Let’s face it: Being a kid isn’t easy. Feeling pressure to get good grades, managing parent expectations, and navigating social situations can take a toll. In fact, some experts think kids today have higher levels of stress than ever before. How can we help kids better deal with stress? One way is exercise.

**Power of Movement**
Studies show that exercise improves physical health and boosts mental health as well. Researchers looked at the level of hormones released in response to stress and found that children who exercised more had lower levels of stress hormones. A different study looked at teens who were being bullied. Those who exercised four or more days a week were less sad and had fewer thoughts of suicide than those who were not as active.

**How Much Is Enough?**
There is a clear link between exercise and better mental health. Current guidelines say kids should get at least 60 minutes of exercise every day. This can include fun activities like:
- Playing tag
- Biking
- Swimming
- Playing basketball

If your child is inactive, encourage him or her to start slowly and work up to the recommended 60 minutes per day. Even a little activity has benefits. Scientists report that just five minutes of exercise can have some anti-anxiety effects.

Bottom line? Don’t take stress sitting down. Help your kids manage life’s pressures by moving more.

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Cultivating Curiosity in Kids Is Key for Academic Success

If Curious George were a child instead of a monkey, there’s a very good chance he’d be a great student. That’s because new research shows that curiosity is linked with academic success in kindergarteners. For the study, researchers tested the reading and math skills of kindergarten students. Their parents filled out surveys about their children’s curiosity. Researchers found that kids who were very curious had stronger reading and math skills.

As a caregiver, you’ve probably found that young children are naturally curious. Finding ways to build their creativity can help them strengthen this skill. And, that may pay off in school later. Try these tips to get started.

Follow their interests. Kids’ curiosity takes off when they do activities they enjoy. Watch to see what your child enjoys. Is it exploring outside? Finger painting? Playing dress-up? Let them do activities that are meaningful to them.

Limit screen time. For children between 2 and 5 years old, limit screen time to no more than one hour per day. Giving children plenty of time for unstructured play without devices will help spark their creativity.

Read with your child. Books are a great way to engage your child’s imagination and curiosity. When reading with your child, respond to his or her questions and comments. Ask your child about the pictures and the story you’re reading. Talk about the different feelings in the story and images. For example, “Look at that bear. How do you think he’s feeling? Why do you think he feels that way? What makes you feel like that?”

Keep art supplies handy. Art lets kids naturally express themselves. Keep simple supplies handy, such as paper, crayons, markers, and tape.

The most important thing you can do is pay attention to what gets him or her excited. Giving children chances to explore, discover, and learn is the best way to engage their curiosity every single day.

SUMMER WORD SCRAMBLE
Unscramble the words below:

1. NSUEENSRC
2. TEMHLE
3. EIFL SETV
4. AHT
5. GBU AYRSP
6. TAREW
7. GSESNULAS
8. SREXEICE
9. YAFSTE

Finished?
Check your answers on page 4.

Sources: American Academy of Pediatrics, Pediatric Research
Don’t Miss Important Developmental Screenings

Your child’s first step is a thrill. But it’s also a key milestone — a behavior that usually starts around a certain age. As they grow, young children reach many milestones in how they move, speak, learn, and play. A delay in hitting milestones is sometimes a sign of a bigger problem.

Developmental screenings are designed to pick up such delays early. If all is going well, you will feel reassured. And if there is a problem, your child can start getting help for it sooner. That can make a huge difference in his or her success at home and school.

What These Screenings Look For
You know your child better than anyone. For screenings, the doctor or nurse may ask you questions about your little one’s milestones. He or she may also talk and play with your child.

