

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.

If you need assistance with this document please call 1-800-ASK-BLUE.
Si necesita ayuda con este documento, llame al número 1-800-ASK-BLUE.



**Independence
Blue Cross**

A Message About Healthy LifestylesSM

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

That's why we offer you as many reasons as possible to Choose BlueSM. And that's why we offer you such 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 LifestylesSM Program Booklet both educational and informative as you pursue a healthier lifestyle for you and your family.

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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 2 to 3 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.

Eligible fitness facilities are those whose primary business is being a full-service fitness facility. These 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

Membership for athletic clubs that focus primarily on a single competitive or recreational sports activity are 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:

- + Tennis
- + Martial arts/Karate class
- + Swim clubs
- + Squash
- + Chiropractic services
- + Racquetball
- + Golf
- + Outdoor “boot camp” style program
- + Sculling/rowing
- + Pilates
- + Basketball
- + Yoga
- + Sports leagues
- + Dance schools



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, 8:00 a.m. to 6:00 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.

Record your workouts.

Log your workout each visit using the primary method you select. If you choose to go to a different fitness facility, you may choose to record your workout utilizing a computer printout or the logbook enclosed in the Healthy LifestylesSM Fitness Handbook, which you'll receive upon enrollment.

Request your reimbursement.

Submit your Reimbursement Form along with proof of payment (i.e., fitness facility receipt, membership contract, etc.). Also include all your documented workouts, the handbook (sent to you when you enroll), or computer printout no longer than 90 days after your 365-day Fitness Program anniversary. If you meet all of our Fitness Program requirements, your reimbursement will be processed. Mail 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, acupuncture and dietetic counseling.

You've got access to a national network of alternative health practitioners that offer you discounts of up to 30%. You can save up to 40% on more than 2,400 health and wellness products, and you have an online library of alternative health information, with 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.

Dietetic (nutritional) counseling.

Registered Dieticians can counsel you on using food and nutrition to help prevent and control disease, gain or lose weight, improve fitness or live healthier.



It's easy to find a practitioner.

Just visit www.ibxpress.com and search by type 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 along to your visit.

Discounts on health and wellness products.

Save up to 40% 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.

Important information about alternative health services.

The Alternative Health Program is a value-added program that is made 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 members of Independence Blue Cross.

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 215-241-3367.

Healthy Weight, Healthy You

Get up to \$200 Back

Just attend 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 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 the age of 18 may also be eligible for reimbursement. If you like, 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 at www.ibxpress.com or by calling our Health Resource Center.

Next, enroll with Healthy Lifestyles.

Be sure to contact us at the time you sign up for your weight management program. You can do it online at 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, 8:00 a.m. to 6:00 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 within 90 days after your 365-day program enrollment period ends. 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 Lifestyles Healthy Weight, Healthy You, 1901 Market Street, Philadelphia, PA 19101-9131. Note that even if you complete your program in less than a year, your reimbursement won't be processed until the 365-day program enrollment period ends. Dietary products are not eligible for reimbursement.

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



Healthy Weight, Healthy You

Stress Management

Get a free stress relief audiotope guide, “From Stress to Success – Simple Ways to Laugh it Off, Lighten Up and Conquer the World.”

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’s been linked to six of the leading causes of death, including heart disease and cancer.¹



Get your free stress relief guide.

Feeling stressed? Get the free audiotope guide “From Stress to Success – Simple Ways to Laugh it Off, Lighten Up and Conquer the World” by visiting www.ibxpress.com or send in the order form located in back of this booklet. This audiotope 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. It even includes a pocket guide, so you’ll always have your stress reduction techniques when you need them.

Meanwhile, try this.

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

Maintain a healthy diet – low in fat and high in fiber and complex carbohydrates.

Exercise – regular physical activity is one of the most effective stress management techniques.

¹ John R. Hubbard, M.D., Ph.D. Edward A. Workman, M.D., Ed.D., SAAPM. *Handbook of Stress Medicine: An Organ System Approach*, CRC Press, Boca Raton and New York, 1998.



Express your feelings – this is a part of the emotional healing process.

Writing – research has proven that expressing oneself in writing is an effective tool to reduce stress.

Make healthy lifestyle choices such as not smoking and limiting your consumption of alcohol.

