



Harvard Pilgrim
HealthCare

your health
Spring 2016

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Teens, social media and health

HOW YOU CAN HELP KIDS USE THE INTERNET WISELY

Spending time on the Internet or surfing online is a regular feature of daily life for many of us. Research looking at how children ages 12 to 17 spend their time found that 92 percent are online. Twenty-four percent report using the Internet “almost constantly.” Much of this time is on social media.

Social media are web sites and mobile applications (“apps”) that allow people to make and share information, pictures and videos with others. Using devices such as laptops, smartphones and tablets, teens use

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SAVE BIG

on frames,
lenses and eyewear*



Purchase a complete pair of glasses and get 35 percent off frames. Or, save **20 percent** on any frame or lens options purchased separately, or on any optical accessory. (Be sure to provide discount code **9248683** at the time of your purchase.) Participating providers include:

[LensCrafters®](#) [Pearle Vision®](#) [JCPenney Optical®](#) [Sears Optical](#) [Target Optical](#) [In Style Optical](#)

And other participating providers

Even more at harvardpilgrim.org/savings

This is just one of many ways you can save as a Harvard Pilgrim member. And there are so many more ways to save on a wide variety of health-related products and services. Visit harvardpilgrim.org/savings today.

**Valid at participating locations only. Restrictions apply. Before making an appointment, refer to the most up-to-date listing of contracted eye exam providers online at harvardpilgrim.org/savings. Some programs, discounts and prices may have changed or may not be currently available through your employer or in all locations. These programs and discounts are subject to cancellation without advance notice to Harvard Pilgrim.*

MORE SUPPORT FOR YOUR WELL-BEING

Through Eastern HarmonySM, we offer our members the best of Western medicine and complementary and alternative medicine. Enjoy savings of up to **30 percent** on a wide variety of complementary and alternative medicine services, including acupuncture. Visit harvardpilgrim.org/easternharmony to learn more.

This program is not related to your Harvard Pilgrim medical benefits. Some Harvard Pilgrim plan designs include acupuncture coverage and chiropractic coverage, in which case the provider networks and office visit benefits differ. Please refer to your Benefit Handbook for more details about your plan's specific coverage.



REFILL MADNESS?

Now there's Choice 90Rx

Save time and trips to the pharmacy

Members who have Harvard Pilgrim prescription drug coverage can now purchase a three-month (90-day) supply of maintenance medications at retail pharmacies that participate in our new Choice90Rx program (and most of our current participating pharmacies do).

What are maintenance medications?

Generally, these are medications that are taken continually for long-term treatment of chronic conditions. Some examples include:

- Antidepressants
- Asthma/COPD medications
- Cholesterol-lowering drugs
- Diabetes medications
- Estrogen therapies
- Heart medications

- High blood pressure medications
- Oral contraceptives
- Seizure medications
- Thyroid medications

GET STARTED Use our online Pharmacy Locator at harvardpilgrim.org/rx to find a participating Choice90Rx pharmacy near you. When you are ready for your next refill, ask your provider for a 90-day prescription and bring it to the participating retail pharmacy of your choice. You'll pay three times the applicable cost-sharing amount for a 90-day supply of maintenance medications at participating retail locations. Some plans may provide lower cost-sharing amounts when you purchase these medications through the Mail Service Prescription Drug Program or at pharmacies in Maine.

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social media to build and maintain relationships with their peers. Research shows that 75 percent of American teens use social media; many of them using more than just one. It's not uncommon to have multiple accounts on social media networks such as Facebook, Instagram, Snapchat and Twitter.

It's a big frontier out there, with new specialty sites and services popping up daily.

Consider the thrilling, often untamed wilderness to which our children have such ready, constant access. What power! Now consider their stage of development. Common sense is anything but common for most teens. And no wonder. They are dealing with quite a lot, all at once: rapid growth and physical change, mood swings, emotional uncertainty — all with still-unformed powers of judgement.

Just as these online connections are important features of a teen's life and social well-being, they also have a profound impact on overall mental and physical adolescent health.

We spoke with the experts at the Boston Children's Hospital's Center on Media and Child Health (CMCH) to learn more about three common areas of concern: cyberbullying, life balance and sleep.

