



In this issue, we highlight benefits and resources that provide extra support and help keep you healthy and feeling well throughout the year. You'll also find information to help you use—and understand—your benefits coverage. We explain when prior authorization is necessary, how to interpret an Explanation of Benefits statement, and how to find network providers.

Feel Your Best: Take a Step Toward Better Health

Building better—and often new—eating habits doesn't happen overnight. If you're looking to make lasting changes, you have several University of Idaho benefits to help.

Wondr Health: Make lasting changes to live a healthier and happier life with support from **Wondr Health**, a behavioral science-based program that can help you create new habits and live better. Blue Cross of Idaho members and their spouses and eligible dependents can access Wondr Health at no cost. Wondr helps with weight loss, improved sleep, and stress management through weekly lessons. To get started, complete the online application form.

Sharecare: Register for **Sharecare**—a health-tracking app—through Blue Cross of Idaho to keep tabs on your progress. Sharecare is a digital wellbeing tool that offers simple tips and habit-forming activities to help you learn how you can live healthier. From eating better to fitness tips to stress relief, you'll get recommendations for things you can do every day to improve your health. To access Sharecare, download the app through the **sign-up link** (do not download the Sharecare app directly from the App Store or Google Play).

Blue Bulletin: Blue Cross of Idaho offers members the **Blue Bulletin**, a wellness newsletter that covers a range of topics, including **healthy eating**.



Take a Shine to Sun Protection

Spending time in the sunshine has big benefits for your physical and mental health. Sunlight helps your body produce vitamin D, which keeps your bones healthy, and release serotonin, a hormone that keeps your mind calm and focused. But you need to take precautions while you're in the sun.

Skin cancer is the most common type of cancer in the U.S., but it's also highly treatable if caught early. Getting even one sunburn as a child can double your risk of skin cancer in adulthood. Wearing sunscreen when you plan to spend more than a few minutes outdoors protects you.

These tips will keep your skin safe:

- Apply water-resistant sunscreen with a sun protection factor (SPF) of at least 30.
- Reapply sunscreen every two hours.
- SPF only measures how well the sunscreen protects against UVB rays. Look for sunscreen with “**broad-spectrum**” on the label, meaning that it protects from both **UVA and UVB** rays.

Check your skin occasionally, too. Keep an eye out for moles that change in size, shape or color—they might be a sign of skin cancer. Routine self-exams and an annual visit with a dermatologist are easy, preventive steps.

Get Active: Explore the Outdoors

Celebrate Family Health and Fitness Day on June 11 by making a summer-long plan to enjoy the outdoors with your family.

According to the Centers for Disease Control and Prevention (CDC), adults need at least 150 minutes of moderate-intensity physical activity and two days of muscle-strengthening activity each week. All types of physical activity add up. Going on walks? That counts. Swimming at a state park? That counts, too.

But, if you're adventurous, there's plenty to explore. Idaho has great local opportunities for kayaking, canoeing, camping and hiking. Check out the [University's Outdoor Program](#) for schedules and ideas.

Ask the Expert:

How Can I Take Advantage of My Education Benefit?

As a University employee, you and your eligible dependents have the opportunity to enroll in college courses **at a tuition fee reduction**. This benefit could save you tens of thousands of dollars, but only if you know how to take advantage of it.

Q Who's eligible for tuition fee reduction classes at the University of Idaho?

A You, your spouse, and your eligible children can apply for tuition fee reduction classes. More information for employees and spouses is available [here](#), and information for dependents can be found [here](#).

Q Are there any limitations on the tuition fee reduction?

A Yes. Tuition fee reduction applies up to a certain number of course credits and only during the fall and spring semesters. Anyone receiving a tuition fee reduction must be pursuing a degree. Additionally, only one dependent at a time can receive a tuition fee reduction. Email the **Student Accounts office** for more information.

Q How do I apply for a tuition fee reduction?

A Fill out an **application form** and submit it to the Student Accounts office, which is located at the Bruce M. Pitman Center, first floor, room 125.

Q Does the tuition fee reduction apply at any other academic institutions in Idaho?

A Yes! **Tuition waivers** are available for reduced fees at other institutions. University employees can take courses for reduced fees at Boise State University, Idaho State University, or Lewis-Clark State College. Eligible dependents of University employees can take courses for reduced fees at Lewis-Clark State College only.

Note: This benefit is handled through the Student Accounts office, **NOT** through Benefit Services. For more information, contact the Student Accounts office at **1-208-885-7447** or email acctrec@uidaho.edu.

Men's Health Week Tips

June 13–19 is Men's Health Week! Use it as a preventive care reminder. Complex and chronic medical conditions are easier to treat when caught early.

- Get a colonoscopy every five years after age 45 to check for colorectal cancer. Women need colonoscopies, too, but men are at a higher risk of developing colorectal cancer.
- Get a prostate exam every two years after age 50. Depending on your risk factors, your doctor may ask you to get one more frequently.
- Self-examine for testicular cancer. It's a young man's condition. Check for bumps or changes in size at least once per month.