Developmental screenings can find signs of autism spectrum disorder (ASD). This condition is called a “spectrum disorder” because it can cause a wide range of symptoms. The symptoms also vary in intensity. But all children with ASD have:
• Difficulty communicating and interacting with others
• Limited interests and repeated behaviors

In addition, developmental screenings help find other problems with:
• Mental development
• Language skills
• Gross motor skills (such as sitting, crawling, and walking)

When to Have Your Child Screened
Ask your child’s doctor to do a developmental screening at these ages:

<table>
<thead>
<tr>
<th>Age</th>
<th>What the Doctor Checks</th>
</tr>
</thead>
<tbody>
<tr>
<td>9 months</td>
<td>Delays in development</td>
</tr>
<tr>
<td>18 months</td>
<td>Delays in development, signs of ASD</td>
</tr>
<tr>
<td>24 or 30 months</td>
<td>Delays in development, signs of ASD</td>
</tr>
<tr>
<td>Anytime you are concerned</td>
<td>Issues you’ve noticed at home. To learn when milestones usually occur, go to cdc.gov/milestones. If you suspect a problem, call your child’s doctor to make an appointment.</td>
</tr>
</tbody>
</table>

A screening alone can’t diagnose ASD or another condition, but it can show when more in-depth testing is needed. This testing is often done by a specialist. If there’s a problem, finding it early helps your child get off to the best possible start in life.

Sources: American Academy of Pediatrics, National Institutes of Health, Centers for Disease Control and Prevention

Summer Breezes Smoothie
Gather these ingredients with your child and work together to make a healthy, delicious treat.

Ingredients
1 cup yogurt
6 medium strawberries
1 cup crushed pineapple, canned in juice
1 medium banana
1 tsp. vanilla extract
4 ice cubes

Directions
1. Place all ingredients in a blender and puree until smooth.
2. Serve in frosted glasses.

Per Serving
Makes three servings; serving size is 1 cup.
Each serving provides: 121 calories, less than 1 g total fat (less than 1 g saturated fat), 1 mg cholesterol, 64 mg sodium.

Source: National Institutes of Health
Prepare Your Kids for a Healthy School Year

Believe it or not, school is right around the corner. As your kids head back to school, it’s important to focus on a few health-related “to-dos.” What should be on your family’s back-to-school health checklist? Here are a few tasks to complete before school starts.

See the Doc
Make sure a yearly checkup with the pediatrician is on the calendar. If your child plans to play sports, you can likely get any physician release forms signed at the same time. And, don’t forget about dental health. Children should get a dental checkup every six months. The state of Pennsylvania says dental examinations are required on original entry into school and in grades three and seven.

Get Vaccinated
Your child’s pediatrician should check that your child is up-to-date on his or her shots. If he or she has missed any, it’s important to play catch-up. This includes getting a flu shot every year. Getting the flu shot is one of the best ways to help your young one avoid the illness. Visit www.cdc.gov/vaccines/schedules/easy-to-read/preteen-teen.html for a full list of shots for children ages 7 to 18.

Plan Power Meals
Start the day with a healthy breakfast. It’s proven to help kids pay attention, do better in school, and have more energy. For lunch, pack something healthy and fun. Try kid-friendly pizza made with whole-grain crust and loaded with veggies.

Set a Schedule
Getting enough sleep is vital so your child can focus and learn. Remove electronic devices from bedrooms. Before the school year starts, set a bedtime. That way, you’re in a routine before the first day. Younger kids should get about 10 to 12 hours per night. Teens (ages 13 to 18) should get at least 8 to 10 hours.

Sources: National Institutes of Health, Pennsylvania Department of Health, Children’s Health and Safety Association, American Academy of Pediatrics, National Sleep Foundation, American Academy of Pediatric Dentistry, Centers for Disease Control and Prevention, U.S. Food and Drug Administration, Anxiety and Depression Association of America, American Psychological Association

Summer Word Scramble answers from page 2:
1. SUNSCREEN
2. HELMET
3. LIFE VEST
4. HAT
5. BUG SPRAY
6. WATER
7. SUNGLASSES
8. EXERCISE
9. SAFETY
Is Your Water Safe from Lead?

The safety of drinking water has been in the news recently. Have you thought about your home’s water?

Lead often can’t be seen, smelled, or even tasted. But exposure to lead can be dangerous, especially for children. It’s linked to a number of health problems in kids — from slowed growth and hearing problems to learning disabilities.

Testing Your Water
You often hear about the dangers of lead paint, but kids can also be exposed to lead in drinking water. When lead is found in tap water, it usually comes from old lead-based pipes and faucets.