Cyberbullying

Bullying takes on a new and menacing shape when it shifts from school grounds and neighborhood settings to the cyber galaxy. Online, bullies have 24-7 opportunity to cause distress.

Cyberbullying can be direct and personal, such as upsetting pictures sent through Snapchat or threatening messages posted on an individual's Facebook wall. It also can be very public, with viral humiliation potential, like hateful comments on a YouTube video post.

In whatever shape or form, bullying can have damaging mental health consequences. Potential effects on the victim include not only lower self-esteem, but significant anxiety, depression, suicidal thoughts and/or long-term

Vault Apps: "Sexting" technology disguised as more ordinary apps like calculators or productivity tools.

Nearly 1 out of 6 teens has cyberbullied someone

Adolescent girls are just as likely, if not more likely than boys to experience cyberbullying (as a victim and offender)





psychological problems. Like so much activity online, the vicious behavior can be viral and take on an unstoppable life of its own.

What YOU can do

- Check in often and provide an approachable atmosphere: Talk with your teen about cyberbullying, both in the context of being a victim or an aggressor. Many teens are afraid to speak up and worry that their devices or Internet access will be taken away. So create an understanding of safe, honest communication that makes it clear your door is open to their concerns and conversation.
- Look out for warning signs such as hiding online activity, or becoming upset after checking a phone or other device. If need be, seek outside help from a school counselor or other professional in order to identify the problem and work toward a solution.

A sensible balance

Many adolescents believe that they can accomplish more in less time when they multitask with social media. In fact, a recent report from Common Sense Media found that half of all teens and tweens use social media while doing their homework. In truth, this practice com-

promises focus on a task (such as homework assignments), making distraction and mistakes more likely. That's because true "multitasking," as we think of it, is actually impossible for the human brain.

What actually occurs is this: the brain must toggle back and forth between competing cognitive tasks, such as texting and studying, since

each requires different parts of the brain. In reality it takes longer to complete multiple activities than it does to complete one focused activity. (Of course, many of us are just figuring this out!)

The time teens spend

FOMO ("Fear Of Missing Out"): The need to stay constantly connected for fear of missing any social media activity.



on social media also may take valuable time away from other important activities such as time outdoors, physical activity, enrichment opportunities like after-school clubs, and even the old school face-to-face socializing (they've heard tell of from grandparents). And it seems that teens get it: a 2015 study conducted by CMCH and iKeepSafe found that teens believe the time they spend with screen media detracts from other daily activities they enjoy and those they need, such as time for sleep and homework.

What YOU can do

- Make it clear that you understand the value of social media in your teen's life.
- Talk about the importance of focusing on one task or activity at a time.
- Model these healthy behaviors yourself.
- Establish "no fly zone" times, like turning off all devices/background media during family meals.
- Keep devices in the common areas of your home so you can keep an eye on the online activity and, with homework, help kids stay on task.
- Encourage face-to-face interactions with her friends, whether through sports, extracurricular activities or other in-person outings.

Sleep

Though many don't get it, adolescents need an average of eight to ten hours of sleep each night to function at their best. One study found only 15 percent of teens report getting even 8.5 hours of sleep on school nights. Lack of sleep not only makes it hard to fully engage in life, but can lead to mood swings, obesity and poor school performance.

For most teens, social media use can go into the wee hours, as their desire to stay connected to their friends and peers sometimes trumps the need for quality sleep. With a “Fear of Missing Out” (or “FOMO”) teens often keep their Internet-connected devices nearby at bedtime so they won’t miss any alerts or posts, further limiting the opportunity for quality REM sleep, so important in adolescent development.

Many electronic screen devices also radiate blue light, which can interfere with individuals’ melatonin levels and natural circadian rhythms – vital biological features of sleep. Using such devices as close to an hour before bedtime is another way to compromise a good night’s sleep.

What YOU can do

- Make bedtime and bedrooms device-free.
- Make sure all blue-light-emitting electronic devices are off an hour before bedtime, and encourage other activities for winding down, such as reading a paper book or an eReader (which uses blue-light-free ePaper). Set up a device charging station in a common room (such as the kitchen) where all devices can charge overnight.

ADDITIONAL RESOURCES

Boston Children’s Hospital Center on Media and Child Health cmch.tv

American Academy of Pediatrics healthychildren.org

Digital Gov digitalgov.gov

Common Sense Media commonsensemedia.org

WHEN IS YOUR TEEN READY FOR SOCIAL MEDIA?

