 365-day period (based on purchase date when received within 90 days of purchase). Only one course reimbursement will be issued per member per 365-day program period. You must be a member of an Independence Blue Cross health plan at the time of course enrollment and completion in order to receive your reimbursement. Reimbursement will not be made if information is falsified.*

Family Health

Check out these resources to keep your family healthy.

Healthy LifestylesSM Keys to Wellness

"Keys to Wellness" is a Healthy Lifestyles value added program in which nurses work in collaboration with you and your health care provider to encourage and support you to adopt and follow healthy behaviors that will improve your chances of staying well. The nurse will talk to you over the phone to help you identify your potential risk factors related to your environment, behaviors, nutrition, and health. You and the nurse will then work together to develop a personalized action plan. The nurse will continue to support you to help you meet the goals of your action plan by empowering you with information about your risk factors, self-management skills, and available resources.

If you are interested in working with a nurse from the Keys to Wellness Program, please leave a message including your name, phone number and the best time to reach you at 1-800-313-8628. Our nursing staff will contact you to help you achieve a healthier tomorrow.

Adoption Education

If you are adopting a child or considering adoption, complete the order form located in the back of this book. It can help you prepare for adopting and bonding with your new son or daughter.

The booklet offers useful and valuable information about things you will need to know, including:

- + child safety and child-proofing your home;
- + pediatric immunizations;

- + choosing a physician for your child;
- + international adoption and health;
- + recognizing illness;
- + evaluating daycare, preschool, and more!

Remember, it's very important that your child be covered by a health plan as soon as possible. To add your newly adopted child to your



Keystone Health Plan East or Personal Choice® plan, contact your group's administrator or call Member Services at the telephone number on your ID card.

Gen Y Health ClubSM

Check out our website just for adolescents and their parents. Gen Y Health Club provides age appropriate information regarding physical activity, nutrition, and immunizations, as well as other important health topics that may be of interest to you and your adolescent.

Log on to www.ibx.com/gen-y today!

Member Wellness Guidelines

The Member Wellness Guidelines are a summary of national preventive health recommendations for people of all ages. The information opens up the conversation between you and your health care provider to help you become educated about your health and well-being. The Member Wellness Guidelines are available at www.ibxpress.com under the Family Health link on the Healthy Lifestyles page. Or, you can request your complimentary copy by filling out the form located in the back of this book.



ConnectionsSM Health Management Programs

Providing the support you need

Whether you have a health question in the middle of the night or you need help with a care plan for treating your chronic condition – the Connections Health Management Programs are there for you.

