

healthy kids now

The Flu Vaccine Can Save Your Child's Life

Most people who get the flu do recover, but it can cause serious problems, especially among young children or people with chronic illnesses.

The flu can lead to:

- Pneumonia
- Inflammation of major organs
- Death

But don't worry, there are ways for you to keep your family healthy this flu season.

What the Research Shows

Thousands of children are hospitalized annually because of the flu. The Centers for Disease Control and Prevention (CDC) says that between 130 and 1,200 children have died from the flu every year since 2010.

Only about 57% of children receive flu vaccinations. A new study in the journal *Pediatrics* found that 74% of children who died of the flu had not gotten the flu shot. But, getting vaccinated saves lives. Researchers say the flu vaccine could prevent about two-thirds of flu-related childhood deaths.

Your Child's Best Shot

The CDC says everyone ages 6 months and older should get the flu shot. It's important for both children and adults to get one every year.

Some children will need two doses of the flu vaccine to be protected. This is



true for children ages 6 months to 8 years who are getting the shot for the first time or have gotten only one dose of the shot previously.

Your child should get a flu shot sometime early in the fall, before flu season begins. Children who need two doses should start the process as soon as the vaccine is available because the doses must be given four weeks apart. If your child needs two doses but only receives one, he or she will have less or no protection against the flu.

As a CHIP member, you'll likely save money by taking your child to an in-network pharmacy to get his or her flu vaccine. At an out-of-network pharmacy, you would be required to pay up front. If you do take your child

to an out-of-network pharmacy, you could submit for reimbursement, but you would only be reimbursed up to \$25.

If you have questions about the flu shot, talk with your child's doctor or pharmacist. You can go to www.ibx.com/chip to find a doctor or pharmacy near you.

Sources: *Pediatrics*, Centers for Disease Control and Prevention

LOOK INSIDE

Keeping Kids Active During the Winter 2

Help Your Teen Have Healthy Habits 4

Missing School Can Impact Kids' Health 6



Keeping Kids Active During the Winter

Despite winter's dark evenings and cold, snowy days, it is still very important to make sure your kids stay active. Young people ages 6 to 17 need at least 60 minutes of physical activity daily, even in the winter.

Here's a tip: Your child will be more likely to exercise if he or she enjoys the activity. Ask them what they want to do. If they need help coming up with ideas, think creatively to find fun activities for your children. For example:

- Suggest indoor activities, such as walking around an indoor mall or dancing.
- Take advantage of the snow. Go sledding, build a snowman, or follow animal tracks.
- Start a family competition. See who can be the first person to reach an activity goal, such as exercising five days in a week.

If your children don't have a 60-minute block of time for exercise each day, don't worry. They don't have to do it all at once. Sneak more physical activity into your kids' days with these ideas:

- When weather permits, walk with your kids to school two to three times each week.
- Assign your children active chores, such as sweeping or shoveling snow.
- Always encourage your kids to take the stairs instead of the elevator.

With a little imagination, you'll find plenty of ways to keep your child moving this season.

Sources: U.S. Department of Agriculture, National Institutes of Health, Office of Disease Prevention and Health Promotion, American Heart Association, Centers for Disease Control and Prevention, U.S. Department of Health and Human Services, National Physical Activity Plan Alliance

Paper Mittens

Try making these colorful mittens together on a cold day.

Basic Supplies

- Construction paper (at least two sheets of different colors)
- Scissors
- Yarn or ribbon
- Tape
- Glue (clear drying)
- Cotton balls
- Markers and/or crayons
- Glitter or glitter glue (optional)
- Seasonal stickers (optional)

Instructions

1. Draw two large mittens, one for each hand, on a piece of construction paper. Carefully cut these out.
2. On a second piece of construction paper, draw two rectangles that match the width of the bottom of your mittens for the cuffs. Carefully cut these out.
3. Cut yarn into desired length. Tape one end of the yarn to the bottom of your mitten, where your hand would go inside. Tape the other end at the bottom of the second mitten.
4. Put glue on the back of the rectangles and press one onto the bottom of each mitten to make a cuff. It should cover the end of the yarn taped to the mitten.
5. Gently pull on cotton balls to thin them out. Then glue the cotton balls onto the cuff of each mitten.
6. To decorate your mittens, draw a pattern, write your name, or apply seasonal stickers or glitter glue — it's up to you!