Thinking about letting your teen open a Snapchat, YouTube or Instagram account? Be sure to consider the following:

AGE By law children must be at least 13, although there is no magical threshold and no concrete data. CMCH suggests that parents set up all accounts together with their child and have all their child’s passwords. The decision is ultimately up to the parents since only they know best their own child’s individual level of maturity.

PREPAREDNESS Even when your child is emotionally mature enough to handle interactions in cyberspace, take the time to discuss what it means to be a “good digital citizen,” and that the use of social media is a privilege and responsibility, not a right.

SAFETY Set up all social media accounts together with your teen and stay tuned in. Make it clear that you need to have the passwords and ready access to all accounts for safety reasons. Explain that you don’t want to police, but as a responsible parent you want to be vigilant.

media use plan

Setting smart limits on media usage can prevent harms, from obesity to troubled sleep to problems at school and home.

One way to do it: Create a family media use plan. Together, draft a document that lays down basic rules. Consider:

- No screens in bedrooms.
- Unplugged family mealtimes.
- A “media curfew” before bedtime. Pick a time to plug all devices into a central charging station – and leave them there for the night.
- Sticking to age-appropriate content, as determined by movie, game and TV ratings.

Take charge of your health

Here are some easy ways you can be the healthiest you

Annual health care visit.

Routine health care visits can help find problems early or even prevent health problems before they occur. When found early, problems may be easier to treat and less likely to cause serious risks to your health.

ARE YOU DUE FOR AN ANNUAL HEALTH CARE VISIT?

18 to 21 years	22 to 49 years	50+ years
Annual visits are recommended.	Health care visits are recommended every 1 to 3 years. If you have risk factors such as high blood pressure or a chronic condition such as diabetes, check with your health care provider about when you should schedule an annual visit.	Annual visits are recommended.

At your annual wellness or health care visit, you and your doctor will discuss health topics applicable for your age and risk factors. Topics may include:

- Fitness and nutrition
- Cardiovascular (heart) risk factors
- Mental health
- Dental hygiene
- Injury and fall prevention
- Safe driving practices
- Tobacco or alcohol use

The visit may also include tests such as hearing and vision, blood pressure and cholesterol measurements or cancer and diabetes screenings. In addition, ask your doctor about any vaccines you may need.

For information on screening recommendations, visit

harvardpilgrim.org/wellness.

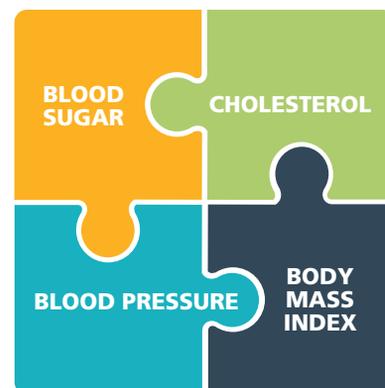


Know your health numbers

You may have heard that you need to “know your numbers,” but do you know what that means? Your health numbers are an important piece of your health puzzle. These numbers include your blood pressure, cholesterol and blood sugar levels and weight/body mass index (BMI). They are important because they can predict your risk for chronic diseases, such as heart disease, stroke and diabetes. Those conditions are often called silent diseases since their symptoms may go unnoticed until one or more of the complications related to the disease occur.

If you have diabetes, it is important to monitor your health numbers. In doing so, you can prevent or delay diabetes-related problems such as eye, heart and kidney diseases.

Although doctors test most of these numbers at annual checkups, it’s important that you know your numbers and understand what they mean. By keeping those numbers in a healthy range, you can improve your heart health and reduce your risk for heart disease.



Knowledge is power.

At your annual visit, come prepared and be ready to ask questions. Write down your questions so you don't forget. Here are some questions to ask your doctor at your next annual visit.

1. What is my weight and BMI, and am I at my goal?
2. Will you be drawing blood to screen for high cholesterol and diabetes?
3. Am I due for any cancer screenings such as a mammography, Pap test or colonoscopy?
4. Do I need any shots?
5. Is there anything in my family history I should be worried about?
6. If I change one lifestyle habit, what should it be?
7. Can we review my medicines?