The only way to know if your tap water is safe to drink is to have it tested. You can test it yourself by buying a lead testing kit. With the kit you can collect samples and send them to a lab for review. In some areas, such as Philadelphia County, the service may be free. Call the Environmental Protection Agency’s Safe Drinking Water Hotline at 1-800-426-4791 to learn more.

Keep Your Water Safe
To keep your drinking water safe if you have old pipes:
• Only use cold water for drinking and cooking. Hot water releases more lead from pipes than cold water does. Keep in mind that boiling water does not get rid of lead.
• Let cold water run out of the tap for a few minutes before using it. Water that has been sitting in the pipes may contain more lead.
• Consider using a water filter to remove lead from your water. Filter options include water pitchers with filters, faucet filter mounts, under-the-cabinet filter mounts, and more. Just make sure to choose a filter that is certified by NSF International for lead removal.

Test Your Children
Your child may not show any symptoms of lead poisoning. That’s why it’s important to check your child’s blood for lead. Doctors regularly ask about lead poisoning risk in kids at these ages:

- 6 months
- 9 months
- 12 months
- 18 months
- 24 months
- 3 years
- 4 years
- 5 years
- 6 years

It is recommended that children have blood lead screenings by 12 months old and, again, at 24 months old. Schedule an appointment with your child’s doctor for your child to get tested at these ages.

Sources: United States Environmental Protection Agency, Centers for Disease Control and Prevention, American Academy of Pediatrics
Independence Blue Cross (Independence) is committed to protecting the privacy of our members’ personal health information. Part of that commitment is complying with the Privacy Rule of the Health Insurance Portability and Accountability Act of 1996 (HIPAA), which requires us to take additional measures to protect personal information and to inform our members about those measures.

The Notice of Privacy Practices describes how Independence may use and disclose a member’s personal health information and how a member of an Independence health plan can get access to this information. For details on our practices, available privacy forms, and HIPAA requirements, please visit www.ibx.com/privacy. You can also call to request a copy of the Notice of Privacy Practices by contacting our CHIP Member Help Team at 1-800-464-5437, Monday through Friday, from 8 a.m. to 6 p.m.

Maintaining Your Privacy
Gramm-Leach-Bliley Notice of Privacy Practices
At Independence Blue Cross, LLC (Independence)*, we value you as a member, and the protection of your personal information is very important to us. To effectively administer the array of health plans offered to our members, Independence may collect and share “nonpublic personal information” about you in accordance with applicable laws and regulations. This notice is provided as required by the Gramm-Leach-Bliley Act, a federal law, and applicable state regulations. This notice informs you how we collect, share, and protect your personal information.

Nonpublic Personal Information Independence Collects
Independence collects nonpublic personal information about you when you apply for health care coverage with Independence or when Independence administers your benefits. For example, Independence may collect personal information such as your name, address, phone number, cell phone number, Social Security number, and account information, which may not otherwise be publicly available.

Independence receives this information from:
- You, your employer, or benefits plan sponsor on applications and other forms
- Your transactions with Independence, our affiliates, or others
- Consumer reporting agencies
- Electronic sources when you access our website, including data that is obtained with an information-collection device known as a “cookie”

Nonpublic Personal Information Independence Discloses and to Whom
Independence does not disclose nonpublic personal information about our members or former members to anyone, except as otherwise permitted by law. For example, Independence may disclose nonpublic personal information to affiliates and nonaffiliated third parties to perform services on our behalf or as necessary for everyday business purposes such as to process your transactions, maintain your account, respond to court orders, or report to credit bureaus.

Our Security Procedures
Independence restricts access to nonpublic personal information about you to individuals or entities involved in providing services to you. Independence maintains safeguards to protect nonpublic personal information from unauthorized access and use.

Please call 1-800-ASK-BLUE (1-800-275-2583, TTY: 711) or go to www.ibx.com/privacy if you have any questions about this notice.

