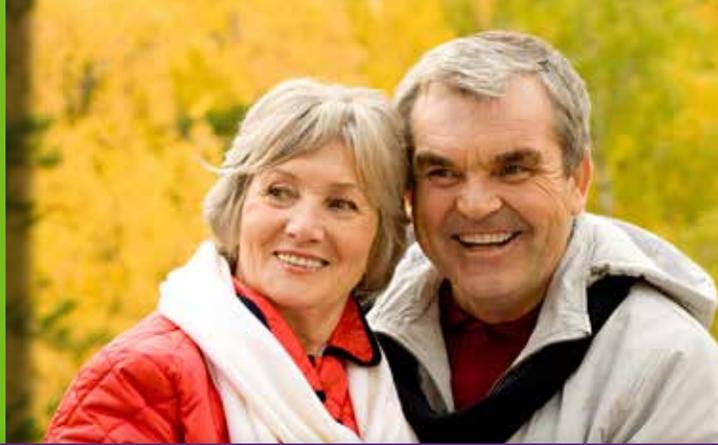




For Your Benefit

State of Michigan Retirees



A variety of timely information related to your health care benefits and needs

NEW FEATURE

First Serve

powered by our Customer Service team, with you in mind

The basics of in-network out-of-pocket expenses

With the start of the new plan year, our team thought it would be a good idea to go over some of the basics of your coverage. Though the State Health Plan year begins each October, your out-of-pocket expense totals follow the calendar year. Here's how it all plays out.

Please note: The out-of-pocket expenses mentioned in this article are based on services you get from in-network providers only. For information on out-of-network out-of-pocket expenses, go to bcbsm.com/som.

Your **out-of-pocket maximum** is the maximum amount of out-of-pocket expenses you'll have toward three things — your deductible, copayment, and coinsurance. This amount resets each January, and it depends on whether you see in- or out-of-network providers for your services.

SHP out-of-pocket maximums

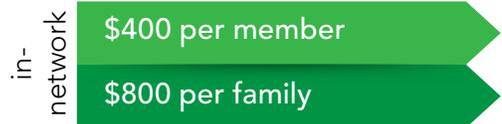


Here's more about the three elements that combine to create your in-network out-of-pocket maximum.

Your **deductible** is the amount you pay for most of your health care services before your coverage kicks in.



Deductibles



Fourth-quarter carryover:

Any amount you pay toward services that happen during the fourth quarter (October through December) counts toward the current year's out-of-pocket maximum, and also carries over to your in-network deductible for the next year.

Some services aren't tied to your deductible and just have a copayment.

(Continued)

Your **coinsurance** is the share of the cost you pay for a covered service **after you meet your deductible**. The coinsurance is calculated as a percentage, and your plan pays the rest. For example:

Acupuncture

Plan covers 80% of the approved amount	Your share is the 20% coinsurance
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Outpatient hospital and home visits

Plan covers 90% of the approved amount	Your share is the 10% coinsurance
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Your **copayment**, or **copay**, is a fixed dollar amount you pay each time you get certain services, and includes copays for prescriptions and behavioral health services.



There are others — check out your benefit summary to learn more.

Would you like us to cover other topics?

Please let us know by calling Customer Service, or emailing us at SOMCommunications@bcbsm.com.

Gratitude and good health — is there a connection?

“There is always, always, always something to be thankful for.” — Unknown

Most of us grew up being taught to look at life in a positive light. Now, researchers have found tangible reasons optimism — particularly, gratitude — is beneficial in everyday life. Robert Emmons, PhD, a psychology professor at the University of California, Davis, has been exploring the connections between gratitude and health. The findings are eye-opening.

According to Emmons, gratitude has many benefits. It's connected to high HDL (good cholesterol) levels, lower LDL (bad cholesterol) levels, better-quality sleep, better immune function, lower blood pressure (both at rest and under stress), reduced risk of lifetime depression, and even more.

“Research has shown that grateful people engage in more exercise, have better dietary behaviors, are less likely to smoke and abuse alcohol, and have higher rates of medication adherence,” Emmons says.

How to tap into your gratitude

The easiest way to count your blessings is to grab a pen and paper (or pencil, crayon, marker — whatever you have within reach) and start jotting it down. There's no correct way to write it out. You can write whole sentences of gratitude, or get it all down in bits and phrases — just start writing.

Once you get into the swing of jotting down what makes you grateful, you can optimize your writing moments by trying new angles to your approach:

- Journaling a few times a week is more effective than doing it continuously.
- Journaling is more productive with the intention to become happier and more positive. It lends itself to gratitude.
- Think quality over quantity. Get as detailed as you want about whatever sparks your gratitude, no matter how small you may think it is. The biggest, most rewarding gifts can come in the smallest packages.



Know the facts about metabolic syndrome

The key to understanding metabolic syndrome is that it's a combination of symptoms that significantly raises the risk of heart disease and diabetes. The best way to attack the risk is to know the elements that make the syndrome itself.

So how is metabolic syndrome diagnosed? According to the American Heart Association, metabolic syndrome occurs when a person has three or more of the following measurements:

Abdominal obesity, or waist circumference	40 inches or more in men 35 inches or more in women
Triglyceride level	150 milligrams per deciliter of blood (mg/dL) or greater
HDL cholesterol	Less than 40 mg/dL in men Less than 50 mg/dL in women
Systolic blood pressure (top number)	130 millimeters of mercury (mm Hg) or greater
Diastolic blood pressure (bottom number)	85 mm Hg or greater
Fasting glucose	100 mg/dL or greater

Small changes can lead to big results

By bringing down the health numbers mentioned above, we get further and further away from metabolic syndrome, and ultimately heart disease and diabetes.

Choose better food. Think whole grains, fruits, vegetables, lean meats and fish, and low-fat or fat-free dairy products. Avoid processed food, which has partially hydrogenated oils, and is full of salt and added sugar.



Move a little more. Walk, run, dance, climb stairs — whatever you can do to get your heart rate up. Break it up into a few 10-minute sessions throughout the day if you have to. Just get it in.



Drop a few pounds. Doing the first two bullets above should get you on your way to losing weight. Learning your recommended calorie intake, and monitoring the amount of food calories you're consuming, as well as the calories you're burning, will help keep it off.



Even if you need medication to control your blood pressure, cholesterol, or other symptoms, take them as directed by your doctor to avoid long-term effects of metabolic syndrome. Any step taken to stop metabolic syndrome in its tracks is a step in the right direction. And you can't go wrong with teaming them up with diet and exercise.



For Your Benefit

State of Michigan Employees

MC L04A — Newsletter return only
Blue Cross Blue Shield of Michigan
600 E. Lafayette Blvd.
Detroit, Michigan 48226-2998



How to reach us

For benefit information or claim inquiries, call or write the BCBSM Customer Service Center.

To call

1-800-843-4876

Our customer service representatives are available from 7 a.m. to 7 p.m.

Monday through Friday, excluding holidays.

To write

Please send all correspondence to:
State of Michigan Customer Service Center
Blue Cross Blue Shield of Michigan
232 S. Capitol Avenue L04A
Lansing, MI 48933-1504

For Your Benefit is published by Blue Cross Blue Shield of Michigan. It is meant to complement the advice of health care professionals and is not intended to take the place of professional medical care.

■ **Editor:** Kristina Williams-Lee, State of Michigan Communications

■ **Graphic Designer:** Kristie Stocker, Market Communications

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