Healthy Snack Habits for Kids

Kids love to snack. In fact, it's good for them — but only if they choose nutritious foods and keep portions in check. These tips can help you and your family make sure snacking habits are healthy.

Set Guidelines

Help keep your child on track by setting some rules (and a good example!):

- Don't eat snacks out of the bag or box. Put one serving in a bowl or on a plate.
- Make sure the snacks incorporate a good mix of fruits, vegetables, and proteins such as yogurt or nuts. This will help give your child energy and keep them fuller, longer.
- Encourage your child to snack at the kitchen table, not in front of the TV or computer screen.

Snack Suggestions

Need some ideas? Here are some healthy snack ideas:



- **Keep your refrigerator, pantry, and countertops stocked with snack-size amounts of healthy foods.** Offer plenty of fruits and vegetables.



- **Serve snacks that have whole grains with fiber, vitamins, and minerals.** Limit foods with refined grains. Watch out for added sugars, salt, and saturated or trans fat in products.



- **Try plain-water alternatives.** Seltzer, sparkling water, and club soda with ice do not have caffeine or added sweeteners.

- **Pack healthy snacks for when you're out of the house.** Low-fat string cheese, nuts, carrot sticks, or sliced fruit are good options.



Remember, nutritious snacks can be a part of a healthy diet for you and your children.

Sources: U.S. Department of Agriculture, American Academy of Pediatrics, National Institutes of Health, Center for Science in the Public Interest, American Heart Association, U.S. Department of Health and Human Services, U.S. Department of Veterans Affairs

Melon Snowmen Kebabs

Ingredients

- 20** wooden skewers
- 20** blueberries or about $\frac{1}{4}$ cup
- 1** lb. or about 20 strawberries, green tops sliced off
- 1** banana, cut into $\frac{1}{4}$ -inch slices
- $\frac{1}{2}$ honeydew melon, seeds removed, scooped into balls (square-cut melon works, too!)
- 20** raisins, cut in half

Directions

Slide one blueberry onto a skewer. Slide a strawberry onto the skewer, end pointing toward blueberry. Slide banana slice onto the skewer. Follow with three melon balls. If melon balls aren't perfectly round, just twist imperfect side to the back. Using an extra skewer or the tine of a fork, poke two holes in the top melon ball. Tuck a raisin half into each hole, using a skewer or the tine to push it in. Repeat with each skewer. Refrigerate until ready to serve.

Per Serving

Serves 5; serving size is four skewers. Each serving provides: 80 calories, 0 g total fat (0 g sat fat, 0 g trans fat), 0 mg cholesterol, 20 mg sodium, 21 g carbohydrate, 3 g fiber, 15 g sugar, and 1 g protein.

Source: National Institutes of Health



No melon baller?

No problem! Swap out the honeydew for green grapes!

Help Your Teen Have **Healthy Habits**

Is your teenager getting enough sleep and exercise? In a recent study, researchers found that most teens are falling short in these important areas. Most teens are also getting more than the recommended two hours of screen time a day. These unhealthy habits can have a negative impact on their physical and mental health and can also affect how they behave and perform in school.

Sleep and Exercise

Experts say teens ages 13 to 18 should get eight to 10 hours of sleep each night. They should also get at least one hour of physical activity every day. These two activities work together. Being active also helps teens sleep better.

Here's how to help your kids meet these goals:

- Encourage your teens to try a sport that interests them.
- Find activities to do together. Try taking a walk after dinner or going for a bike ride.
- Be a good role model. Exercise, get plenty of sleep, and limit your screen time.

Healthier Screen Time

Time spent in front of a screen is mostly done alone and while being inactive. This can lead to problems with physical and emotional health. Here are some ways to keep your teen's screen time in check:

- Set limits on how much time your teen spends in front of a screen and stick to them.
- Ban screens from mealtimes.
- Share occasional screen time together. Afterward, discuss interesting topics or scenes with your teen.
- Turn off all screens at least one hour before bed and keep screens out of your teen's bedroom.

With these tips, you can help strengthen your child's physical and mental health during his or her teenage years.

