

Connection

Issue 4, 2022





Braven HealthSM Is Here for You



Luisa Charbonneau
CEO, Braven Health

As 2022 comes to a close, I want to thank you for choosing Braven Health. We hope we have met and exceeded your expectations. If not, let us know. We're here to help you achieve your best health.

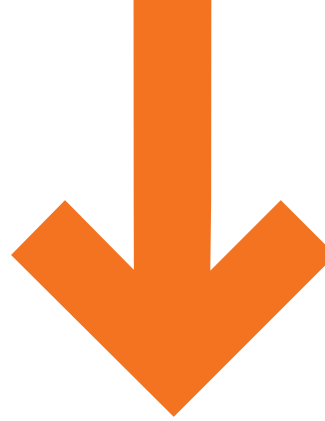
In this issue, you can learn about exciting new benefits you'll get in 2023, the importance of getting your flu shot and how you can prevent type 2 diabetes.

If you have any questions about your benefits, please call Member Services at **1-833-272-8360** (TTY **711**), seven days a week, 8 a.m. to 8 p.m., Eastern Time (ET).

Wishing you good health,

Luisa Charbonneau

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Your Benefits Are Even Better in 2023 with the Braven Health+ Smart Card



You will see some changes to the way you access your extra benefits in 2023. In mid-December, you will receive a Braven Health+ Smart Card to use beginning **January 1, 2023**. It's a convenient and easy way for you to use your extra benefits, with no more reimbursement forms needed. The Braven Health+ Smart Card works just like a debit card and has separate "wallets" for each benefit, giving you more flexibility.

One card with access to these benefits:

- **Over the counter (OTC):** an allowance provided on the first day of each calendar quarter (January, April, July and October) to purchase OTC items like toothpaste, vitamins and more; your benefit amount depends on your plan
- **Flex:** \$275 per year for items and services such as acupuncture visits, an activity tracker, Weight Watchers membership, bathroom safety devices, transportation for health related rides via Uber and Lyft, and more
- **Eyewear:** \$200 every two years for eyeglasses or contact lenses not associated with cataract surgery
- **Fitness:** \$200 per year for a membership at a health club, studio or virtual fitness program, or buy fitness equipment for at-home workouts
- **Grocery** (if eligible*): \$75 every 3 months to purchase healthy foods like bottled water, fruits and vegetables, breakfast cereal, and more
- **Rewards & Incentives:** earn up to \$350 per year for certain health-related activities, including an annual wellness visit, colorectal cancer screening and diabetic tests

Next Steps

Later this year, you will receive your Braven Health+ Smart Card in the mail along with detailed information about how to use it. Follow the instructions to activate your card. Once you activate your card, you can start using your benefits on **January 1, 2023**. Keep using the OTC card you currently have until **December 31, 2022**. After this date, be sure to cut it up and throw it away.

If you have questions about the Braven Health+ Smart Card, call **1-800-688-9140 (TTY 711)**, weekdays, from 8 a.m. to 8 p.m., ET. Phone lines open on **December 15, 2022**.

You can also call Member Services at **1-833-272-8360 (TTY 711)** with any questions about your plan benefits. We are always happy to hear from you.

*The benefits mentioned are a part of special supplemental program for the chronically ill. Not all members qualify.

Still have a remaining OTC allowance under your 2022 plan? Use your allowance before it expires at the end of the year.



Get to Know Your Benefits



You can find everything you need to know about your Braven Health plan quickly and easily online. Register and sign in at BravenHealth.com to learn about your benefits and claims information, get quick answers to coverage questions, view your Explanation of Benefits and more.

To get started:

1. Go to BravenHealth.com/register.
2. Enter and verify your personal information, including your member ID number, which is on your member ID card. Click **Continue**.
3. Follow the steps to verify your email address, and then click **Continue**.
4. Create a username and password, read the disclaimer and check the box.
5. Click **Create Account**.

Your member ID card

This is your key to getting the care you need. When you sign in at BravenHealth.com, you can view, download, print and request a replacement member ID card. You can also call Member Services at **1-833-272-8360** (TTY **711**) if you need another card.