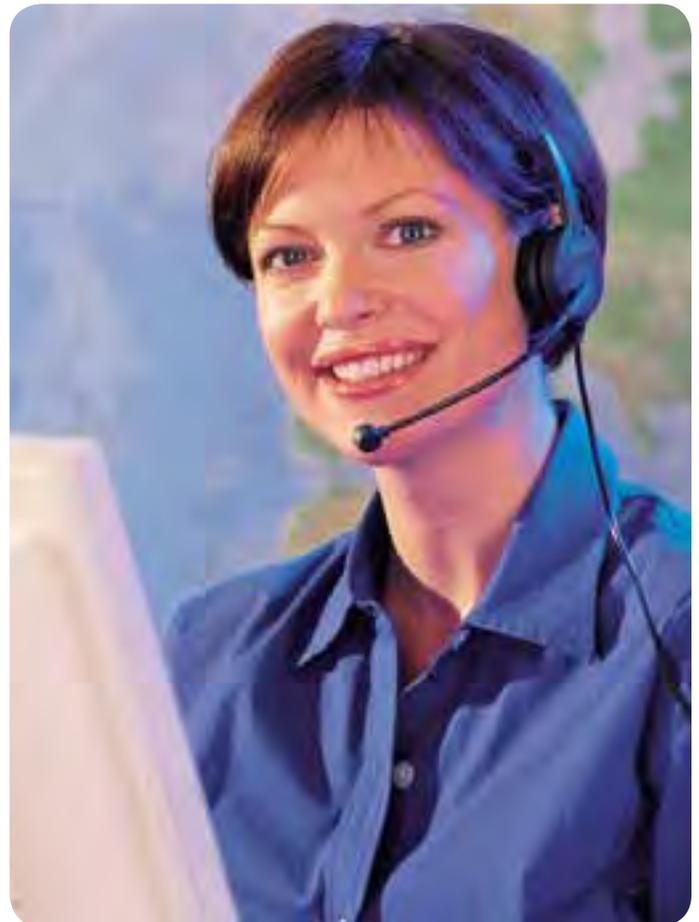
Disease Management

If you have a chronic condition, you know sometimes you need a little extra support – from keeping track of your symptoms to staying up to date on your care. Health Coaches are here to help.

Health Coaches are nurses, dietitians, and respiratory therapists who will work side by side with you to help you understand your condition, provide coping strategies, and offer support. Health Coaches are available 24 hours a day, seven days a week at no cost to you.

Decision Support

Many health conditions and problems have more than one solution. Finding the solution that works for you and your lifestyle is important. Health Coaches are available to walk you through the pros and cons of each treatment option – from exercise and physical therapy to medication and surgery options for a variety of conditions such as obesity, prostate cancer, breast cancer, and back pain.



Connections provides resources and support for over 20 chronic conditions, including:

- + Crohn's disease
- + multiple sclerosis
- + Parkinson's disease
- + rheumatoid arthritis
- + seizure disorders
- + systemic lupus erythematosus
- + diabetes
- + asthma
- + heart conditions
- + respiratory conditions

In addition to 24/7 access to a Health Coach, members also have access to the Dialog CenterSM, an online resource available through ibxpress.com. The Dialog Center includes health tools, decision support, and the Healthwise[®] Knowledgebase – an online encyclopedia with thousands of easy-to-understand articles.

Footnote: If you need help logging on to ibxpress.com, please call Member Services at the phone number on your ID card.

Visit ibxpress.com or call 1-800-ASK-BLUE, press prompt 2 under the Member Services option to find out more about the Connections Health Management Programs.