Sources: American Academy of Pediatrics, JAMA Pediatrics, Pediatrics, Vermont Department of Health





Understanding the Changes of Puberty

The teenage years — also called adolescence — are when teens see the greatest amount of growth in height and weight. They also go through puberty. Changes may happen slowly, or several signs may show at once. It's important to remember that these changes happen at different times for everyone.

What Changes Will Happen During Puberty for My Son?

While it's hard to know exactly when puberty is coming for boys, there are specific stages of development. Here is a brief overview of the changes that happen:

- Enlargement of the scrotum, testes, and penis begins. He may also start experiencing erections and producing sperm. Adolescent males can reproduce at this time. Your child's doctor will ask him about sexual activity and safe sex practices. Find a time to discuss safe sex practices with your son as well.

- Hair growth will start showing on his face, underarms, legs, and pubic area.
- The size of his body, feet, arms, legs, and hands will increase.
- Voice changes and deepening may happen, with temporary voice "cracking."
- Skin changes and sweating may result from hormone changes. Acne may develop.

What Changes Will Happen During Puberty for My Daughter?

Girls experience puberty as a sequence of events. Their puberty changes often begin before those of boys of the same age. Here is a list of some of the changes that happen:

- First, breasts begin to grow.
- Pubic hair starts to grow around the genitals. It may spread to the thighs and sometimes up the stomach.
- Hair growth increases under her arms and on her legs.
- Height and weight may increase, and the hips may get wider.

- Skin changes and sweating may result from hormone changes. Acne may develop.
- Menstruation, or menstrual periods, begins — often happening every month. Periods begin when the body starts making more hormones to get ready for reproduction, which means she can get pregnant. Your child's doctor will ask her about sexual activity and safe sex practices. Find a time to discuss safe sex practices with your daughter as well.

Remember, there is no normal timing. Each teen experiences puberty at his or her own rate. It is important for teens to have an annual wellness visit. If you have any questions or concerns, be sure to talk with your teen's doctor.

Sources: American Academy of Pediatrics, National Institutes of Health, U.S. Department of Health and Human Services, American College of Obstetricians and Gynecologists

Missing School Can Impact Kids' Health

You can expect that you will need to keep your child home from school a few days each year because of a cold or other illnesses. But when children miss school frequently, they miss out on more than learning. This is true even as early as preschool and kindergarten.



Not going to school puts kids at risk for:

- Poor grades
- Dropping out of school
- Unhealthy behaviors, such as smoking and getting less exercise, which could affect them as adults

You can help make sure your child shows up to school as often as possible.



1. Help them stay well. Washing his or her hands is one of the most important things your child can do to not get sick. Your child should wash his or her hands for 20 seconds while rubbing vigorously, before rinsing. Teach your child to wash his or her hands with soap and water throughout the day, especially:

- Before eating
- After using the toilet
- After coughing, sneezing, or blowing his or her nose

Hand sanitizers with alcohol will also help your child stay healthy but should only be used when soap and water are unavailable. Make sure your child is up-to-date on all of his or her vaccines, including a yearly flu shot.



2. Keep your child home only when needed. Good reasons for missing school include:

- A temperature higher than 101 degrees
- Vomiting
- Diarrhea
- Bad cough
- Toothache

Kids who often say they have stomachaches or headaches may have anxiety. Talk with your child's pediatrician for help.



3. Encourage good sleep habits. Children who don't get enough sleep may miss more school and get lower grades. Try to have a regular pre-bed routine and bedtime. Encourage kids to be physically active during the day and shut down all screens at least an hour before bed.

4. Avoid taking them out of school. If your child has a medical appointment during the day, have him or her return to school for the rest of the day. Try to go on vacations only during official school breaks.

5. Work with your pediatrician. To help avoid missing school days, work with your child's doctor and school nurse to better manage chronic medical conditions like diabetes and asthma.

Getting Your Child's Meds for Less: Follow the Formulary

Managing your child's medications can be challenging. Our prescription drug coverage is here to help! It includes generic medications as well as select brand-name medications chosen based on their effectiveness, positive results, and value.

The Pharmacy and Therapeutics Committee reviews the formulary (drug list) periodically to add new options and remove brand-name drugs when a cheaper generic version becomes available. It's a great way to save money on your child's medication! A cost-sharing guide for this program can be found below.