It's Time for Your Flu Shot



Getting a flu shot every year is your best protection from the flu. Adults age 65 years and older are more likely to develop complications from the flu. Approximately 70% of seasonal flu-related deaths and hospitalizations occur in people age 65 and older.

You can get a flu shot at no cost to you at your doctor's office or a local, in-network pharmacy. For a list of participating pharmacies in your area, visit [BravenHealth.com/find-network-pharmacies](https://www.BravenHealth.com/find-network-pharmacies) or call Member Services at **1-833-272-8360** (TTY 711).

Did you get your pneumonia vaccine?

Pneumonia causes an estimated 150,000 hospitalizations each year in the United States. Pneumococcal vaccines can prevent severe disease, hospitalization and death. Ask your doctor if the pneumonia vaccine is right for you. You can get the pneumonia vaccine at no cost to you at your doctor's office or an in-network pharmacy.

Schedule your annual wellness visit if you have not had one this year. This is the time you should ask about preventive health screenings and other vaccines that you may need, like shingles and COVID-19.

Source: Centers for Disease Control and Prevention. *Influenza (Flu)*. Retrieved on **August 1, 2022** from [cdc.gov/flu](https://www.cdc.gov/flu).

Centers for Disease Control and Prevention. *Pneumococcal Disease*. Retrieved on **August 1, 2022** from [cdc.gov/pneumococcal/about/facts.html](https://www.cdc.gov/pneumococcal/about/facts.html).

A Care Manager Is Here for You



You have access to a personalized Care Manager to help with your care. Our nurse Care Managers coordinate your care with specialists or other health care providers, help you with prior authorizations, and connect you with community resources in your area. You can reach our Care Management team at **1-888-621-5894 (TTY 711)**, option **2**, then option **1**, weekdays, from 8 a.m. to 5 p.m., ET.

If your care needs pre-approval

Sometimes, Braven Health needs to review your doctor's treatment plan before you get care to make sure it's medically necessary, appropriate and covered. This is called **prior authorization**. When we do this, our decisions are based on your health care needs and plan benefits.

We do not stop doctors from discussing all available treatment options with you, even if your plan doesn't cover it. And we do not offer rewards to deny coverage. If you or your doctor needs to request prior authorization, please call Member Services at **1-833-272-8360 (TTY 711)**.

If you are unhappy with your care

Sometimes you may not be happy with your care. As a Braven Health member, you have the right to ask us to reconsider a coverage decision.

If we make a coverage decision and you are not satisfied with this decision, you can appeal it. An appeal is a formal way of asking us to review and reconsider a coverage decision we have made. If you are not happy with the quality of care, wait times or customer service you received, you can file a grievance.

To learn more about filing an appeal or grievance, log in at [BravenHealth.com](https://www.BravenHealth.com) or call Member Services at **1-833-272-8360 (TTY 711)**.

If you're admitted to the hospital, make an appointment to see your PCP within seven days of being discharged. This will ensure you are getting the proper care and reduce your risk of hospital readmission.

You can also expect a phone call from one of our nurses after discharge to help you understand the care you received. If you don't want to wait, you can call our Care Management team at **1-888-621-5894 (TTY 711)**, option **2**, then option **1**. We are here to help you, weekdays, from 8 a.m. to 5 p.m., ET.

Have You Seen an Eye Doctor This Year?



It is recommended that people age 65 and older get their eyes checked every one to two years, even if you think there's nothing wrong with your eyesight. Your doctor is the only one who can tell you for sure. They'll run a series of tests to check your vision and eye health. If you haven't had your vision checked this year, schedule your appointment right away.

Your vision benefits

As a Braven Health member, you can get an in-network routine eye exam at no cost to you. That means you'll pay \$0 when you visit an eye doctor for a checkup. Your plan also covers up to \$200 every two years for eyeglasses or contact lenses. In 2023, it will

be even easier for you to use your benefit with your Braven Health+ Smart Card.

Your benefits also cover outpatient services to diagnose and treat eye diseases and injuries. Outpatient services are procedures and tests done without an overnight stay. This benefit includes treatment for age-related macular degeneration.