Understanding Your Explanation of Benefits Statement

You receive an Explanation of Benefits (EOB) statement from Blue Cross of Idaho each time you receive medical care. An EOB is NOT a bill. Rather, it is a summary of recent Blue Cross of Idaho services you've used. Your EOB tells you which services you were billed for, the amount your medical plan paid, and how much you owe. Take a look at this sample:

- 1 The top half summarizes:
 - The provider that submitted the service to your insurer on your behalf
 - Total cost for all services submitted by the provider (may include multiple services that took place on various days)
 - Any in-network savings amount that was applied
 - Any other insurance that was applied
 - How much insurance paid and what you owe
- 2 The deductible status tells you how much of the annual deductible you've met.
- 3 This section outlines all services you received by the provider. It includes dates, type of service received, total charge for the service, savings if you visited an in-network provider, how much was applied to your annual deductible, what you owe in copayment or coinsurance, and how much insurance paid. You'll see a total amount for the claim at the bottom. Keep in mind that you are responsible for the copayment/coinsurance amount.



EXPLANATION OF BENEFITS
THIS IS NOT A BILL

If you have a question about your claim, please call Customer Service at 331-7319 or 866-482-2253
www.bcidiaho.com

SUMMARY For claim processed through 03/01/2010

SERVICES SUBMITTED BY	CHARGES	NETWORK SAVINGS <small>Amount used by using a Blue Cross of Idaho contracting provider.</small>	OTHER INSURANCE <small>Amount used by other insurance paid.</small>	AMOUNT WE PAID	WHAT YOU OWE PROVIDER
Health Care Clinic	344.00	46.00	0.00	238.20	59.80
TOTAL	344.00	46.00	0.00	238.20	59.80

DEDUCTIBLE STATUS

For benefit period 01/01/2009-01/01/2009, the following has been satisfied:	250.00 of the 250.00 Individual Deductible. 250.00 of the 250.00 Family Deductible.
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DETAIL

Service Date	Service Description	Charges	Network Savings	Other Insurance	Non-Covered	Deductible	Copayment/Coinsurance	Amount We Paid	Notes
02/21/09	Physician Visit	329.00	46.00			4.00	55.80	223.20	1
02/21/09	Examination	15.00	0.00					15.00	
	CLAIM TOTAL	344.00	46.00			4.00	55.80	238.20	

Notes:
1. Amount listed in the Network Savings column exceed the allowable amount for this service. You may not be responsible for this amount.
Amounts listed in the Noncovered column exceed the allowable amount for this service. You are responsible for this amount.

Suspect Fraud? Please help by calling our hotline at 1-800-682-9095.
An Independent Contract of the Blue Cross and Blue Shield Association.



What You Need to Know About Prior Authorization

When your medical needs are more involved—you're having surgery, for example—your care may need to be preauthorized. With **prior authorization**, you get added protection to ensure that you're getting the right treatment and not overpaying.

Medical: Various procedures and services require prior authorization, including:

- Jaw surgery
- Nasal and sinus surgery
- Transplants
- Experimental and investigational procedures
- Rehabilitation and long-term care facility admissions
- Skilled nursing facility admissions

Visit the Blue Cross of Idaho [website](#) for a complete list of services that require prior authorization. If your service requires prior authorization, simply call the number on the back of your ID card.

Prescription Drugs: Not all prescriptions require prior authorization. It's typically required when your prescription has a lower-cost option available, has the potential for abuse, or is for a complex condition. When prescription drugs require prior authorization, your doctor typically sends information to CVS Caremark on your behalf. Call the phone number on the back of your ID card if you have any questions about the status of your prior authorization.



Maximize Your Benefits

When you receive care, providers need to verify that you and your dependents are covered by University of Idaho benefits. To help them do that, be sure to present your ID card when receiving services, and use network providers whenever possible.

Here's a quick guide:

Medical	Blue Cross of Idaho will mail you an ID card for you to present when you receive care.	<u>Find a network provider.</u>
Prescription Drugs	CVS Caremark will mail you an ID card for you to present when you receive care.	<u>Find a network pharmacy.</u>
Dental	Delta Dental will mail you an ID card for you to present when you receive care. Willamette Dental will verify you with your name, date of birth, and social security number.	Network providers: <u>Delta Dental</u> <u>Willamette</u>
Vision	VSP will verify you with your name, date of birth, and the last four digits of your employee ID number.	<u>Find a network provider.</u>
EAP	Kepro will verify you with the company code UI1. Call 1-800-999-1077 to receive EAP counseling.	



UI Benefit Services

benefits@uidaho.edu

Within Idaho: 1-208-885-3697

Outside Idaho: 1-800-646-6174

UI Benefit Services Staff

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UI Benefits Website

www.uidaho.edu/benefits

- View plan documents for core benefits
- Learn about the UI education benefit for employees, spouses and dependents
- Find retirement resources, information and links
- Register for orientation events
- Access wellness and employee assistance resources
- Understand leave and time-away-from-work benefits
- Find frequently used forms and FAQs