CHIP Plan	Retail (31-day supply)		Mail Order (90-day supply)	
	Generic	Brand	Generic	Brand
Free	\$0	\$0	\$0	\$0
Low-cost	\$6	\$9	\$12	\$18
Full-cost	\$10	\$18	\$20	\$36
Specialty drugs	Use Specialty Pharmacy Program: Same copays as "Retail" above			
Non-formulary drugs	Same as "Retail" brand copays above			
Nonparticipating pharmacy	Pay full charge and submit a claim form for partial reimbursement			

It's important to make sure your child is taking his or her medications correctly. Here are a few tips:

- **Explain what the medication is for.** Tell your child why he or she must use an inhaler, drink a grape-flavored liquid, or take a pill. It can help your child understand its importance for his or her health.
- **Follow the directions.** Double check that your child is getting the right amount of medication. Explain the risks of not taking the medicine or taking too much of it.
- **Keep medication in a safe place.** This way, your child does not take any extra doses without you knowing.
- **Follow-up with the pediatrician.** Monitor your child's behavior and ask how he or she is feeling so you can tell the doctor how the medication is working.
- **Consult the school nurse.** Worried about your child taking medication correctly while at school? Understandable! Leave your child's prescriptions with the school nurse. For example: If your child has asthma, ensure that he or she is using the inhaler by checking in with the nurse. This way your child has extra accountability and guidance when it comes to taking his or her medicine.

Remember to Renew!

We hope you love CHIP as much as we love having you as a member!

When it comes to your child(ren)'s health, we've got you covered. That's why it's important for us to make sure your membership is updated and renewed.

Once a year, we verify your child(ren)'s eligibility for CHIP. You will receive a Change Reminder Notice 120 days before the anniversary of enrollment, stating that we will attempt to review your child(ren)'s eligibility by using data available through federal and state databases. This includes your:

- Income
- Employment
- Household size
- Marital status
- Address and Medical insurance coverage

If there are no changes to this information (i.e. current income is similar to the income you previously reported to us), then you're all set. The renewal will be processed automatically, and we will not need any further documentation from you.

If there are changes to this information, you will be sent a letter and Renewal Form. Please complete the Renewal Form, include all documentation of your income, and send it back to us at Independence Blue Cross as soon as possible. The sooner you respond to the request, the more time there will be to resolve any questions and avoid a potential loss of your child's CHIP coverage.

Be sure to follow the instructions on the Notice and Renewal Form. If you have any questions about this renewal process, you can call the CHIP Member Help Team at **1-800-464-5437**.

Independence

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Information to Know About Your Health Plan



Every year, we send you important updates about your health benefits with Independence Blue Cross. If you would like this information mailed to you or have any questions, call the CHIP Member Help Team at **1-800-464-5437**.

At **www.ibx.com/CHIPhealtharticles**, you can find helpful information about:

- Member rights and responsibilities
- Physician review, utilization management, and language services
- Finding a network provider
- How to plan for your doctor visit
- Independence standards for doctors, appointments, wait times, hours, and access
- Working with your PCP
- Hospital care procedures
- Differences between emergency care and urgent care

- Evaluating new and emerging technologies
- Quality Management Program
- Transitioning from pediatric to adult care
- Using coverage when traveling
- Reaching multilingual Customer Service
- Registered Nurse health coach support
- Submitting a claim
- Making an appeal or complaint

Learn more about your CHIP benefits, copayments, and pharmaceutical management procedures by visiting **www.ibx.com/CHIP** and selecting "For Members" to access:

- Keystone Health Plan East CHIP Benefits at a Glance
- CHIP Benefits Handbook
- CHIP Drug Formulary

Independence Blue Cross complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: Si habla español, cuenta con servicios de asistencia en idiomas disponibles de forma gratuita para usted. Llame al 1-800-275-2583 TTY 711.

注意：如果您讲中文，您可以得到免费的语言协助服务。请致电1-800-275-2583。

Si necesita ayuda para traducir esta información, por favor comuníquese con el departamento de servicios a miembros de Independence Blue Cross al 1-800-464-5437. Estos servicios están disponibles de lunes a viernes, de 8 a.m. a 6 p.m. Usuarios del sistema TTY deberán llamar al 711.