You'll also pay \$0 for one pair of Medicare-covered eyeglasses or contact lenses per each cataract surgery where you have a lens inserted. But, you can only use this benefit after each surgery.

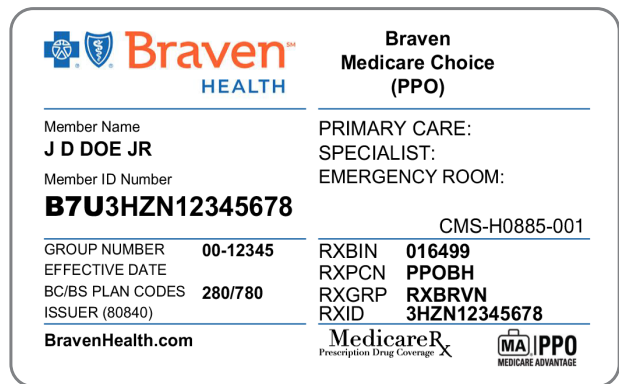
Sign in at BravenHealth.com for more information about your vision benefits and to find an eye doctor near you.

Your New Braven Health Member ID Card



You will get a new member ID card before **January 1, 2023**.

Your member ID card is your key to getting the care you need. It contains important phone numbers, now including the new Braven Health+ Smart Card Member Services number. You'll also notice a change to your copay for Emergency Room visits. You may continue to use your old member ID card for the rest of 2022.



Prevent Type 2 Diabetes



88 million American adults currently have prediabetes (and may not know it) and are likely to develop diabetes during their lifetime.

What is type 2 diabetes?

Type 2 diabetes occurs when your pancreas is unable to produce enough insulin to keep your blood sugar within normal, healthy levels. "Diabetes is a serious medical condition that can lead to heart attack, stroke, kidney disease, nerve damage, loss of vision and even amputation," says Dragana Jokic, MD, endocrinologist at Hackensack Meridian Health.

Obesity is one well-known risk factor, but you might be surprised that others include being inactive, medicines you take, changes in your hormone levels, stress, and even your individual characteristics like race, age, gender and family history.

What you can do to prevent type 2 diabetes

1. **Watch your weight:** A balanced diet will also help you avoid high blood pressure and high cholesterol, which are also risk factors for diabetes. If you need help maintaining a healthy weight, talk to your PCP. They can refer you to a nutritionist.
2. **Get regular physical activity:** Walks are an easy way to get into an can lift your mood and spirits. Always talk to your doctor before starting a new exercise routine.
3. **Manage illnesses:** Sickness can alter the way your body handles insulin balance. An illness or infection will cause your pancreas to release extra glucose to help your body fight the problem. If you know you are already prediabetic, contact your doctor if you become too ill to eat and drink.
4. **Stress less:** The way you manage stress can make a huge difference to your health. Try exercise, getting together with friends and meditation to help lower your stress.

"Your family health history and genetic predisposition for diabetes is a very important risk factor for developing diabetes in the future," explains Dr. Jokic. "We do not have much control over hereditary factors that increase our risk for developing this disease; however, we can chose to live a healthy life and stay active."

Source: Centers for Disease Control and Prevention. *Diabetes*. Retrieved **August 18, 2022** from [cdc.gov/chronicdisease/resources/publications/factsheets/diabetes-prediabetes.htm](https://www.cdc.gov/chronicdisease/resources/publications/factsheets/diabetes-prediabetes.htm).



Eating Healthy With Diabetes



If you have diabetes and you're living on a tight budget, eating healthy foods can be tricky. But there are a few ways you can eat well without breaking the bank.

When you have diabetes, you have to manage your diet carefully. You probably have a meal plan your doctor suggested based on your diabetes symptoms. Since some types of carbohydrates (carbs) can raise your blood sugar, focus on:

- **Non-starchy vegetables**, like broccoli, cabbage and green beans (these should be half of your diet)
- **Lean protein**, like chicken, tofu or fish (one-quarter of your diet)
- **Unprocessed carbs**, like whole grains, potatoes and fruit (one-quarter of your diet)

You should get at least two grams of fiber per serving of carb foods. Fiber slows down the body's digestion process, including slowing the processing of sugar, which prevents blood sugar spikes.