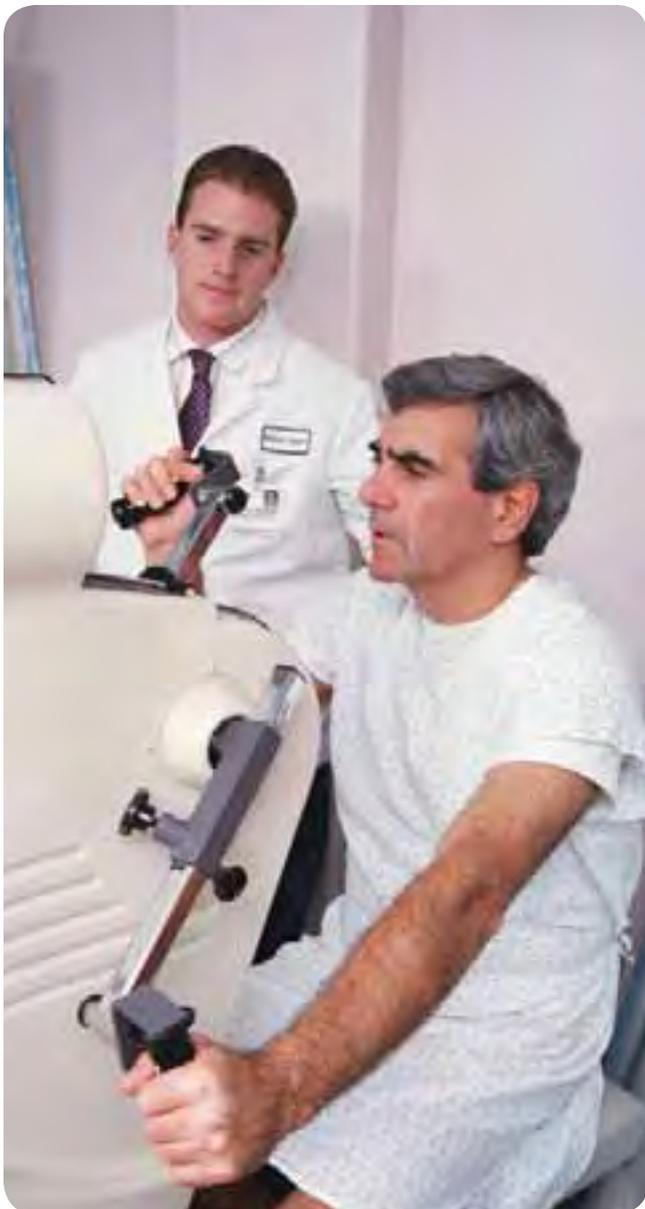


Men's Health

Get a free

Personal Health Profile. And find out what you need to know to live healthy, stay healthy, and feel great.

We want you to live a long and healthy life. So we're here to let you know some things to look out for, to remind you about checkups and screenings, and to help you get the information you need to keep your body working great for you.



Your own Personal Health Profile

Want to identify ways to improve your overall health in a fun, informative way? Complete a Personal Health Profile – it's fast and easy! It all happens online at www.ibxpress.com.

You'll get a customized report that identifies possible health risks and provides recommendations for lifestyle improvements. It'll also show how our award-winning Healthy LifestylesSM programs can help you achieve your goals. An all-inclusive profile takes about 10 minutes, or you can check out specific areas such as nutrition, stress, and cardiovascular health more quickly.

Member Wellness Guidelines

The Member Wellness Guidelines are a summary of national preventive health recommendations for people of all ages. The information opens up the conversation between you and your health care provider to help you become educated about your health and well-being. The Member Wellness Guidelines are available at www.ibxpress.com under the Family Health link on the Healthy Lifestyles page.

Cholesterol Management

Heart disease is the leading cause of death for American men and women. So get your cholesterol checked (every five years starting at age 20), know whether you have any special risk factors, talk to

your doctor about anything else that you should be doing to protect your health, and of course, don't smoke. Visit www.ibxpress.com to learn more about your cholesterol risk.

Healthy Weight, Healthy You

Obesity is the fastest growing health problem in the United States. Two-thirds of men over 20 are overweight or obese. We understand it's not always easy to maintain a healthy weight, so we're here to help. We offer Healthy Lifestyles programs for you and your family that will reimburse you up to \$200 when you join Weight Watchers® or an approved weight-loss program at a network hospital, as well as up to \$150 when you join a fitness center and complete 120 workouts in a year.

Prostate Cancer Screening

Prostate cancer is the most common cancer found in American men. As you get older, your chances of getting prostate cancer increase. Starting at age 50, discuss screening options with your health care provider. Consider contacting a Health Coach with your questions about prostate cancer screening. Health Coaches can help you understand screening options and provide reliable information. Talk to your doctor sooner if you have risk factors, such as a family history of prostate cancer or if you are African American or of North American or Northwestern European descent.

Colorectal Cancer Screening

Colorectal cancer is the second leading cancer killer in the United States after lung cancer. Thanks to early detection and improved treatments, the

death rate from colorectal cancer is declining. Unless you have special risk factors that call for earlier screening, you should begin screenings for colorectal cancer at age 50. Colorectal cancer can often be diagnosed early – talk to your doctor if you have any of these symptoms: a change in bowel habits, blood in or on your stool, bleeding from the rectum, a sensation that you need to have a bowel movement that doesn't go away even after doing so, sudden weight loss, persistent abdominal pain, or unexplained fatigue.

Your health care provider might recommend that you begin screening before age 50 if you have certain risk factors. Speak with your doctor about your risk and the type of screening appropriate for you.

