



Quarter 2 News



Coming June 1st— BCBSKS Members— Earn Cash and Save Money on

Medical Care with Vitals SmartShopper!

SmartShopper, available to BCBSKS members, is kicking off **June 1st** as the newest addition to State of Kansas' benefits program available to, helps you **save money** when you use it to shop for medical procedures or tests your doctor recommends – then takes it to the next level by **mailing you a cash reward** after you or your family member has the procedure.

Whether you're on the phone with a Personal Assistant or online, SmartShopper finds several facilities, in your network, where you can have the procedure. You may not know it, but the exact same medical service, with the exact same quality standards and often, the exact same doctor, can vary in price just based on the location. The price difference can be dramatic, ranging from hundreds to thousands of dollars.

Of course, it's your choice where you want to have your medical care. If you choose to have the procedure at one of the high-quality but lower-cost facilities, **you'll get a reward check** for making that choice four to six weeks after you've had the procedure. And, you'll **have saved money** on your share of the cost of the procedure.

Earning cash with SmartShopper is as easy as:



1. SHOP by phone or online



2. GO to a cost-effective location



3. EARN up to \$500 in cash rewards

Getting started with SmartShopper takes only minutes – beginning **June 1st** simply call the SmartShopper Personal Assistant Team at **866-820-6426** or visit **bcbsks.com/state** to activate your account and start shopping. SmartShopper makes it as easy to shop and save on

WHERE YOU GO FOR
CARE MATTER\$





How to Protect Your Back When Lifting

Back pain, such as from heavy lifting, is one of the most common work-related injuries. Applying ergonomic principles, the study of the workplace as it relates to the worker, can help prevent work-related back pain and back injury to help to maintain a healthy back.

Maintain the Natural Curves in Your Back.

These curves provide strength and support for your back. This is especially important when lifting or when sitting for long periods.

Tighten Your Stomach Muscles Before You Lift.

They help support and stabilize your back when you lift.

Plan Ahead Before Lifting.

Test the weight first. Many injuries result from poor planning and overexertion.

Keep Objects Close.

A 10 pound bag of groceries can put 100 pounds of pressure on your lower back. Holding things away from your body greatly increases this pressure.

Pivot with Your Feet When Lifting and Moving Objects.

Turn your whole body instead of twisting your back - especially if you are holding something heavy. Your nose should always be in-line with your toes.

Stay in Good Shape.

Do daily stretches and watch your weight. Extra weight, muscle weakness, or muscle imbalances due to tightness, can affect your posture and result in back discomfort or pain.



National Walk @ Lunch Day—April 25th

Save the date for the 2018 **National Walk @ Lunch Day!** Take a walk April 25 and use the day to jump-start your own daily walking routine, helping improve your health step by step.

The day is designed to encourage busy people like you to take a walk during your lunch break and start a healthy routine. Walking is one of the easiest and most effective forms of exercise and, when done briskly and on a regular basis, 30 minutes of walking can:

- Decrease the risk of heart attack, stroke and type-2 diabetes
- Improve muscle tone and bone health
- Lower the risk of dying from hypertension
- Reduce stress

Blue Cross and Blue Shield of Kansas and its employees will be hosting organized walks in these locations: Dodge City, Garden City, Hays, Hutchinson, Independence, Lawrence, Manhattan, Pittsburg, Salina, Topeka, and Wichita

<https://www.bcbsks.com/AboutUs/Community/Walk-at-lunch/>

April 25, 2018
bcbsks.com/walk

Blue Cross Blue Shield of Kansas
Commitment - Compassion - Community

NATIONAL WALK@LUNCH DAY

#NWLDKS



Estimate Your Out Of Pocket Costs and More!