Here's what you can do to buy healthy foods when you're on a budget.

1. **Make a list.** This will stop you from making impulse buys and get you in and out of the store quickly.
2. **Shop the sales.** Plan your meals around sale items. You can buy healthy items like nuts, grains and beans in bulk to save money, too.
3. **Stretch what you buy.** Cook a whole chicken and use it for soup, tacos or casserole. Make soups and stews using healthy grains and beans that will last several days. Freeze some for later, too.
4. **Use coupons and buy store brands.** Cut coupons from circulars or look for them online. If you need everyday items, like canned or dry goods, milk or cooking oil, there's usually a store-brand version.
5. **Buy frozen or canned foods.** Frozen fruits and veggies are usually frozen at the peak of their freshness and keep well in your freezer. Canned tomatoes, beans and corn last a long time in your pantry. Be sure there's nothing added (no sugar, salt, preservatives or heavy creams) and that they're packaged only in water.
6. **Start a garden.** You can grow veggies and fruits at home. And you don't need a yard, just some planters or pots and sunlight on your balcony, windowsill or patio.

Food for thought

If you can't pronounce it, don't eat it! A complex name on a list of ingredients is a sign of processed food. A processed food has been changed from its natural state. If there are more than five ingredients, it may be over-processed.

Sources: Centers for Disease Control and Prevention. *6 Tips for Eating Healthy on a Budget*. Retrieved **April 27, 2022** from [cdc.gov/diabetes/healthy-eating-budget.html](https://www.cdc.gov/diabetes/healthy-eating-budget.html).

Centers for Disease Control and Prevention. *Diabetes Meal Planning*. Retrieved **May 2, 2022** from [cdc.gov/diabetes/managing/eat-well/meal-plan-method.html](https://www.cdc.gov/diabetes/managing/eat-well/meal-plan-method.html).

Reduce Your Chance for Breast Cancer



Breast cancer is the second most common cancer for women. One in eight women will develop breast cancer in their lifetime. Mammograms can catch cancer early on, and early detection can save your life.

The good news is there are things you can do to reduce your risk for breast cancer.

“We’re now able to catch most breast cancers early and treat them in more personalized ways,” says Alexander King, MD, breast radiologist at RWJBarnabas Health Southern Region.

Follow these steps to reduce your risk:

1. **Maintain a healthy weight.** Being overweight or obese is linked to higher rates of breast cancer, especially if you gain weight after menopause.
2. **Keep active.** Aim for at least 150 minutes of moderate-intensity aerobic activity a week.
3. **Avoid alcohol.** The more you drink, the higher your risk. Limiting intake or not drinking at all can bring your risk down.
4. **Schedule regular screenings.** Women ages 50 to 74 should get a mammogram every two years.
5. **Talk to your doctor.** Ask questions and talk about health concerns or medicine that you take.

If you have any concerns that are preventing you from getting your mammogram, please call the *Healthy Journey* line toll-free at **1-844-754-2451 (TTY 711)**, weekdays, from 8:30 a.m. to 5 p.m., ET.

Source: Centers for Disease Control and Prevention. *Breast Cancer*. Retrieved **August 22, 2022** from [cdc.gov/cancer/breast](https://www.cdc.gov/cancer/breast).

Coping With Depression During the Holiday Season



The holidays can be a difficult time for people with depression. Triggers like increased stress, family dynamics and burnout due to a packed schedule make it hard.

Symptoms of depression

It's important to remember that feeling blue or sad is different from suffering from depression. Talk to your doctor if you experience any of these symptoms:

- Feeling sad, anxious, hopeless, guilty, helpless or worthless
- Loss of interest in hobbies and activities that you enjoyed in the past
- Having less energy or feeling tired
- Too little or too much sleep
- Having trouble concentrating or making decisions
- Changes in appetite or weight
- Feeling irritable or restless
- Thoughts of suicide or death

If you feel depressed heading into the holiday season, here are eight tips to help you cope:

1. **Pay attention to your symptoms and manage them early.** If financial stress triggers symptoms of depression, try to budget early and save for the gifts you want to give.

