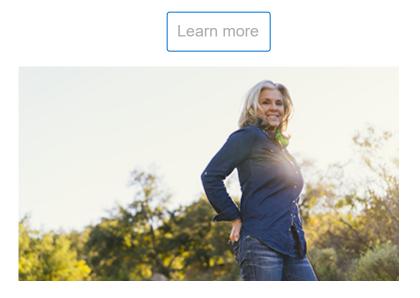


Member Newsletter August 2022

TIPS TO BE YOUR HEALTHY BEST

Three steps to prevent cancer or find it early

Cancer doesn't wait and neither should you. By taking a few proactive steps now like regular screening tests, getting certain vaccines, and making healthy choices, you can lower your risk of getting cancer or detect it early when it's most treatable.



PROMOTIONS JUST FOR MEMBERS

The latest in products, services, and events

If your group does not have this benefit or product, your employees did not see it in their version of the newsletter. If you are interested in more information about the benefit or product, contact your account executive.

STAY ON TIME FOR WHAT MATTERS WITH VIRTUALCARE

With VirtualCare, you can get the care you need when you

Worried that you or a loved one might miss an important meeting, class, or good time with friends or family because you're feeling under the weather and a doctor appointment is days or hours away? Know for sure, without waiting for a doctor appointment, with **Capital Blue Cross VirtualCare**. You can get a virtual house call from a real doctor, therapist, or nutritionist — 24/7/365 — without leaving your house or waiting for days.

All you need is your smartphone, tablet, or PC. If you haven't yet registered with VirtualCare, you'll need your Capital Blue Cross member ID card too.

It's easy to get started.

- Download the Virtual Care app from your preferred app store or go to the VirtualCare website.
- Create an account and be sure to include your Capital Blue Cross member ID number.
- When you need care, choose the type of service you need from VirtualCare.





Refer to your Certificate of Coverage for benefit details. Copays and deductible may apply.

TIPS FOR MEMBERS

Information to help you understand and make the most of your healthcare

HOW HEALTH INSURANCE WORKS

Insurance can be complicated. At Capital Blue Cross, we aim to make insurance the first thing you can rely on and last thing on your mind. Healthcare coverage, like many other forms of insurance, doesn't entirely eliminate your costs. It's a shared responsibility with your insurer, and understanding how it works can be confusing sometimes.

But we're here to help. Check out our short animated video that breaks down deductible, coinsurance, and maximum out-of-pocket expenses.

Healthcare 101



YOU CAN GET FREE AT-HOME COVID-19 TESTS

Summer allergies, back-toschool colds, COVID-19? Get your free at-home tests so you can know as soon as possible. Testing for COVID-19 continues to be an effective way to help prevent the spread of the virus. Every U.S. household can get free COVID-19 tests from the federal government.

No insurance is required and shipping is free. You only need to provide your name and address to make an order, and you can request shipping updates when you place your order.





FIND CARE CLOSE TO HOME WITH MYCARE FINDER

Our search tools helps you compare providers and find what's best for you.

Choosing in-network providers, hospitals, labs, and urgent care centers can be overwhelming. Fortunately, you have more choices to help you along when you use MyCare Finder.

With MyCare Finder, you can:

- See cost estimates based on your deductible and out-ofpocket maximum.*
- View provider ratings and reviews.
- Choose providers based on criteria that may matter to you.
- Change from a list to a map view, so you can find care closer to home.
- Find only in-network providers when you access MyCare Finder through your secure account.

Get started with MyCare Finder by logging in to your secure account. If you don't have a secure account, registering for one is easy.

*These cost estimates may not include all costs related to your service. Your actual costs may vary. Please reach out to the doctor's office to confirm the total costs for your service.



MEMBER WELLNESS

Information to live well

AUGUST IS CHILDREN'S EYE HEALTH MONTH

Children sometimes can't express how their vision is doing. Learn how to give them the best view of the world. Have you ever heard "Move away from the TV! You'll go blind doing that"?

Children have a limited understanding of their own eyesight and how their vision is working for them. They also aren't aware of the things that may be damaging. Here are some tips to ensure children's vision will be there for them as they learn, grow, and thrive.

- Schedule routine eye exams.
- Protect eyes while outside with hats that have brims and UV protected sunglasses.
- · Encourage healthy eating habits.
- Turn electronic devices off 30 to 60 minutes before bedtime.
- When spending time at the computer, make sure the keyboard is at least an arm's-length away and the monitor is eyesight level.
- Avoid using electronics in a dark room.

Learn 20 more things about children's eyes that will help you know if your child is on the right path to good vision care.

Learn 20 more tips

If you're looking for a vision care provider, use **MyCare Finder** to locate someone close to home and to compare options.



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