*For purposes of this notice, “Independence” refers to the following companies: Independence Blue Cross, LLC, Keystone Health Plan East, Inc., and QCC Insurance Company.
Health care fraud schemes continue to grow in complexity and seriousness and have real effects on health care costs and quality of care. The dedicated efforts of Independence’s Corporate and Financial Investigations Department (CFID) continue to add value to our fight against health insurance fraud, waste, and abuse (FWA). CFID detects and investigates potential areas of FWA with the help of confidential information received from many stakeholders, including providers, members, employees, and members of the general public.

Information that is received assists our analysts, auditors, and investigators in examining allegations of FWA. Some of the most common allegations of FWA schemes reported to CFID over the past year include:
- Billing for services not rendered
- Prescription fraud
- Inappropriate non-schedule II pharmacy and durable medical equipment (DME) utilization generating from telemarketing schemes
- Inappropriate utilization in “wellness” service

Please join us in the fight against health care fraud. Information provided to CFID helps the detection, prevention and shutting down of improper payments and schemes.

Join Us in the Fight Against Health Care Fraud
If you suspect health care fraud against Independence and/or you, we urge you to report it. All reports are confidential. You are not required to provide your name, address, or other identifying information. You have three options for submitting your report:
1. Submit the Online Fraud and Abuse Tip Referral Form electronically at www.ibx.com/antifraud.
2. Call the confidential anti-fraud and corporate compliance toll-free hotline at 1-866-282-2707 (TTY: 1-888-789-0429).
3. Mail your report. Write a description of your complaint, enclose copies of any supporting documentation, and mail it to: Independence Blue Cross Corporate and Financial Investigations Department 1901 Market Street, 42nd Floor Philadelphia, PA 19103

*Copies of pay stubs and other sources of income are required. If you are self-employed OR report tax deductions, please be sure to include a copy of your most recent federal tax return with all schedules.

Remember to Renew!
We verify children’s eligibility for CHIP once each year. You will receive a Change Reminder Notice 120 days before the anniversary of enrollment, stating that we will attempt to review your child’s eligibility by using data available through federal and state databases. If this data is reasonably similar to the income you reported to us, the renewal will be processed without further documentation required from you.

It is extremely important that you report any changes that may affect your child’s eligibility, including:
- Income
- Employment
- Household size
- Marital status
- Address
- Medical insurance coverage

If the electronic data is not reasonably similar to the income that you previously reported, you will receive a letter and Renewal Form. Please complete the Renewal Form, include all documentation of your income*, and return these items to 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, call our CHIP Member Help Team at 1-800-464-5437, Monday through Friday, from 8 a.m. to 6 p.m.
Did you know that your child has vision benefits as part of CHIP coverage? Nearly 80%¹ of a child’s learning is acquired through his or her visual system, making it the cornerstone for success in school.

Our robust vision offering includes routine vision coverage for your child that can help save on retail out-of-pocket costs and ensure he or she has the corrective eyewear needed to shape a bright future. Refer to the summary of benefits chart on the bottom right of this page.

With your child’s CHIP coverage, eyeglasses (spectacle lenses and a frame), or contact lenses instead of eyeglasses, can be obtained once per year. Since we understand mishaps can happen, your child can also receive a replacement of broken, lost, or scratched eyeglasses or contact lenses once per year. You can view the CHIP Benefits at a Glance online at www.ibx.com/chip to see additional benefits.

If you have questions regarding your child’s vision coverage or to locate a participating provider, please call our CHIP Member Help Team at 1-800-464-5437 or visit www.ibx.com/individuals/find_plan/chip/faq.html for more information.


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**SERVICE** | **YOU PAY**
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Eye Examination | $0
Contact Lenses Evaluation and Fitting | $0
Spectacle Lenses (all lenses include scratch-resistant coating) | $0
Optional Lens Types and Treatments:
Ultraviolet Protective Coating | $0
Blended Segment Lenses | $20
Anti-reflective Coating (Standard) | $35
Anti-reflective Coating (Premium) | $48
Anti-reflective Coating (Ultra) | $60
Frames:
Davis Vision Collection Frames | $0
Other Frames | $130 Allowance

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Sí 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.