2. **Surround yourself with a solid support system.** Being around those who care most about you can help ease depression symptoms.
3. **Keep your plans simple.** Instead of scheduling your calendar with an overwhelming number of holiday plans, focus on simple activities. Set small goals for yourself, and do what you can.
4. **Be patient with yourself.** Set realistic expectations for yourself. Don't get discouraged.
5. **Exercise.** Taking care of your body through regular exercise is beneficial to your health and can relieve symptoms of depression.
6. **Avoid alcohol.** Alcohol can make depression symptoms worse. Bring your own non-alcoholic beverage or mocktail to parties to avoid temptation.
7. **Eat a healthy diet.** Focus on eating a balanced and healthy diet. If you think you will be tempted to overeat at a gathering, bring your own healthy options or be mindful of portion control.
8. **Get professional help.** If your symptoms are escalating, get help from your doctor.



If you need a behavioral help professional, we have you covered. Visit BravenHealth.com/find-doctor to find a provider near you.

Busting the Myths About Balance



Feeling dizzy, lightheaded or otherwise unsteady is common, but dangerous. Balance problems can cause a fall.

Low blood pressure, medicine side effects, ear infections and headaches can cause balance problems. It's important to understand what keeps us steady and what can go wrong. The facts about balance may come as a surprise due to common misconceptions like these:

Myth: Dizziness is mostly a vision problem.

Truth: The part of the body that helps balance is located in the inner ears. "The ears, brain and eyes all work together to keep us upright and balanced," Sue Ellen Boyer, AuD, an audiologist at Monmouth Medical Center Southern Campus, says.

Myth: Balance problems are tough to diagnose.

Truth: Certain tests can quickly help audiologists and physical therapists understand what's causing balance issues. "We can typically get to the bottom of what is causing dizziness and make an appropriate referral for treatment, whether through physical therapy or another specialty such as neurology or otolaryngology," Dr. Boyer says.

Myth: Vertigo is difficult to treat.

Truth: Many cases of dizziness are caused by a condition called benign paroxysmal positional vertigo (BPPV), where tiny crystals that help maintain orientation in the inner ear become displaced. "It's a very common condition that's easily treated with simple, noninvasive maneuvers," Dr. Boyer says.

Follow these steps to prevent falls

- Get your hearing and vision checked annually.
- Review your medicines with your doctor and tell them if any make you dizzy.
- Use bright lighting, remove tripping hazards, like rugs, and install sturdy handrails in your home.
- Exercise regularly to improve your balance, strength and flexibility.



Schedule an appointment with your PCP and ask for a Falls Risk Assessment. And always tell your doctor if you fall, even if you were not hurt.

Prevent Winter Heart Attacks



Winter is a common time for heart attacks, says Isaac Tawfik, MD, Chief of Cardiology at Monmouth Medical Center and a member of RWJBarnabas Health Medical Group. The good news is you can take steps to prevent one.

How cold weather affects your heart

Low temperatures can cause blood vessels and arteries to narrow. This means blood flow can be restricted and the delivery of oxygen to the heart is reduced. Your heart must pump harder to circulate blood through the constricted blood vessels. As a result, blood pressure and heart rate increase.

These changes to your heart, especially when combined with exertion like shoveling snow, can cause a heart attack, stroke, blood clots or ruptures.

Know the warning signs of a heart attack

- Chest discomfort
- Lightheadedness
- Nausea or vomiting
- Jaw, neck or back pain
- Discomfort or pain in arm or shoulder
- Shortness of breath

Follow these steps to protect your heart

1. Talk to your doctor about any risk factors you have, such as high blood pressure and diabetes. Your doctor can help you maintain your health conditions.
2. Stay warm when you're outside and take frequent breaks to go inside.
3. Be aware of anything different in the way you feel. "A heart attack symptom doesn't have to be chest pain, because not everybody gets that. If you're nauseous, or if you're more fatigued or breathless than you expected to be, those can be red flags," Dr. Tawfik says.