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

Get 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 promotes 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. We will reimburse you up to \$200 when you complete a smoking cessation program. If you are 18 years of age 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 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 Lifestyles.™

It's easy. You can do it online at 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, 8:00 a.m. to 6:00 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 within 90 days after your 365-day program enrollment period ends. 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 nicotine replacement or other prescription smoking cessation aid receipts to: Independence Blue Cross, Attention: Healthy Lifestyles Smoking Cessation, 1901 Market Street, Philadelphia, PA 19101-9131. Your reimbursement will be processed after the 365-day program enrollment period ends.

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, 8:00 a.m. to 6:00 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're strongly encouraging you (and every member) to take a first aid or safety course and to get bike helmets for everyone in your family that rides. To back up our encouragement, we'll reimburse you up to \$25 for taking a course, and up to \$25 for each helmet you buy for an eligible family member.



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. Their 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 it's certified by the Snell Memorial Foundation.

Get reimbursed.*

Complete and send the reimbursement form located at the back of the booklet, or call the Health Resource Center at 1-800-ASK-BLUE or 215-241-3367. Mail the form with your class 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?

You should always wear a helmet when you ride a bike, scooter, rollerblade, or skateboard. Helmets can prevent serious head and brain injuries and save lives. It is required by law that minors wear a helmet when riding a bike. (If you have a baby, check with your doctor about when the baby's neck is strong enough for a helmet.) You can receive a reimbursement for each eligible family member.

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 eligible family 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. Falsification of information in order to receive your reimbursement is strictly prohibited.



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.



Start with 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.

Cholesterol Management.

Heart disease is the leading cause of death for American men and women. So get your cholesterol checked (from the age of 20 on, do it every 5 years), know if 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 the age of 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 LifestylesSM 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 \$150 when you join a fitness center and complete 120 workouts.

Prostate Cancer Screening.

Prostate cancer is the most common cancer found in American men. As you get older, your chances of getting it increase. Regular screenings for prostate cancer, including a digital rectal exam, should generally begin at the age of 50. Talk to your doctor about starting earlier 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 one of the most common cancers found in men and women. 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 the stool, bleeding from the rectum, a sensation that you need to have a bowel movement that doesn't go away even after doing so, steady stomach pain or cramping, or fatigue.

Your health care provider may recommend that you begin screening before the age of 50 if you have certain risk factors. Speak with your doctor about your risk and when you should have screening tests.



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 may recommend alternatives to the information provided based on your specific needs and family history.



Start with 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.

Pap Tests.

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

With early detection, cervical cancer is almost completely curable. Call your health care provider and schedule your visit today.

Mammograms.

According to the American Cancer Society, one out of seven women will develop invasive breast cancer during her life. However, the earlier it's detected, the better the chances for full recovery. That's why annual mammograms starting at age 40, breast examinations by your health care provider, and monthly self-exams are all important. Even if your mammogram is fine it is important to learn to examine your breasts properly, and be aware of their normal lumps and bumps. Call your health care provider immediately if you notice:

- ✦ A lump, thickening or pain in your breast or armpit
- ✦ Blood or fluid coming out of your nipples spontaneously
- ✦ 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 benefit description for complete details of the terms, limitations, and exclusions of your coverage). Independence Blue Cross no longer requires women to obtain a referral for mammograms (screening or diagnostic), but some radiology sites may request a physician's prescription as part of their requirements for performing a study. When scheduling your appointment, please remember to ask about the radiology site's policy.

Co-payments, deductibles, and coinsurance have been eliminated.

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



Women's Health



Healthy Weight, Healthy You.

It's the fastest-growing health problem in the U.S. It is one of the most serious chronic conditions of our time. Obesity among Americans, both adults and children, has doubled over the past two decades. Over half of women over age 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, with Healthy Weight, Healthy You. Our Healthy Weight, Healthy You program is committed to providing 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), as well as \$150 when you join a fitness center and complete 120 workouts.

Osteoporosis.

About 8 million American women have been diagnosed with osteoporosis, and half of those over age 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. Weight-bearing exercise and refraining from smoking can also help prevent osteoporosis. Discuss osteoporosis and your risk for osteoporosis including available treatment options with your health care provider. Those at risk or age 65 or older should discuss bone density screening with their health care provider. You can learn more about osteoporosis at www.ibxpress.com.