The key to good health lies in healthy behaviors. Look to your health care provider for advice on how to exercise more, eat better, quit smoking, take your medicines, get some sleep and control your stress levels.

RESOURCES

For a new way to manage stress and some chronic conditions, visit harvardpilgrim.org/mindfulness. Here you can learn more about managing stress, staying focused and staying healthy.

For more information on any health topic, visit harvardpilgrim.org/wellness and click on “Health Topics A-Z” for up-to-date health and wellness information.

To learn more about heart health, visit heart.org. Here you can find tools, information and support groups for better heart health.

To speak with a nurse care manager or health coach, call 866-750-2068.

Addiction: Ready for treatment?

This way to recovery

Addiction is a lonely, isolating disease. Finding the right support to recover can be confusing and stressful. We hope the following information from our behavioral health partner, United Behavioral Health (now called Optum), can help you take this brave first step.

Make that first call

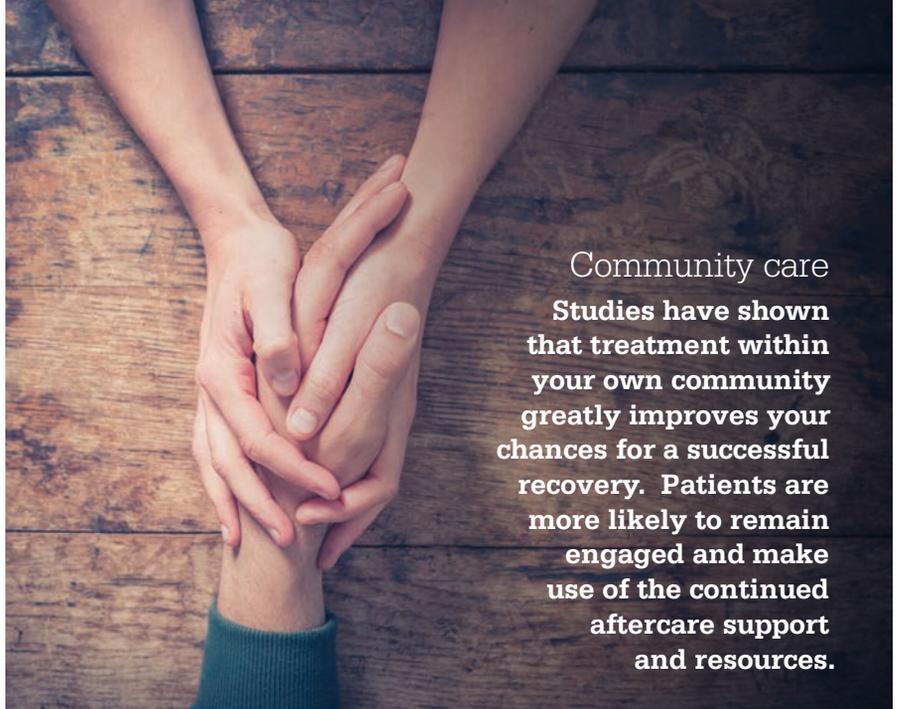
To get started, call our Behavioral Health Access Center* at 888-777-4742 to speak confidentially to a licensed clinician. Our staff has the experience and training to explain treatment options, answer your questions and help you find the right provider and services for your needs.

Confidentiality

Substance use treatment is confidential and protected by federal and state laws. Only under specific circumstances — such as those that involve concerns about one's safety — may information ever be disclosed without your consent.

Costs

Optum's Access Center is also a great resource to help answer questions about your plan's coverage and benefits, so you can make the most



Community care

Studies have shown that treatment within your own community greatly improves your chances for a successful recovery. Patients are more likely to remain engaged and make use of the continued aftercare support and resources.

of it and minimize any out-of-pocket expense. For example, Optum can help you find an in-network provider. These providers often cost less than their out-of-network counterparts, yet meet the same quality standards of care.

A whole family can heal

One person's addiction affects the whole family. If members of a family are involved in treatment, it can be all the more effective. Many providers offer family-focused education sessions to help loved ones understand the disease and what to expect in treatment. If this suits your needs, we'll help you find a provider who uses this approach. (No one in your family can be contacted or included, however, without your written permission.)

