

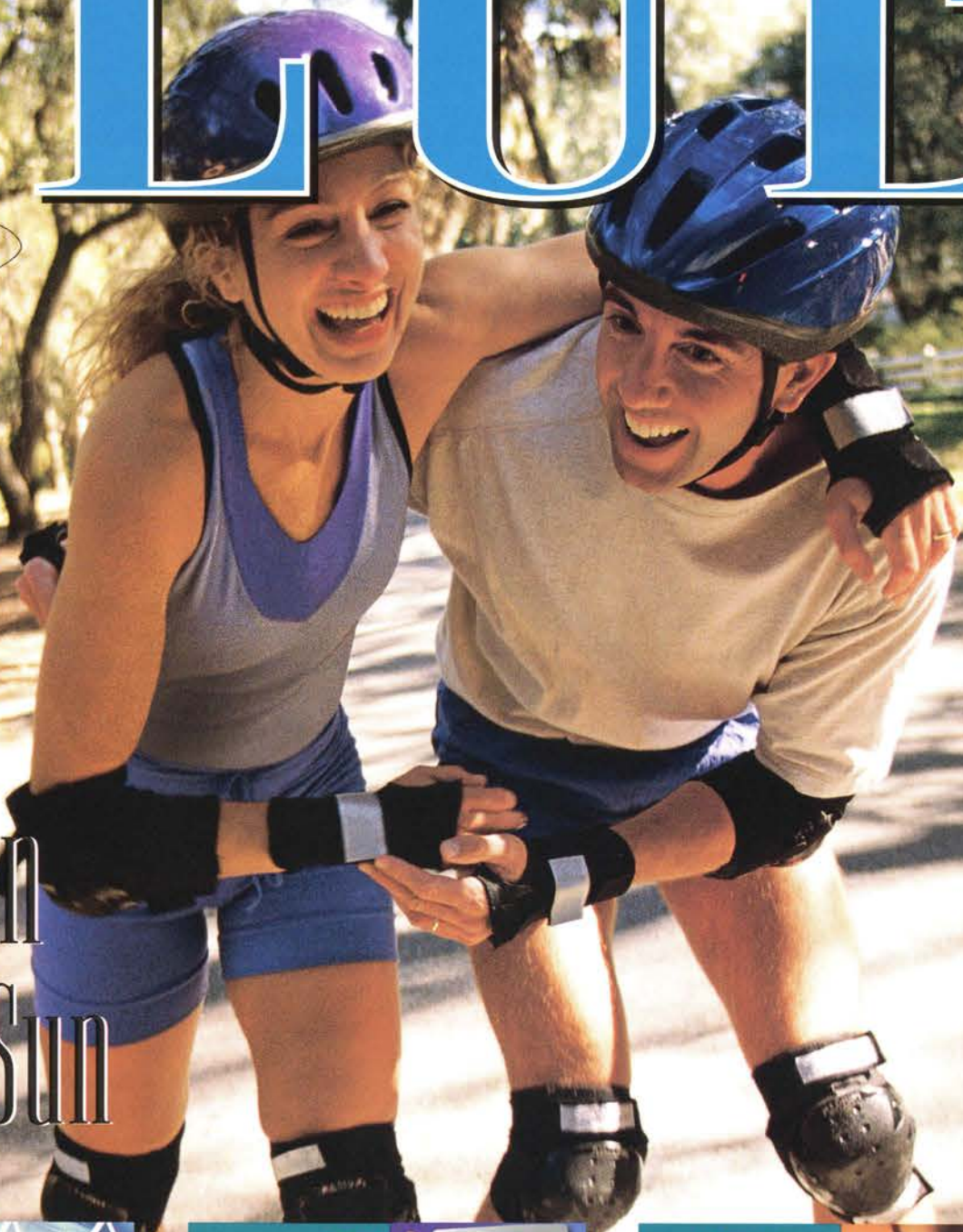
BLUE

Principal Edition
Summer 1999



Blue Cross BlueShield
of Florida
www.bcbsfl.com

Enjoy
Safe Fun
in the Sun



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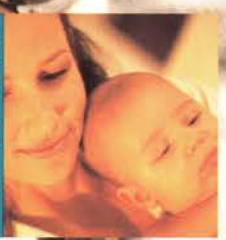
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Spotlight on the news

Putting your child in a car safety seat is only effective if you attach the seat to the car correctly.