Menopause.

Menopause is a normal, natural event, confirmed when you haven't had a menstrual period for 12 months consecutively (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 if hormone therapy is an option for you.

Chlamydia.

You may not hear much about it, but chlamydia is the most common sexually transmitted infection in the U.S. The Centers for Disease Control and Prevention estimates that more than 2.8 million cases occur 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, young adults aged 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 the infected person refrains from sexual intercourse during treatment. All partners should be treated for infection prior to resuming sexual intercourse.

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.

Learn more.

For more information on women's health topics such as planning for pregnancy, mammography screening, and osteoporosis, visit the women's web pages on www.ibxpress.com. You can also contact the Health Resource Center (1-800-ASK-BLUE or 215-241-3367), TDD 1-888-857-4816, Monday through Friday, 8 a.m. to 6 p.m. EST.

Baby BluePrints®

Get up to \$100 back

Receive up to \$50 back for a childbirth class and up to \$50 back for the purchase of a breast pump

Having a baby? That's exciting. 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, confident, and comfortable throughout your pregnancy. We also want your new arrival to get a healthy start as well. To enroll or for more information call 1-800-598-BABY.



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, a choice of a shorter hospital stay after delivery with home care visits, or a standard stay.
- + Breast pump reimbursement* up to \$50.
- + SmokeStoppers® – a free telephone-based counseling program to help moms-to-be and members of their households quit smoking.

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. For questions on the Baby BluePrints® Program or if you are experiencing complications, call 1-800-598-BABY.

Enroll your newborn.

You should add your children to your health plan as early as possible. Talk to your benefits administrator or call Member Services. You don't need your child's social security number to get the ball rolling – 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, after your baby is born it is just as important to schedule your postpartum visit, 4-6 weeks after delivery.

**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.



A once-in-a-lifetime opportunity

Saving your child's umbilical cord blood stem cells could protect your child or another family member from a growing number of life-threatening diseases. 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 hundreds of dollars with CorCell®, the premier cord blood-banking company.



Why cord blood?

Umbilical cord blood is a unique and potent source of life-giving stem cells like those found in bone marrow. In healthy people, stem cells continually replenish the cells in the blood and immune systems. However, if the blood system has been ravaged by disease or by treatments such as radiation or chemotherapy, new regenerative cells are necessary to rebuild the blood and immune systems. Preserved cord blood stem cells represent a significant new source of the life-giving cells that can rebuild a person's blood system. Someday, the cord blood stem cells you preserve with CorCell® could be used to treat someone close to you. Not only are cord blood stem cells a perfect match for the donor, they may also provide the same benefits for siblings and other family members.

Research shows that cord blood stem cells can be safely stored for possible transplant in the future to treat more than 70 life-threatening diseases. Since 1988 doctors have used cord blood stem cells as an alternative to bone marrow stem cell transplantation when treating leukemia and other cancers,

hematological disorders and immunodeficiency syndromes.¹ In certain cases, cord blood stem cells are used to treat a sibling of the donor child.

Cord blood is an amazing source of stem cells. Research shows that under some circumstances, “blood” stem cells can be activated to grow other types of tissue, which may become brain neurons or liver cells.²

There is only one opportunity.

Cord blood stem cells can only be collected within minutes of the birth of a child. While it is never too late to enroll with CorCell®, arrangements should be made at least six weeks in advance of a baby's birth. A small enrollment fee will secure your place with CorCell®. The combination of any one of several payment plans along with the discount available through your Independence Blue Cross membership makes cord blood stem cell storage with CorCell® very affordable. To learn more about cord blood stem cell storage or CorCell's® convenient payment plans, please call 1-888-326-7235.

Remember the hospital can only help new parents collect a baby's cord blood if the parents have enrolled with CorCell® before the delivery date.

- + Collecting cord blood stem cells is safe, simple and painless. It poses no risk to mother or child and is performed by your doctor or midwife.

- + If not collected at birth and preserved, this precious resource is lost forever.
- + CorCell® provides obstetricians and certified nurse midwives with instructions on harvesting cord blood stem cells using the CorCell® collection kit.
- + CorCell® uses a medical courier to transport the cord blood stem cells from the hospital to the laboratory for processing and storage.

