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[For Employers](#)

[Home](#)

[Capital BlueCross Connect](#)

October 2020

What's inside:

Virtual Care member cost share waiver effective for the rest of the year | Flu shots in 2020 are more important than ever | Going paperless — new EOB notification emails | October is Health Literacy Month | It's National Dental Hygiene Month, too! | Blue365 and Philips Sonicare work together for better health | *360° of Health and Wellness*: Breast cancer | *Capital Counsel*: Legislative news for your business

Virtual Care member cost share waiver effective for the rest of the year



2020 has been a challenging year. You and your employees can't afford to leave good health behind. So we're excited to share some good news. Capital BlueCross has extended its waiver of member cost share for Capital BlueCross Virtual Care medical and behavioral health visits for eligible groups and their members **through December 31, 2020.***

Virtual Care offers excellent options in health from a large network of providers. From run-of-the-mill health appointments to counseling services, employees can log in and get the help they need from the comfort of their own home.

Remind your employees of this resource. They need only a computer, tablet, or smartphone to take advantage. They can download the Capital BlueCross Virtual Care app from the app store of their choice, anytime.

Have questions about the member cost share waiver, or how to add Capital

BlueCross Virtual Care to your plan if you don't yet have it? Get in touch with your Capital BlueCross account executive.

*Capital BlueCross' cost share waiver applies to fully insured and Small Business ASO groups. All other ASO groups that have already agreed to cover Capital BlueCross Virtual Care visits for their employees will have their waivers extended to December 31, 2020, unless you inform your account executive that you would prefer not to do so.

Flu shots in 2020 are more important than ever



The holidays are fast approaching, and so is flu season — during a pandemic. If you or your employees haven't yet been immunized, now is the time to get a flu shot. Remind employees about the importance of getting one for them and their dependents. Highlight that it's included in their health benefits package.

Why get the flu shot?

Millions of people get the flu every year and hundreds of thousands are hospitalized. Worse: thousands to tens of thousands die from flu-related causes every year.

Getting the flu shot protects you and your employees from a potentially dangerous illness. But it also protects people who cannot be vaccinated. So, when we get the vaccine, we reduce the risk of spreading the virus to them.

Important: It takes about two weeks for antibodies from the vaccine to develop in the body and provide protection against flu. So getting the flu vaccine now, before the virus begins spreading, is best.

Who should get the flu shot?

The Centers for Disease Control and Prevention (CDC) recommend the flu vaccine every season for healthy people aged six months and older, with rare exceptions.

The following people are at higher risk of developing serious problems if they come down with the flu:

- Pregnant women
- Children younger than five years old
- People 65 years old and older
- People of any age who have other concerning health conditions

So, it's especially important that they (and those they live with) get vaccinated.

It's wise for employees to talk to their healthcare provider, as there are some people who should not receive the vaccine. Their healthcare provider can offer them proper guidance.

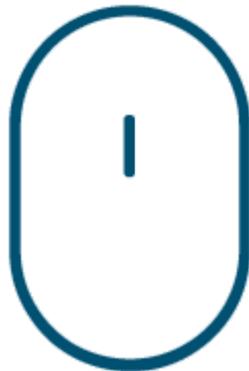
Where can employees get one?

Flu vaccines are offered in doctor offices and at retail pharmacies. Some are by

appointment only, so it's best if they call ahead to confirm the vaccine is available and when they can go in to get it. Take a look at this [Flu Prevention Toolkit](#) for more resources and tips from Capital BlueCross.

Source: [cdc.gov/flu](https://www.cdc.gov/flu)

Going paperless — new EOB notification emails



If your employees have Capital BlueCross medical coverage, they can sign up to receive an email when they have a new medical Explanation of Benefit (EOB) to view online. The email has a link that takes them directly to the EOB after they log in to their secure account at [CapitalBlueCross.com](https://www.CapitalBlueCross.com).