Connections Health Coaches can help you understand the pros/cons of prostate and colon cancer screening options. Free DVD's are a valuable tool. Call 1-800-ASK-BLUE anytime.



Women's Health

Get a free

Personal Health Profile. And find out what you need to know to live healthy, stay healthy, and feel great.

Taking care of yourself is important throughout your life. The following is information, based on national recommendations, to help you and your health care provider maintain your health and well-being. Your health care provider might recommend alternatives to the information provided based on your specific needs and family history.



Your own Personal Health Profile

Want to identify ways to improve your overall health in a fun, informative way? Complete a Personal Health Profile — it's fast and easy! It all happens online at www.ibxpress.com.

You'll get a customized report that identifies possible health risks and provides recommendations for lifestyle improvements. It'll also show how our award-winning Healthy LifestylesSM programs can help you achieve your goals.

An all-inclusive profile takes about 10 minutes, or you can check out specific areas like nutrition, stress, and cardiovascular health more quickly.

Planning for pregnancy

If you are planning to become pregnant, schedule an appointment with your health care provider. Your health care provider will try to identify things that may pose risks to you or your baby.

Planning your pregnancy can help you make wise choices that will benefit both you and your baby. Many women don't know they are pregnant until several weeks after they have conceived. These early weeks are key for the baby growing inside you.

Pap tests

Pap tests help to detect problems that may lead to cervical cancer. If pre-cancerous cells are found, the

condition can be treated before cancer develops. What is a Pap test? Your health care provider will collect a sample of cells from your cervix for testing. The cells are then sent to a lab for examination under a microscope.

Women over 30, who have had several normal Pap tests in the past, may have another alternative to annual Pap tests. This option includes a standard or liquid-based Pap test in conjunction with an HPV DNA test every three years. (Please discuss your specific situation with your health care provider.) With early detection, cervical cancer is almost completely curable. Call your health care provider and schedule your visit today.

The New HPV Vaccine:

The Food and Drug Administration has recently approved a new vaccine for use in females ages 9 to 26. The new HPV vaccine reduces infection from four strains of HPV – 6, 11 (warts), 16, and 18 (cervical cancer). HPV is one of the most common sexually transmitted infections in the United States, and most cases of cervical cancer are associated with previous HPV infections. The new HPV recommendations were developed to promote vaccination before sexual activity begins.

Mammograms

According to the American Cancer Society, one out of seven women will develop invasive breast cancer during her life. However, the earlier breast cancer is detected, the better the chances for full recovery. Annual mammograms are recommended every 1 - 2

years starting at age 40. Discuss clinical breast examinations with your health care provider. Call your health care provider immediately if you notice:

- + a lump, thickening, or pain in your breast or armpit;
- + blood or fluid spontaneously coming out of your nipples;
- + a change in the skin or shape of your nipple or breast.

We've made it easy to get annual mammograms. Your mammogram is covered under your health plan benefits. Refer to your benefits description for complete details of the terms, limitations, and exclusions of your coverage. We do not require women to obtain a referral for mammograms, but some radiology sites may request a physician's prescription as part of their requirements for performing a study.



Women's Health



When scheduling your appointment, please remember to ask the radiology site about its policy.

Mammograms do not require copayments, deductibles, or coinsurance.

As a member, you'll automatically receive an annual reminder to schedule your mammogram. You can also sign up for email reminders at www.ibxpress.com.

Healthy Weight, Healthy You

It's the fastest-growing health problem in the U.S.; it's one of the most serious chronic conditions of our time. Obesity among Americans, both adults and children, has doubled over the past two decades. More than half of women over 20 and two-thirds of men are overweight or obese. We understand it's not always easy to maintain a healthy weight,

so we're here to help. Our Healthy Weight, Healthy You program provides you with the tools you need to achieve and maintain your ideal weight.

You will be reimbursed up to \$200 when you join Weight Watchers® or an approved weight loss program at a network hospital (you can even join both, however you will only be reimbursed a total of \$200), as well as up to \$150 when you join a fitness center and complete 120 workouts in a year.