BRIEFLY NOTED

Check your child's car safety seat

More than 90 percent of parents are not securing their children's car safety seats properly, research shows.



During voluntary checkpoint inspections conducted last year on more than 1,500 car seats, less than 3 percent needed no adjustments.

The most common mistake: Parents incorrectly installed the seat's metal locking clip to the car's seatbelt retracting system. The clip is designed to prevent seat belts from sliding freely, which occurs in most cars until there is a sudden change in momentum, such as a sudden stop or crash. Morya Willis, a University of Florida engineering researcher and project director for the Florida Child Passenger Safety Program, offers this tip to parents: "Once you install the seat, grab hold of both sides where it is anchored to the vehicle, and try to jerk it forward. If it moves more than an inch, it's not secured correctly."

Willis says parents' confusion is understandable,

given that there are more than 900 car models, 1,000 car safety seats and 20 seat belt systems.

Fewer Florida students are smoking

The state's aggressive campaign to discourage smoking among teenagers is beginning to show results. Smoking among middle-school students has declined 19 percent since the campaign began, state figures show.

Florida's Department of Health surveyed 20,000 students last year and this year. The number of middle school students who acknowledged smoking cigarettes declined from 18.5 percent in February 1998 to 15 percent in February this year. Among high school students, the drop during the same period was a less dramatic 8 percent, from 27.4 percent to 25.2 percent.



The legislature last year approved \$70 million to support a campaign that tightens enforcement

of smoking age limits and funds a series of broadcast advertisements that ridicule the tobacco industry.

Thumbs up from Wal-Mart

The associates at Wal-Mart gave a thumbs up to BCBSF for its service, naming it "Partner/Vendor of the Year" for 1998. BCBSF won out of a field of 70 companies that provide health care and other insurance services to the national retail chain.

BCBSF surpassed expectations for claim processing times, telephone responses and other related services, Wal-Mart surveys show. ■

Where to write

If you have any comments or suggestions about this newsletter, write to:

STEVE JOHNSON
FLORIDA BLUE
BLUE CROSS AND
BLUE SHIELD
OF FLORIDA
P.O. Box 44269
JACKSONVILLE, FL
32231-4269

Visit our Web site at:
www.bcbsfl.com



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Is your lifestyle giving you a **headache?**

Almost everyone gets a headache now and then. For most people, it's an infrequent annoyance that comes and goes. But if you suffer from migraine headaches, the pain may be controlling you. The good news is it doesn't have to. By learning what triggers your pain and making some lifestyle changes, you may be able to limit your headaches.

To help reduce or prevent headaches

Keep a migraine diary. It can help you determine what triggers your headaches. Discuss it with your doctor, who can guide you through the best management strategy.

Avoid environmental triggers. These include glue, paint or chemical fumes, poor air circulation, smoke, perfume, automobile fumes, intense sunlight, heat, noise and motion.

Discuss hormone-related migraines with your doctor. Up to 60 percent of women say migraines are related to their menstrual cycle.

Avoid certain foods.

Common dietary offenders are food additives, such as nitrates, amines and monosodium glutamates (MSG). Also avoid items that are fermented, aged, smoked, pickled, marinated or contain yeast. Eat well-balanced meals on a regular schedule.

Get comfortable. Hold your head upright when on the phone or at a computer. Stop TV and computer screen glare by reducing outside light and redirecting inside lighting.

Foods with amines:

- aged cheese
- bananas
- avocados
- chicken liver
- yogurt
- sour cream
- nuts



For immediate relief



Numb the pain with ice for 10 minutes.



Avoid bright or direct light.



Drink plenty of liquids to prevent dehydration.

Get regular sleep. Headaches can be triggered by too much as well as too little sleep.

Exercise regularly. Exercise can reduce stress and raise the body's level of natural pain relievers.