How Much Water You Should Drink



Staying hydrated is vital to your health and wellness. Water moves oxygen throughout the body, helps you maintain blood pressure and digestive health, and increases energy levels, among other benefits.

Are you getting enough water?

On average, it is recommended for people to drink eight glasses, which is 64 ounces, of water a day.

“But there is no one-size-fits-all amount,” says Dalia Hanna, MD, family medicine doctor at Hackensack Meridian *Health*. “Your need for hydration will vary based on your weight, how frequently you exercise and sweat, your location and its temperature, your health status and more.”

Your doctor can help you understand exactly how much water you personally need, but the goal is to consistently drink water.

6 tips to stay hydrated

1. **Set a daily goal.** This will make you mindful of how much water you need to consume.
2. **Keep a reusable water bottle nearby.** Look for a water bottle with hydration markers or milestones to keep you motivated. Using a straw also helps you drink water more readily.
3. **Set reminders.** Do this with your phone, watch or sticky notes strategically placed throughout your home or at work.
4. **Flavor your water.** Add flavoring and fruit to your water, or buy fruit-infused water.
5. **Eat foods with high water content.** These include cabbage, cantaloupe, celery, melon, lettuce and zucchini.
6. **Hydrate instead of overeat.** Some people may eat out of boredom, or they think they feel hungry when they actually may be thirsty. If you’re reaching for the snack cabinet too frequently, use this as a signal to grab your water instead.



If You Take Antipsychotic Medicine



If you take antipsychotic medicine and are experiencing severe side effects, you may qualify for Braven Health's Care Management Program. The program is free and voluntary and provides care coordination and guidance for people with a serious illness or condition. Care Managers work with you and your doctor(s) to help you manage your health and improve your quality of life.

Our Care Managers will:

- Regularly discuss your overall medical situation with you and your doctor(s)
- Help you manage your health condition
- Provide educational resources
- Help you find and coordinate the right care for your needs

Some people taking an antipsychotic medicine may have elevated blood sugar or cholesterol levels. We recommend that you talk to your provider about annual blood screening tests for diabetes and high cholesterol.

Call Member Services at **1-833-272-8360 (TTY 711)** for more information about the Care Management program. If you need to find a doctor or behavioral health professional near you, visit BravenHealth.com/find-doctor.

Neighbors in Health: Connecting You to Your Community



Social determinants of health – food insecurity, housing and transportation – are not covered by traditional health care. However, they can become barriers to getting health care services.

Neighbors in Health, a partnership between Braven Health and several health systems across the state, helps you get the care and support you need to improve your overall well-being. This free, voluntary program connects you with a Community Health Worker (CHW) and a Personal Health Assistant (PHA) who will help you:

- Set and achieve your health and life goals
- Coordinate your health care and schedule medical appointments
- Find transportation, healthy foods, employment, education and housing
- Connect with community resources, life coaching and skill building
- Understand how your plan benefits work

To learn more about the Neighbors in Health program, call **1-973-466-8158** (TTY 711).

Want More Information About Your 2023 Benefits?