Osteoporosis

About 8 million American women have been diagnosed with osteoporosis, and half of those women over 50 will eventually have an osteoporosis-related bone fracture.

Osteoporosis is a condition where bones become thin and porous, gradually making them weaker, more brittle, and easier to break.

It's important to get plenty of calcium and vitamin D in your diet, either by eating foods that contain them or by taking supplements. Engage in weight-bearing and resistance-training exercises such as walking and weight-lifting, avoid smoking, and limit alcohol use. Discuss osteoporosis and your risk for osteoporosis, including available treatment options, with your health care provider. Those at risk or those 65 or older should discuss bone density screening with their health care provider. To learn more about osteoporosis and screening, visit our Women's Health website and take the Osteoporosis Risk Management Assessment Test at www.ibxpress.com.

Menopause

Menopause is a normal, natural event, confirmed when you haven't had a menstrual period for 12 months consecutively and with other causes for this change ruled out. Menopause happens gradually as your ovaries start making less of the female hormones estrogen and progesterone.

You're likely to go through menopause between ages 45 and 55; the average age is approximately 51. Among the changes you may experience are: hot flashes, changes in your period, night sweats and difficulty sleeping, mood changes (feeling nervous, irritable or very tired), and vaginal and urinary tract changes.

Starting as early as age 35, you may enter perimenopause—the transition stage to menopause—and experience some menopausal symptoms. Perimenopause can last from just a few months to several years.

Many women consider the use of hormone replacement to control menopause symptoms. The goal of hormone replacement therapy is to control menopause symptoms with the least amount of medication for the shortest time period. Talk to your doctor to see whether hormone therapy is an option for you.

Chlamydia

Chlamydia is one of the most widespread sexually transmitted bacterial infections in the United States. The Centers for Disease Control and Prevention estimates 2.8 million people are infected each year.

Spread through unprotected sex with someone who is infected or passed from mother to infant during childbirth, chlamydia can have serious long-term effects.

Unfortunately, most chlamydial infections cause no symptoms, so women at risk should be screened. Sexually active teens and adults 25 and under are most at risk. Pregnant women should also be screened. When symptoms do occur, it's usually one to three weeks after exposure. They include abnormal genital discharge or bleeding and pain or burning during urination.

Untreated chlamydia can cause pelvic inflammatory disease, infertility, and chronic pelvic pain. Chlamydia is a leading cause of infant pneumonia and conjunctivitis.

Chlamydia is easy to treat and cure once diagnosed. Treatment includes antibiotic therapy. It is important that the antibiotics are taken as prescribed and that the infected person refrains from sexual intercourse during treatment. All partners should be treated for infection prior to resuming sexual intercourse.

Learn more

For more information on women's health topics such as planning for pregnancy, mammography screening, and osteoporosis, visit the women's health web pages on www.ibxpress.com. Connections Health Coaches are available anytime at 1-800-ASK-BLUE to answer questions about breast, ovarian, and menopause issues.

Baby BluePrints®

Get up to \$200 back with Baby BluePrints

Having a baby? Congratulations! We have a very special program for you and your baby – our Baby BluePrints® Maternity Program. You're automatically enrolled when you, your doctor, or midwife notifies us of your pregnancy. Baby BluePrints is designed to help you be healthy, and confident throughout your pregnancy. We also help your new arrival to get a healthy start.



A healthy pregnancy, a healthy start

Baby BluePrints covers each stage of your pregnancy – and beyond – by providing:

- + healthy pregnancy education;
- + risk factor identification and health assessments throughout your pregnancy;
- + parenting class reimbursement* (childbirth preparation, lactation, sibling, prenatal exercise, etc.) up to \$50;

- + exclusive discounts on the Saving Baby's Cord Blood® program from CorCell®;
- + Mother's Option® Program. If all goes well with your delivery, you have a choice of a shorter hospital stay after delivery with home care visits, or a standard stay.
- + breast pump reimbursement* up to \$50;
- + reimbursement for a lactation consultant. If you have opted to breast-feed and need the assistance of a lactation consultant, you are eligible to receive a reimbursement* up to \$100.
- + SmokeStoppers®. This is a free telephone-based counseling program to help moms-to-be and members of their households quit smoking.