Evaluate medications. Often medicine taken to treat migraines (e.g., Imitrex, Zomig, Maxalt and Amerge) can worsen them if taken frequently. The medical literature recommends limiting use to two doses per day for a maximum of two days in a row. If you have more than four headaches a month, consult your doctor. Over-the-counter pain medicines, especially those containing caffeine, also can trigger a migraine, as can high blood pressure or heart medications. Some hormone therapies (e.g., birth control pills)

can worsen migraines. Inform your doctor of all prescription AND over-the-counter medicines you are taking, and NEVER make a change in taking any medicine without first consulting with your doctor.

Set aside quiet time.

Ten to 20 minutes a day can help relieve emotional triggers like stress.

Get medicinal relief. If your migraines are severe, or if you get regular, frequent migraines, ask your doctor if a medicine to prevent migraines is right for you. ■

When it comes to sun exposure, your shadow knows



Living in the Sunshine State means great weather — and some of the highest ultraviolet radiation levels in the nation. This year 44,000 new cases of melanoma, the most deadly form of skin cancer, will be diagnosed in the U.S. Of those, 3,000 will be found in Florida, second only to California.

It also is not a disease that only should concern older Floridians. Young people get 80 percent of their lifetime UV radiation before the age of 20, according to Robert A. Skidmore, Jr., M.D., medical director of the Dermatologic Clinics at the University of Florida College of Medicine. One or more blistering sunburns before the age of 18 might double your risk of melanoma.

“Melanoma is the No. 1 cancer in women between the ages 20 to 29 and second only to breast cancer in women 30 to 39,” says Dr. Skidmore, who routinely treats women in their 20s for melanoma. He also has removed basal cell cancer, which is another type of skin cancer, from the shoulders of 19- and 20-year-old beach volleyball players.

To protect yourself, he recommends checking your skin monthly and following a comprehensive sun protection program.

That includes:

- **The “Shadow Rule”:** If your shadow is shorter than you are, stay out of the sun. Between about 10 a.m. and 4 p.m., says the American Academy of Dermatology, the sun delivers 80 percent of its total daily dose of ultraviolet radiation.
- **Protective clothing:** Wear broad-brimmed hats, sunglasses and tightly woven clothing, including pants and long-sleeved shirts.
- **Sunscreen:** Sunscreens should be an essential part of your daily protection. Most dermatologists recommend a waterproof SPF of 15. Regardless of their SPF rating, apply sunscreens every two hours. Also, don’t ignore the above two tips simply because you’ve applied sunscreen, Dr. Skidmore says.

Know your ABCDs

Know these warning signs of melanoma:

- **Asymmetry:** One half of a mole does not match the shape of the other half.
- **Border irregularity:** The edges of the mole are ragged, notched or blurred.
- **Color:** Mole color is not uniform.

Melanoma fact box:

- The average age of a melanoma victim is 46.
- More than one person per hour will die of melanoma this year.
- Among Caucasians, the incidence of malignant melanoma doubled between 1973 and 1991.

Source: SunSmart Inc., Wainscott, N.Y.

Shades of tan, brown and black are present; dashes of red, white and blue add to the mottled appearance.

- **Diameter:** The mole’s diameter is greater than six millimeters (about the size of a pencil eraser).

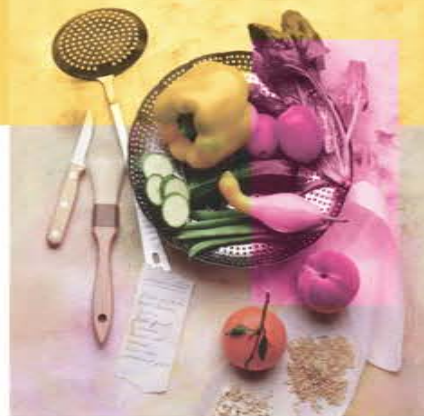
Warning signs for other skin cancers

For basal cell and squamous cell cancer — non-melanoma skin cancers — the key warning signs are a new growth, a spot that’s getting larger (over a few months or one to two years) or a sore that doesn’t heal within three months. Other symptoms take the form of a pale, wax-like, pearly nodule or a red, scaly, sharply-outlined patch.