Treatment comes in many forms

Addiction is a complex, chronic disorder. Treatment includes a wide array of options to address the individual needs of each patient.

Levels of care include inpatient, residential, intensive outpatient programming and outpatient. Whatever treatment path you take, you'll have a clear, individualized plan to help guide you.

The support doesn't stop there

Recovery is a lifelong journey. Your care team will want to make sure you have ongoing support once you are discharged. Some patients transition to a continued care management program. Others find strength and the support they need in their own community. (See "Additional Recovery Support" below.) Whatever your path to recovery, making full use of these resources will help you stick with your healthy new habits and avoid relapse.

NEED A REFERRAL?

Call 888-777-4742 to speak confidentially with a licensed clinician about treatment options and any questions you may have about addiction recovery.

ADDITIONAL RECOVERY SUPPORT

Alcoholics Anonymous
aa.org
212-870-3400

Narcotics Anonymous
na.org
818-773-9999

Al-Anon Family Groups
al-anon.alateen.org
888-425-2666

SMART Recovery
smartrecovery.org
866-951-5357

**Please note that some employers do not offer behavioral health coverage through Harvard Pilgrim.*

Wellness (Are we there yet?)

Take the HQ to learn what you are doing well and what you can do better.

Wellness is an ongoing journey, and there is always something more we can do to improve our well-being. Harvard Pilgrim's Health Questionnaire (HQ) is a great way to see how you're doing and what may need more attention.

This confidential and easy online tool will provide you with helpful information about your current health and lifestyle. Based on the information you provide, you'll get a comprehensive profile — unique to you — with a wellness score. The profile offers a complete overview of your health status, identifies key risk factors and provides helpful guidance on action steps you can take to stay healthy, improve your health or lower your risk for certain diseases or other health issues.

And the ready-to-print, easy-to-read format makes a handy record to share with your doctor or to refer to as you work toward your health goals.

Let's get started

Log on to "HPHConnect" at harvardpilgrim.org now to take your HQ. (It takes only 20 minutes or so to complete.)

Don't have access to the HQ? Just call Member Services at 888-333-4742 and we can help.

Please note: Some employers have their own Health Questionnaire incentives and guidelines.

PROTECTING YOUR PRIVACY

Harvard Pilgrim is committed to ensuring the privacy and confidentiality of your protected health information (PHI). To provide your health care benefits and services effectively, it is necessary to collect and disclose certain PHI. We do this in accordance with our own strict confidentiality policies and those federal and state laws designed to maintain the privacy of your PHI, including the Health Insurance Portability and Accountability Act of 1996 (HIPAA) Privacy Rule. To review our Notice of Privacy Practices, visit harvardpilgrim.org (keyword: privacy) or call 888-333-4742 for a printed copy.

Temporary medical coverage for international travelers

Are you expecting visiting family from outside the U.S.? In partnership with IMG® (International Medical Group®) we now offer temporary medical coverage to travelers visiting friends and family in the U.S. Now your loved ones traveling from far away can have peace of mind with medical coverage that travels with them. And they don't need to be Harvard Pilgrim members to participate. The Visiting Family Medical Coverage program features two levels of care: Visitors Care Insurance®, a lower-premium limited coverage plan and Patriot America Insurance®, a higher-premium plan with more comprehensive coverage.

IMG has been serving the temporary medical insurance needs of the international community since 1990. The network IMG contracts with and includes more than 5,000 hospitals and more than 90,000 ancillary facilities, and brings exceptional access, care and customer service to travelers.

Learn more online at

harvardpilgrim.org/visitingfamily

or email easternharmony@harvardpilgrim.org.

Harvard Pilgrim Health Care, through its affiliate HPHC Insurance Agency, Inc. makes referrals for travel medical insurance to International Medical Group® (IMG). HPHC Insurance Agency receives a commission for each individual it refers to IMG who is subsequently enrolled into its plan. Harvard Pilgrim Health Care does not underwrite or bind individuals to coverage offered by IMG. Such coverage is not in any way connected to health coverage offered through Harvard Pilgrim Health Care or its affiliates.

ACHIEVEMENTS IN QUALITY

We are committed to providing care and customer service that continue to meet or exceed the highest standards of excellence, and we invite you to check our progress.