Find out what to expect to pay at your dental appointment with our Dental Care Cost Estimator by downloading the Delta Dental Mobile App. This easy to use tool provides your estimated out of pocket costs based on your selected dentist and your dental plan. Other Delta Dental App Features are:

SUBSCRIBER ID CARD - Simply log in to view your ID card, show it at the dental office, or email it to a dependent or dentist. **FIND A DENTIST** - Search for dentists and specialists in your area that have the qualities that matter to you. Find an office close to work or home, and filter by gender, language spoken or accessibility features. **SCHEDULE A DENTIST APPOINTMENT*** - Easily select open appointment times, 24/7, making scheduling dental appointments more convenient than ever. **CHECK CLAIMS AND COVERAGE** - Log in and securely access your benefits with the same username and password used to log in to the Subscriber Connection (your Delta Dental online benefits portal). **LIFESMILE SCORE** - Do you know how your smile scores? Learn more about your personal oral health risk profile by taking our simple risk assessment survey. **TOOTHBRUSH TIMER** - Easily access the toothbrush timer tool with or without logging in, conveniently located on the home screen. Use the timer to make sure you and your family are brushing your teeth for the full recommended two minutes!

<http://www.deltadentalks.com/Subscribers/MobileApp/>



Looking for savings on your prescriptions? So was Joyce.

“I didn’t think Rx Savings Solutions could save me any money... They called the pharmacies and talked directly to them and I was not put in the middle. On two prescriptions, the total savings will be about \$140 per month.”

Joyce
State of Kansas Employee Health Plan



Need help? Call us today at 1-800-268-4476 to learn more or register at reg.rxs.co today.



Rx Savings Solutions has partnered with your health plan to save you money on prescriptions. We utilize your claims history to find opportunities to save money on medications you and your family are taking. Google Play and the Google Play logo are trademarks of Google Inc. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries.



Setting Financial Goals

GuidanceResources®



Having a road map for the future is the key to success, especially when it comes to finances. Goals provide focus as well as a tool to measure progress. They enhance productivity, bolster self-esteem and increase commitment, making you more likely to achieve what you set out to do.

Your Goal in Setting Goals - Writing your goals down prevents vague motivations and holds you to your task. What are you saving for: A car, a home, a vacation? When making your list, be specific, have measurable outcomes and specify completion dates. Make a list of obstacles that might stand in your way—emergency car repair, or an unexpected bill, for instance—then decide what you can do about each obstacle. List the benefits of achieving your goals: Be specific about what you expect to gain. Break your goals down into sub-goals, such as increasing savings by \$100 a month, to help mark your progress. Make sure each step is challenging but achievable. Set yourself up for success by being prepared and organized to achieve your plans. Create a budget and stick to it. Expect slipups and give yourself alternative strategies for success. Plan these strategies in advance so no spot decisions are required. Don't forget to chart your progress. Seeing incremental improvements can boost motivation and help you make changes needed to continue your success.

Practice Makes Perfect—The more steps you take toward accomplishing your goals, the easier it gets. Like muscles, will power and motivation get stronger with use. Just remember that everyone faces hardships. Don't let yours stand in the way of your goals.

We're available 24/7. Call today! Call: 888.275.1205, Option 1

Online: guidanceresources.com (Web ID: SOKEAP)



Did you know you can earn money through HealthQuest?

Employees and Spouses enrolled in the State Employee Health Plan (SEHP) by participating in HealthQuest can earn a financial incentive. Both employees and spouses can earn health insurance premiums reductions that total of \$480.

You may already be on your way towards your goal of 40 total credits if you scheduled your preventative care well, dental and vision exams! You can earn up to 14 credits from your exams and they automatically load for you!

To receive the premium incentive reduction create an account at: <https://kansashealthquest.cernerwellness.com> (Don't forget your employee ID# is a letter followed by 10 digits and then EE for employee or SP for spouse (ex. K0001234567EE)).

Once your account is created complete the Required Health Assessment worth 10 credits and earn 40 total credits prior to December 31st, 2018. Both employees and spouses will need to create accounts and earn 40 total credits for the maximum incentive.

If members of Plan C, J, Q and N, you also have the opportunity to earn HRA/HSA funds as well. For each credit earned you also earn \$10 into your Optum bank account in 2018. Each employee and spouse can earn \$500 (50 credits) for a total of \$1000.