If you see anything suspicious, have your doctor check it immediately. ■



French fare for summer



Looking for a simple, but elegant entree? Take a lesson from the French and use herbs to create a light, full-flavored pasta extraordinaire.

The big three of herb flavorings, all French:

Fines herbes — Finely chopped chives, parsley, tarragon and chervil. The French like it in an omelet, but you can sprinkle it on vegetables, pasta and salads.

Herbes de Provence — Thyme, marjoram, oregano, rosemary, summer savory and sometimes lavender, all of which grow wild in the Provence region of France. You can use it in salad dressings and in cooking lamb or pork.

Bouquet garni — A bunch of herbs, usually tied together, including a bay leaf, thyme sprigs and parsley sprigs. Consider adding rosemary. Use it to flavor soups and stews, but remove the bouquet before serving.

Creamy Herbed Pasta

- 2 tablespoons fresh chives
- 1/2 cup fat-free or low-fat sour cream
- 3 cups of pasta

Cook the pasta. While it's hot, mix in the chives and sour cream. To get fancy, use a *fines herbes* combination. (See the box at left.) This is a good way to sample different herbs.

Makes six half-cup servings. With low-fat sour cream, each serving contains about 120 calories, 5 grams protein, 2 grams fat and 139 grams carbohydrate.■



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1999

2000

The New Millennium

Y2K

Plan ahead for the dawn of the new century

Are you prepared for the Year 2000 date change — better known as Y2K?

Because dates are recorded in computers with only the last two digits to save memory space, computers may interpret “00” as 1900, not 2000. Experts differ on whether this situation will cause any significant disruptions on or after Jan. 1, 2000.

But like the possibility of a hurricane striking Florida, it's best to be prepared.

Health and Medical

- Have several days' to a week's supply of prescription and nonprescription drugs available.
- If you depend on medical devices such as oxygen or pacemakers, check with your service provider or the equipment manufacturer to make sure the devices and related equipment are Y2K compliant.
- Learn basic first aid, and have a first aid kit handy.
- Keep paper records of your medical history.

Food and Water

- If electric service fails, first use perishable foods from your refrigerator. Then use foods from the freezer. (In a well-filled, well-insulated freezer, food usually will have ice crystals in the center — indicating it is safe to eat — for about three days.) Finally, use nonperishable foods.
- Purchase food items in container sizes that will be used entirely when first opened.



- Have a manual can opener and disposable plates and utensils available.
- Stock supplies to last several days to a week for each member of your family. This includes a variety of nutritional, nonperishable foods.
- Store a minimum of one gallon of water per person, per day, for each person in your household for a one-week supply. That's two quarts for drinking and two quarts for food preparation.
- If you have pets, have a supply of nonperishable food, water and their medications available.

Cash and Financial Resources

- Have at least one or two weeks' worth of cash on hand.

- Don't depend on automated teller machines (ATMs) for extra cash.
- If you receive a credit card with a year 2000 expiration date, carry your checkbook or some cash in case you encounter a noncompliant terminal.
- If possible, pay your mortgage and car payment early or one month ahead.

Home and Office Records

- Back up personal computers and all hard drives.
- Keep paper copies of your important documents:
 - ◆ Birth certificates
 - ◆ Bank statements
 - ◆ Loan records
 - ◆ Stocks and bonds
 - ◆ College transcripts
 - ◆ Insurance policies
 - ◆ Retirement accounts
 - ◆ Documents explaining your entitlements for Social Security, pensions and other monthly income sources.



Personal Computers

- Use either commercially available software designed to detect Y2K problems or contact the manufacturer to see if your computers are Y2K compliant.
- Check your software. If information that accompanies the software does not state that it

is Y2K compliant, call the manufacturer.

- Retrieve any electronic- or voice-mail messages by Dec. 30.