First trimester care

Prenatal care is an important part of a healthy pregnancy. As soon as you think you are pregnant schedule your first prenatal appointment.

What if there are complications?

One purpose of Baby BluePrints is to help identify expectant moms who may be at risk for complications during their pregnancy. A questionnaire you

and your provider complete can help identify risk factors. Our obstetrical nurse case managers will work with you and your physician or midwife every step of the way to help you have the healthiest delivery possible. You can expect individualized education on how to reduce risk factors, as well as coordination of home care services as ordered by your doctor or midwife. If you have questions about the Baby BluePrints Program or if you are experiencing complications, call 1-800-598-BABY.

Enroll your newborn

You should add your child to your health plan as early as possible. Talk to your benefits administrator or call our Member Services department. You don't need your child's social security number to start the process – submit the enrollment paperwork now, and let us know the number later.

And don't forget to take care of yourself

Just as your prenatal visits are important for both you and your baby, it is just as important to schedule your postpartum visit four to six weeks after your baby is born.

**You must be an active member at the time of program enrollment, purchase or redemption. One reimbursement per pregnancy.*

Health care services described in this brochure are part of the Perinatal Program, and are subject to the terms, limitations, and exclusions of your health care benefit program.



CorCell[®] — Saving Baby's Cord Blood[®]

Get a \$350 discount on an investment in your baby's future health

Saving your child's umbilical cord blood stem cells could protect your child or another family member against a long list of life threatening diseases far into the future. You can take advantage of this opportunity, available from Independence Blue Cross through the CorCell Saving Baby's Cord Blood program. As a member of Independence Blue Cross, you or a family member are eligible to save \$350 (more than 18 percent) with CorCell, an industry leader in cord blood banking.



What are expectant parents' choices?

Expectant parents can choose to donate their baby's cord blood to a public cord blood bank, privately store it for their own family use, or opt to have it discarded at birth. Donating your baby's cord blood for public use or storing it for your private use is a personal decision that only you can make. Before you decide, be sure you understand the difference between donating the cord blood and storing it for your own use.

What is cord blood donation for public use?

If you donate your baby's cord blood to a public cord blood bank, it will be preserved and stored and listed on a registry if the cord blood bank is approved to be listed on the National Marrow Donor Program registry.

- + It is available for potential matching for a patient in need of a stem cell transplant.
- + If it does not meet the criteria for transplant, it may be used by medical researchers in exploring new and more effective medical uses for cord blood stem cells if the public bank has those arrangements in place.
- + It is not reserved for your family's private use.
- + There is no cost to you. Public cord blood banks cover the cost of processing and storing your baby's donated cord blood.

What is private family cord blood banking?

Private cord blood banking is storing the baby's cord blood for his/her own future use or use for a family member should the need arise. Parents should consider the following when making a decision:

- + The stem cells from a baby's umbilical cord blood are a perfect biological match for this same child.

- + The cord blood specimen is readily available should that child ever need it for a transplant. There are no rejection issues, increasing the chances of a successful transplant.
- + There is a one in four chance the stored cord blood stem cells may match a sibling. Transplant patients recover better when they receive stem cells from a related donor, instead of an unrelated donor.
- + If you already have a child with leukemia or other disease that may be treatable by transplant and you are pregnant, talk with your oncologist or pediatrician about saving your baby's cord blood.
- + Private cord blood banks charge a fee for collection, processing and annual storage of your baby's cord blood.
- + If there are future regenerative medicine advances and therapies which can repair the body with the patient's stem cells, then families which saved cord blood will have better access to those treatments.

