

Investing in your future



Stay healthier by taking preventive measures

Your health is your biggest asset. When your health isn't at its best, the costs, both physically and financially, can be high. Be sure to take advantage of preventive programs and services to help take care of your health. Yearly checkups, flu shots and immunizations, mammograms and other screenings are just some of the most important steps to take.

Take stock and reap rewards! Look for extras offered by your health care plan that can add more value to your wellness goals and save money. Turn the page over to learn more.

One healthy step further

Keep helpful online wellness resources top of mind. One first-rate resource is the Health Risk Assessment (HRA) that helps you measure your overall health and pinpoints things that need work. Cut out this wallet-sized card for a handy guide.

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Take your HRA

Take your HRA each year to help protect your biggest investment—your health. Have these details ready before taking the HRA:

- Height and weight
- Systolic (bottom) number of blood pressure reading
- Diastolic (top) number of blood pressure reading
- Total cholesterol level and HDL (good) cholesterol
- Blood glucose (sugar) level
- Waist measurement in inches



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Banking on your benefits

Are you looking for ways to save money while taking care of yourself and your family? Try tapping into the full value of your health plan benefits. You will not only make improvements in your health, but help your bank account, too.

Work the network

Check to make sure your doctor is in your plan's network by calling the office before your visit. Using out-of-network doctors may cost a lot more than using an in-network provider.

Revisit ER visits

Save ER visits for true emergencies, such as chest pains, broken bones or serious bleeding. A visit to the ER will cost much more than seeing your doctor or going to an urgent care clinic.

Save with no-frills pills

Brand-name drugs cost more than generics. Switching to generics can add to your savings each year. Talk to your doctor about generic versions of drugs you are taking.

Cash in on mail order

See if your benefits include a mail-order drug program. If so, use it for big savings on drugs you take all the time.

Use, don't lose, your FSA

Don't let unused flexible spending account (FSA) dollars slip away at the end of the year. Make good use of your FSA for health care and dental costs. Also, stock up on other FSA-eligible items, like over-the-counter drugs, sun block and prescription glasses.

Be well-informed

Make use of wellness incentives, like the Blue Points^{SM*} rewards program. When you log in to Blue Access[®] for Members and use the Personal Health Manager's *For Your Health* features, you will chalk up Blue Points that can be redeemed for rewards like gift cards, wellness products and electronics.

Better health starts here

Investing in your health has big payoffs, and your HRA is a great way to get started. Take the private HRA with these easy steps:

- Log in to Blue Access[®] for Members
- Click the Personal Health Manager icon
- Find the *Know Your Risk* box below the menu bar
- Select *Take Your Health Risk Assessment*

Once you finish the HRA, you'll get a report that shows your health risks and tips to make changes.

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*The Blue Points Rules are subject to change without prior notice.