Power and Fuel

- Plan on filling your vehicle's gas tank before Dec. 31.
- Fill your home heating oil tank, too.
- In case your power fails, plan to use alternative cooking devices — but only according to the manufacturers' instructions. Don't use open flames or charcoal grills indoors.
- If you plan to use a portable generator, follow the manufacturer's instructions. Keep it in a well-ventilated area, either outside or in your garage with its outside door open.
- If electric heat is unavailable, a fireplace, wood stove or free-standing kerosene or propane heater may be used.
- Do not use gas-fueled appliances, such as an oven, as an alternative heating source. Camp stoves and heaters should only be used outdoors. If you do purchase an alternative heating device, make sure it is approved for indoor use and is listed with the Underwriters Laboratories (UL).



- Have blankets, coats, hats and gloves available. January can be cold, particularly in North Florida.
- Have plenty of flashlights and extra batteries available. Do not use candles for emergency lighting.

- If you have smoke alarms that are hard-wired into your home's electrical system, check to see if they have battery backups, and install new batteries.
- If there should be a prolonged power outage, be prepared to relocate to a shelter. Listen to a battery-powered radio for shelter information.

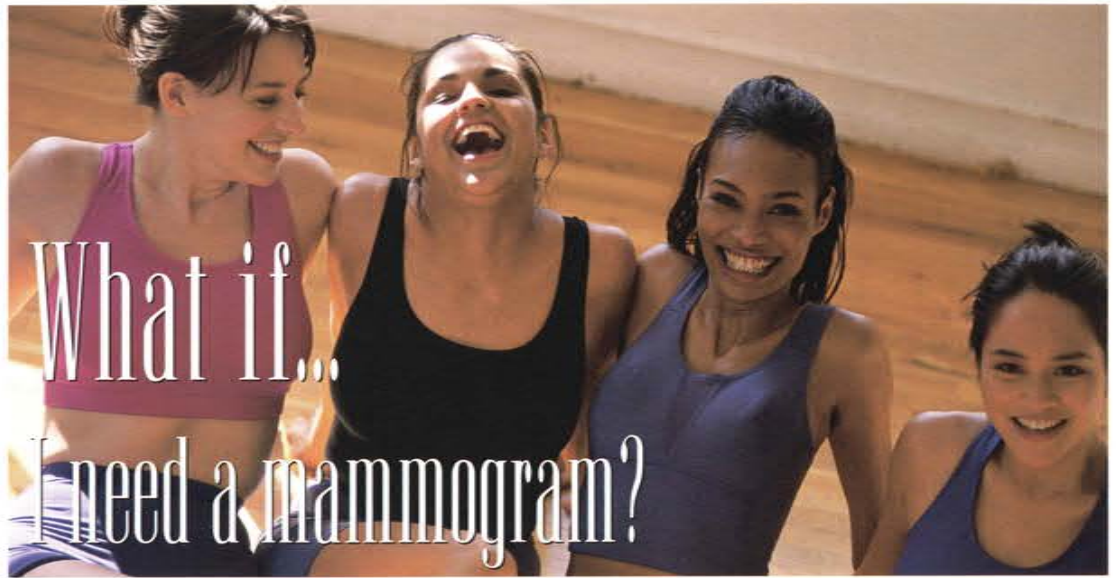
Transportation

- Most automobiles have about 50 microprocessors — tiny, embedded computers. Some might be date-sensitive, but it's hard to know which cars might be affected. Check with your auto dealership or manufacturer.
- Malfunctions could occur with traffic signaling devices, so it is advisable to stay off the road at midnight Dec. 31.
- Because of the immense number of computer systems that support public transportation, some experts speculate the airlines will reduce or cancel flights on Dec. 31 and Jan. 1 in order to be safe. You might want to plan trips for the middle of December or January. If you must travel on New Year's Eve or Day, check with your airline. ■



BCBSF and subsidiary companies make no representation about the Year 2000 readiness of any of the physicians, hospitals or other medical providers in BCBSF's or its subsidiary companies' provider networks. You, and not BCBSF or its subsidiary companies, are responsible for determining what information about the Year 2000 readiness of your medical providers is needed for you to make your own health care decisions in light of that information.