Promising future therapies

Cord blood stem cells hold amazing promise for the future. Today over 60 clinical trials with umbilical cord blood, sponsored by the National Institutes of Health, are underway. Numerous other studies are occurring around the world to address heart disease, diabetes, lung disease, liver disease, and other serious ailments.

There is only one opportunity

Cord blood stem cells can only be collected within minutes of the birth of a child. It is 100 percent painless and safe for mother and baby. Preserving your newborn's cord blood is a living investment in your child's future health. Your discount through your Independence Blue Cross membership along with flexible payment options make cord blood storage with CorCell very affordable.

To learn more about saving your baby's cord blood stem cells with CorCell, call toll-free at 1-888-326-7235 or visit www.corcell.com.

Independence Blue Cross shares a minority ownership interest in CorCell, Inc.'s parent company.



Making it easy to manage your health care!

ibxpress.com can help you make informed health care decisions. This secure Web site gives you access to tools and health information resources that enable you to take an active role in your health care.

- **Healthy LifestylesSM enrollment.** Sign up for one of our popular Healthy Lifestyles programs, including reimbursements for fitness club fees, weight management and smoking cessation programs.
- **ibxpress.com can be personalized for your specific interests.** When you register for ibxpress.com, we'll personalize your ibxpress.com home page with articles and features that most interest you.
- **email screening reminders.** Sign up to receive email screening reminders at www.ibxpress.com.

- **expanded provider finder.** In addition to locating a participating provider, you can compare quality and patient safety information for participating network hospitals and view expanded physician information, including education and board certification.
- **online account management.** With ibxpress.com you can:
 - request an ID card;
 - print forms;
 - view your benefit information;
 - check the status of a claim;
 - print referrals.

Register today at www.ibxpress.com

Want to find out more?

**Call an ibxpress.com representative at 1-215-567-4002
(1-800-626-6076 outside Philadelphia)**



Healthy LifestylesSM Program Reimbursement and Order Form

Congratulations on making the commitment to improve your health!

Name _____ **Date of Birth** ____/____/____

Yes! I have completed all requirements of the following program.

Please process my reimbursement for:

- Fitness program
- Baby BluePrints®
 - Parenting class reimbursement
 - Breast pump reimbursement
 - Lactation consultant reimbursement
- Healthy Weight, Healthy You
- Smoking cessation program
- Safety program
 - CPR, first aid, and safety
 - Bike helmet

Mail:

- Please send me my free copy of "Clearing the Air"
- Please send me my free copy of the Adoption Packet.
- Please send me my free copy of the Wellness Guidelines.
- Please send me my free stress management CD.

NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

TELEPHONE (DAY) _____ TELEPHONE (EVENING) _____

Health Plan Identification Number: _____

Questions?

Call the Health Resource Center at
1-800-ASK-BLUE or 1-215-241-3367,
TDD 1-888-857-4813
Monday through Friday, 8 a.m. to 6 p.m. EST

Mail receipts to:

Independence Blue Cross
Attention: Healthy Lifestyles Reimbursement
1901 Market Street
P.O. Box 41880
Philadelphia, PA 19101-9131

You must be a member of an Independence Blue Cross health plan at the time of enrollment and program completion in order to receive your reimbursement. Copayments, deductibles, and coinsurance fees are not eligible for reimbursement. Reimbursement will not be made if information is falsified.

For additional reimbursement forms, you may copy this form, or download from www.ibxpress.com, or call the Health Resource Center at 1-800-ASK-BLUE or 1-215-241-3367, TDD 1-888-857-4816, Monday through Friday, 8 a.m. to 6 p.m. EST.

CUT ALONG DOTTED LINE AND MAIL IN TO THE ADDRESS BELOW.