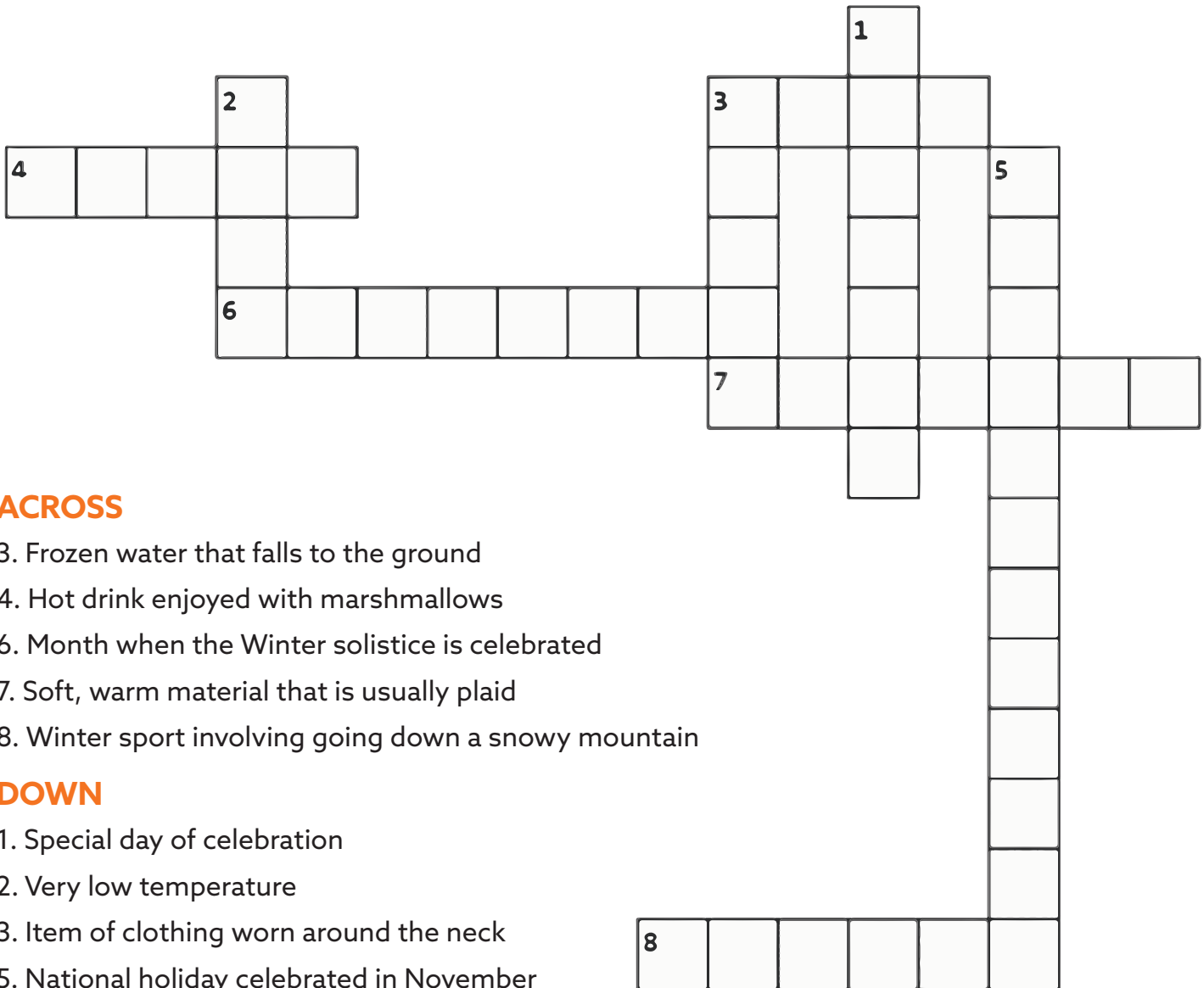
You can find everything you need to know about your 2023 benefits in your Evidence of Coverage (EOC). Your EOC has information about your specific plan benefits, prescription drug coverage, what you pay, important contact information and more.

To view your 2023 EOC online, visit:

- Braven Medicare Plus (HMO): BravenHealth.com/2023EOCPlus
- Braven Medicare Choice (PPO): BravenHealth.com/2023EOCChoice
- Braven Medicare Freedom (PPO): BravenHealth.com/2023EOCFreedom

Brain Teaser

Test your knowledge about common Winter terms with this crossword puzzle. Use the clues to fill in the words. Letters are shared when the words intersect.



ACROSS

3. Frozen water that falls to the ground
4. Hot drink enjoyed with marshmallows
6. Month when the Winter solstice is celebrated
7. Soft, warm material that is usually plaid
8. Winter sport involving going down a snowy mountain

DOWN

1. Special day of celebration
2. Very low temperature
3. Item of clothing worn around the neck
5. National holiday celebrated in November

1. holiday 2. cold 3. cold 3. (down) scarf 3. (across) snow 4. cocoa 5. Thanksgiving 6. December 7. flannel 8. skiing



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