What if? What if? What if?



Breast cancer is the leading cause of death in women ages 35 – 54. This year, the American Cancer Society projects that 175,000 women will be diagnosed with breast cancer, and 43,300 will die. That's one death every 12 minutes.

About 80 percent of the women who have a positive diagnosis will have no known risk factors.

We suggest the following guide, which is based on the U.S. Preventive Services Task Force and Florida State law.

- A baseline mammogram for women between 35- and 39-years-old.
- A mammogram every two years for women between 40- and 49-years-old (more frequently based on physician's recommendation).
- A mammogram every year for women 50 and older.
- One or more mammograms a year for women at risk for breast cancer. Risk factors include women who have a personal family history of breast cancer; a history of biopsy-proven benign

breast disease; or have not given birth before the age of 30.

Everyone's health situation differs. Blue Cross and Blue Shield of Florida recommends that you consult with your physician about the most appropriate

mammogram schedule for you. No referrals are necessary for HMO members. Benefits under PPO and self-insured employer groups vary by plan. Check with your customer service representative to verify coverage. ■

Self-examinations

are an important part of maintaining good health. But as the numbers at the right suggest, a mammogram is much better at finding a lump than a woman examining herself.



The average size of a lump found by women who receives regular mammograms is 1.1 cm.



The average size lump found during a woman's first mammogram is 1.5 cm.



The average size lump found by women practicing regular breast self-examinations is 2.1 cm.

For *your* information



BCBSF is a reliable name in the health care business. We've been serving Florida residents for more than 50 years.

When it's time to choose, give us a closer look

Blue Cross and Blue Shield of Florida is the leading name in health insurance from the Panhandle to the Keys for many reasons.

First is variety. BCBSF offers a wide variety of health plans to satisfy your personal health care needs. If you are looking for a network-based health plan where a primary care physician coordinates your health care, we have it. Or if you favor a plan that allows you more flexibility, we have that, too.

A second reason for choosing BCBSF is size. Our HMO and PPO networks are the largest in the state. When you choose to join one of our network-based plans, no matter where you live, you can be assured that our networks have well-qualified providers conveniently located near you.

Quality and satisfaction are other good reasons. Our HMO, Health

Options, is fully accredited by the National Committee for Quality Assurance (NCQA), a nationally recognized organization that closely monitors the quality of care delivered by HMOs according to a number of predetermined measures. NCQA's evaluation is the only national,



standardized barometer consumers can use to assess the quality delivered by managed care companies.

NCQA's accreditation confirmed for us what our members have told us repeatedly in consumer satisfaction surveys: The quality of care we offer is second to none.

Many of our members choose BCBSF because

they know it is a stable and reliable name in the health care business. We have been serving Florida residents for more than 50 years. Our name is as familiar to you as it is to your parents and, in some cases, your grandparents.

In addition to serving all of your health care

needs, our subsidiary, Florida Combined Life Insurance Company, can serve you in a number of other convenient ways. Coverage for disability, dental care and 401K plans are among the many benefits it offers.

Finally, BCBSF offers all of this for an affordable price. Our premiums are competitive, and we work hard to keep them that way.

So when it's time to renew your health coverage, why not give BCBSF a closer look? Millions of Floridians have, and they're happy they did. ■

Plan Benefits

We're still growing!

During 1998, Blue Cross and Blue Shield of Florida and our HMO subsidiary, Health Options, enjoyed a robust increase in enrollment, as another 256,000 members joined one of our plans, and more than 87 percent of our members renewed their health care coverage with us. In customer satisfaction surveys, we continue to find our members more satisfied with their health care coverage than the general public and more likely to recommend us to a friend. We thank you for your confidence.

To continue to meet the health care needs of our customers in today's dynamic environment, we must continue to strengthen our market leadership in Florida. On Dec. 31, 1998, Health Options acquired Principal Health Care of Florida. This acquisition expanded our statewide member base, making Health Options the largest health maintenance organization in the state.