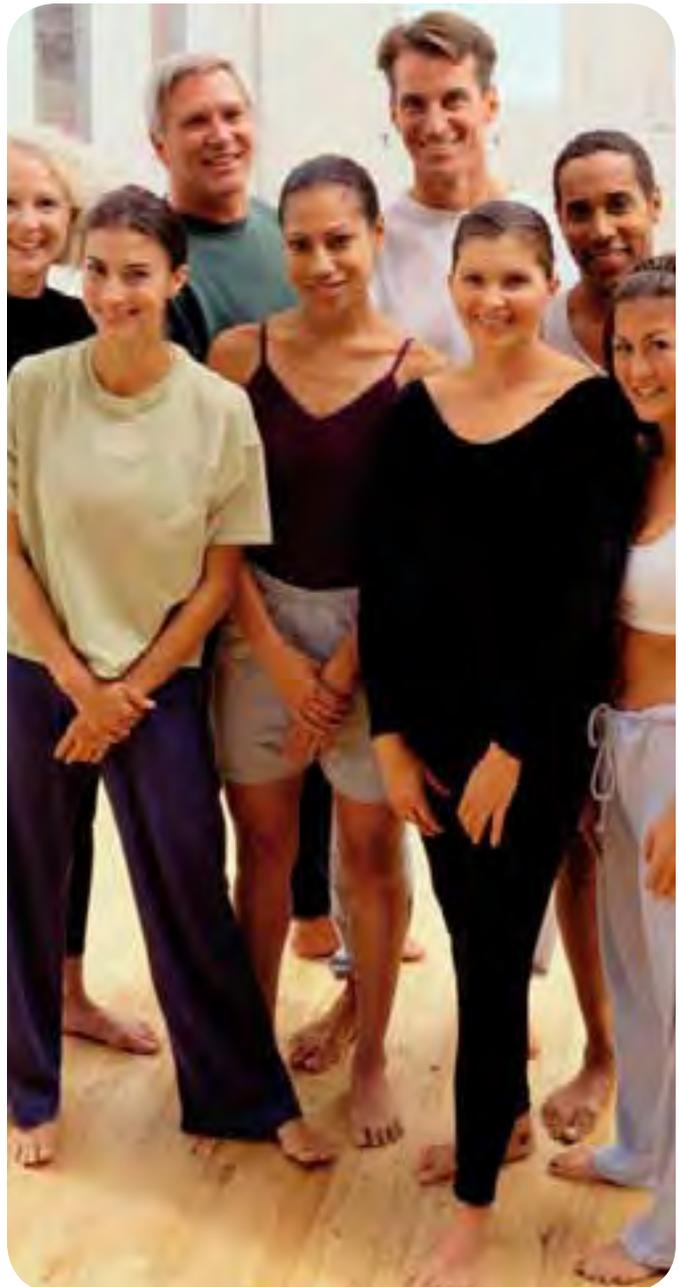
The Healthy LifestylesSM Programs

Resources for your well-being

As a member of Independence Blue Cross, you have access to a wide variety of resources to help keep you and your family in the best of health.

We hope you take advantage of the many services available to you through our Healthy Lifestyles programs. For more than 60 years, millions of families have relied on us for their health coverage. Whether it's helping you live healthy or being there when you need care, we are there for you every step of the way.

Independent vendors, who neither are affiliated with Independence Blue Cross nor participate in its networks, provide many of the Healthy Lifestyles programs. Please call us if you want more information on these independent vendors.





If you have any questions, visit us at ibxpress.com or call the Health Resource Center at 1-800-ASK-BLUE or 1-215-241-3367, TDD 1-888-857-4816, Monday through Friday, 8 a.m. to 6 p.m. EST.



www.ibxpress.com

Independence Blue Cross + 1901 Market Street + P.O. Box 41880 + Philadelphia, PA 19101-9131

Independence Blue Cross offers products directly, through its subsidiaries Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield—independent licensees of the Blue Cross and Blue Shield Association.

The Blue Cross® Words and symbol, Baby BluePrints®, Choose BlueSM and ibxpressSM are registered marks and service marks of the Blue Cross and Blue Shield Association.

® Weight Watchers is a registered trademark of Weight Watchers International, Inc.

10644 2007-0207 (11/07)