Stem cells have an important role in the development of new medical treatments. By preserving your child's or grandchild's cord blood stem cells you are making a potentially life-saving resource available to them in the future. This one simple decision made before birth may just be the most important investment you can make in your child's future.

To receive more information on saving your baby's cord blood stem cells with CorCell®, call toll free at 1-888-326-7235, or visit us on the web at www.corcell.com

^{1,2} Rubinstein, et al., *Outcomes Among 562 Recipients of Placental Blood Transplants From Unrelated Donors*. *New England Journal of Medicine* (1998);339:1565-77; Rocha, et al., *Graft-Versus-Host Disease in Children Who Have Received a Cord-Blood or Bone Marrow Transplant from an HLA-Identical Sibling*. *New England Journal of Medicine* (2000);432: 1846-54.

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



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The Healthy LifestylesSM Programs

Resources for your well-being

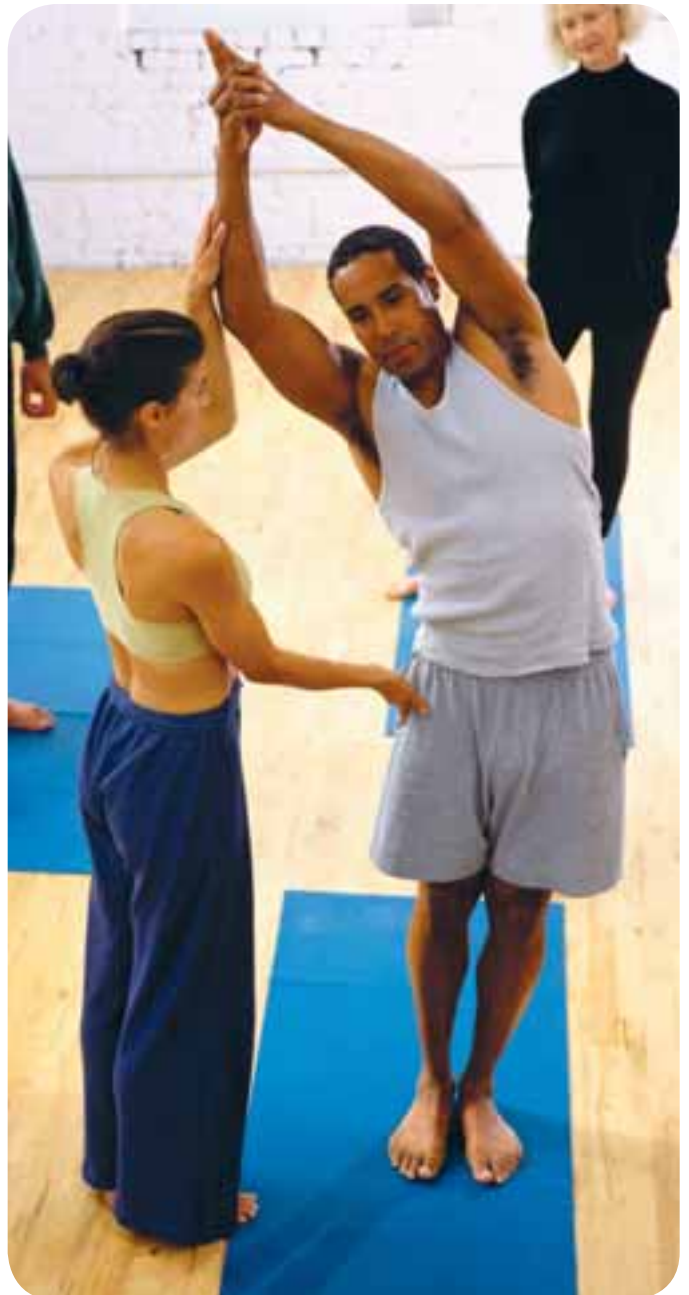
As a member of Independence Blue Cross, you have access to a wide variety of resources to help keep you and your family in the best of health.

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.

You Deserve ItSM!

You must be a member of an Independence Blue Cross health plan for your entire 365-day program enrollment in order to receive your reimbursement. Copayments, deductibles and coinsurance fees are not eligible for reimbursement. Falsification of information in order to receive reimbursements is strictly prohibited.

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





For 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 8:00 a.m. to 6:00 p.m. EST



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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.

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