Health care will continue to require new and innovative systems, products and cutting-edge technologies. Policyholders' equity provides a strong foundation to support capability development and is an important measure of a company's financial ability to meet its obligations when claims expenses are higher than anticipated or during times of economic uncertainty. We are pleased to report that in 1998 equity grew from \$770.8 million for year-end 1997 to \$829.4 million for year-end 1998 — an increase of \$58.6 million. ■

December 31,

ASSETS	1998	1997
	(in millions)	
Investments:		
Fixed maturities	\$ 811.8	\$ 815.6
Equity securities	410.1	330.2
Cash and cash equivalents	235.9	174.0
Total investments	1,457.8	1,319.8
Receivables:		
Premiums and other	158.8	151.4
Reimbursable contracts	68.5	64.7
Federal Employees Health Benefits Program	126.6	99.1
Property and equipment, net	203.8	179.2
Deferred expenses and other assets	128.3	44.7
Total assets	\$2,143.8	\$1,858.9

LIABILITIES

Liabilities for policyholder benefits:		
Claims outstanding	\$ 307.5	\$ 286.7
Reimbursable contracts	68.5	64.7
Policy reserves	177.3	158.0
Total liabilities for policyholder benefits	553.3	509.4
Unearned premium income:		
Premiums	139.6	116.1
Federal Employees Health Benefits Program	126.6	99.1
Accrued payroll and related benefits	156.2	151.7
Bank overdrafts	117.9	81.5
Accounts payable and accrued expenses	125.8	130.3
Short-term borrowings	95.0	—
Total liabilities	1,314.4	1,088.1

POLICYHOLDERS' EQUITY

Policyholders' equity	\$ 829.4	\$ 770.8
Total liabilities and policyholders' equity	\$2,143.8	\$1,858.9

* As derived from the audited financial statements of Blue Cross and Blue Shield of Florida, Inc. For a complete copy of the Plan's audited financial statements that were prepared in accordance with generally accepted accounting principles, please write to: BCBSF Public Relations Department, P.O. Box 44269, Jacksonville, FL 32231-4269.

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Blue Cross and Blue Shield of Florida is an independent organization governed by its own community-based Board of Directors and is solely responsible for its own debts and other obligations. Neither the Association nor any other organization using the BLUE CROSS® or BLUE SHIELD® brand name acts as a guarantor of Blue Cross and Blue Shield of Florida's obligation. All Plans are, however, subject to uniform financial standards established by the Association. These standards are intended to foster a system in which each Plan maintains adequate resources to meet its obligations to its customers.

See your doctor after delivery



You've just had a baby, and probably the last thing you want to do is go back to the doctor. But your health is as important as your newborn's – and now you have one more reason to make sure you stay healthy.

Blue Cross and Blue Shield of Florida recommends that you see your doctor three to six weeks after you give birth. The checkup will give you an opportunity to discuss with a medical professional any concerns you may have. It also will give your obstetrician a chance to monitor your recovery.

You can expect, for example, that your body will go through changes as you heal. After birth, your uterus and other organs will begin to return to their previous size and condition. You may be able to feel your uterus in your abdomen a few days after delivery, and that's normal. But each day it should get smaller. By the sixth

week, it should be back to its normal shape and size.

You also can expect to experience mood changes. Changes in hormones, being tired and feeling overwhelmed with new responsibilities may give you feelings of depression. This also is normal. But if the depression continues, you may be experiencing postpartum depression, which could require assistance from your physician.

For many members, checkup after delivery is a covered benefit, but benefits vary by plan. Please consult with your customer service representative if you have any questions. ■



Following are signs that you should see your physician immediately:

- Fever over 100.4 degrees
- Nausea and vomiting
- Vaginal discharge that has a strong odor
- Painful urination, burning and urgency
- Bleeding heavier than a normal period
- Pain, swelling and tenderness in the legs
- Chest pain and cough
- Hot, tender breast
- Pain between the vagina and rectum that gets worse with time
- Drainage, redness, swelling or splitting of your incision if you have had a Caesarean birth

what if?

we had

a **PRESCRIPTION**

for

peace of mind?



what if you didn't have to
worry about health care?



**BlueCross BlueShield
of Florida**

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