For a summary report of our quality improvement activities and results, please visit our member Web site at www.harvardpilgrim.org/members and click on "Understand Quality," then "Our achievements in quality." You also can call the Quality Program office at **617-509-7564** for a printed copy.



TAX TIP

1099-HC UPDATE:

File under 'easy'

As you probably know, Massachusetts health care reform law requires state residents to report on their health care coverage when they file their Massachusetts

income tax return. Most Massachusetts residents ages 18 and older are subject to a tax penalty for any month in 2015 in which they did not have a plan meeting minimum creditable

coverage (MCC) standards.

So it's important that you include the proper forms with your 2015 tax filing to show you were covered last year. Here's what to do:

Pull out and save this page in your tax documents file as a helpful reminder.



1. Look for your 1099-HC form from Harvard Pilgrim.

We mailed this form to Massachusetts subscribers in January. The 1099-HC form provides proof of MCC health insurance coverage for you and any dependents in 2015 and includes the information you'll need to fill out and file the Schedule HC form with your Massachusetts income tax return.

Note: Medicare recipients automatically meet the requirements for qualifying health insurance, so if you were a Medicare Supplement or Medicare Enhance member, you will not receive a 1099-HC form.

2. Look for your Schedule HC.

Along with the tax forms you receive in the mail this time of year from the Massachusetts Department of Revenue, you should get one called Schedule HC. Be sure to save it along with your other tax documents as you prepare to file your taxes.

3. File your taxes.

When you file your income tax return, be sure to include your completed Schedule HC. Also include your 1099-HC form if you're filing a hard copy.

What else you should know

Employers generally have up to 60 days to notify us of enrollment changes. As a result, we may not have current enrollment information on members enrolled through employer groups. If a change affects your coverage as it appeared on your 1099-HC form, we will send you a corrected form.

Your updated health benefits and coverage information —

ALL ONLINE

Now you can easily view, save and print your plan information at any time.

We know that health care and insurance can be complicated. HPHConnect is one of the many ways we're trying to make it simpler for our members.

HPHConnect is our secure online tool that gives you easy access to everything you need to know about your benefits and coverage. Get updated plan information. Review and print your Benefit Handbook and Schedule of Benefits. Find the right doctors, specialists and behavioral health providers.*

Evaluate your care options, look up your records and find out how to get hospital services and emergency care.

Need language assistance?

Harvard Pilgrim offers interpretation services in more than 150 languages. So if you have questions about your care and coverage, we most likely can answer them in your preferred language. The services of these qualified translators are readily available through our Member Services department at 888-333-4742 (TTY: 711).

Here are some of the many things you can do with HPHConnect.

Access information on doctors and hospitals:

- Know how and where to get your primary care services.
- Evaluate providers by location, background, training and language capability.
- Learn how to get hospital services, after-hours care or emergency care (including when to directly access emergency care or use 911 services).



Get started at harvardpilgrim.org/members and select "HPHConnect." If you have any questions about your coverage, please call our Member Services department at 888-333-4742. You can also call to request a printed copy of your plan documents, free of charge.

- Find specialists and behavioral health providers* and obtain their services.
- Compare hospitals and prepare for procedures.

Manage your health:

- Access tools to improve your health and help manage chronic conditions.
- Order your medications through mail service and learn more about our pharmacy program.
- Learn specific things you can do to prevent illness.

Find your benefit information:

- Know what is covered and what isn't under your plan.
- The My Plan Documents section of your HPHConnect account includes your coverage documents. Now you can view, save and print them anytime.
- Know what copayments and other types of cost sharing you may be responsible for.

- Know how to get care outside of the service area and what restrictions apply, based on your plan's coverage.
- Review your medication and claims history.
- Learn how Harvard Pilgrim evaluates new technology for inclusion in covered benefits.
- Learn how to submit a claim.
- Change your primary care provider.
- Request an ID card.
- Get information on how to voice a complaint or appeal a decision.

Did you know?

Our recently upgraded provider search tool helps you easily search providers based on the details most important to you. And you can email, text or fax your search results. Check it out at www.harvardpilgrim.org/members (click on the "Find a doctor" link).

*Please note that some employers do not offer behavioral health coverage through Harvard Pilgrim.

your health

Vol. 19, No. 1 | Spring 2016

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your health

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