Signing up is easy! Your employees should log in to their secure account Preference Center, and select “Email” under the Claims preference. If they sign up for notification emails, they won’t receive EOBs in the mail. Less paper to sort through! (Employees can change their Claims preference at any time.)

If your employees don’t have a secure account, encourage them to register for one at [CapitalBlueCross.com](https://www.CapitalBlueCross.com) and set their preferences!

Only your covered employees (not dependents) can sign up for EOB notification emails. The covered employee’s Claims preference applies to medical EOBs for all members under his/her coverage.

October is Health Literacy Month



Health literacy enables people to make educated decisions about their health, including their health insurance plan. Knowing more about how it works empowers your employees in our healthcare systems and gives them the confidence they need to speak up for their health and the health of their loved ones.

Insurance can be complicated — we should know! At Capital BlueCross, we aim to make insurance the first thing you can rely on to stay healthy and the last thing on your mind. And for your employees, we want it to be as easy to navigate as possible.

Encourage your employees to visit our [YouTube channel](#) and watch the [Health Insurance 101 playlist](#), a series of short, animated videos explaining some common insurance terms and encounters.

It's National Dental Hygiene Month, too!



It's National Dental Hygiene Month! Which means "Smile, everyone!" We're focusing on the oral health of our members.

Keeping up good dental hygiene is essential to maintaining overall health* and when your employees are healthier, that saves you costs in both out-of-pocket medical expenses and missed time away from work.

Most dental insurances, including BlueCross Dental, cover two cleanings a year at the dentist. If you have coverage with us through BlueCross Dental, most plans allow you to get an additional covered cleaning if you are pregnant or have diabetes.

This year, COVID-19 has caused most dentists to adjust their care procedures in order to keep patients safe. This could include the implementation of teledentistry and the screening of patients before or as they come into the office. If employees have concerns about visiting a dentist right now, they should feel empowered to call and ask about any updated office protocols they have because of COVID-19.

Keeping our members healthy is our goal, and dental health is vital to an overall health picture. If you want to learn more about dental coverage for your employees through BlueCross Dental, visit [CapitalBlueCross.com](https://www.CapitalBlueCross.com).

* [National Center for Biotechnology Information](https://www.ncbi.nlm.nih.gov/)

** [American Dental Association](https://www.aad.org/)

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Blue365 and Philips Sonicare work together for better health



National Dental Hygiene Month is a perfect time to remind you that healthy smiles can lead to healthy employees. Learn how with a [new webinar](#) sponsored by Blue365® and Philips Sonicare.

When considering improvements to your employees' health, the conversation usually focuses on chronic conditions, weight management, and mental health. We often think of teeth as staying healthy for appearances sake. But it's been long known that oral health is an integral part of overall health.

Join this webinar to learn how the health of mouth, teeth, and gums can affect general health, how oral diseases impact business productivity, and how clinically proven oral care products can achieve optimal oral self-care.

The one-hour webinar will take place **Wednesday, October 21 at 12 p.m.**

Register today

The Blue365[®] program is brought to you by the BlueCross BlueShield Association. The BlueCross BlueShield Association is an association of independent, locally operated BlueCross and/or BlueShield Companies. Blue365 offers access to savings on health and wellness products and services and other interesting items that members may purchase from independent vendors, which are different from covered benefits under your policies with Capital BlueCross and its family of companies, its contracts with Medicare, or any other applicable federal healthcare program.



360° of Health and Wellness: Breast cancer

Breast cancer awareness comes every October, but for women, it should be year-round. Tell employees to know their options for screening, when they should get screened, and how to go about getting a screening. Breast health is important every day of the year. Check out the latest article in the [Capital Journal](#) to learn more.



Capital Counsel: Legislative news for your business

[Capital Counsel](#) keeps you up to date on federal legislation as it relates to healthcare. This month's issue includes:

- EEOC Q&A on COVID-19
 - The Telehealth Taskforce Report
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E360B 10.2020