



Connection

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Thank You for Choosing Braven HealthSM



Luisa Charbonneau
CEO, Braven Health

As we head into the middle of the year, it's a great time to assess your progress on your health care goals. Consider making those medical appointments that you've been delaying, like an annual wellness visit or routine cancer screening. You have access to a large network of high-quality doctors, specialists and hospitals.

In this issue, you will find information about your benefits along with health and wellness tips. You can also learn about your extra benefits, our *Healthy Journey Rewards* Program and summer safety tips.

If you have questions about your Braven Health plan, our Member Services team is here for you. Call **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

In This Issue

Get to Know Your Benefits

Use Your Extra Benefits	4
Your Dental Benefits	5
Your Benefits at Your Fingertips	6
Take Care of Your Health, Get Rewarded	8
Care Management May Be Right for You	9

Health & Wellness

Get Screened for Colorectal Cancer	7
Your Hip Hurts. What's Causing It?	10
7 Tips for Headache Relief	11
Reduce Your Risk of Skin Cancer	12
Have You Been Hospitalized for a Mental Illness or Substance Use Disorder?	13
Warm Weather Safety Tips	14
How to Have an Injury-Free Summer	15
Questions to Ask Your Doctor	17

Important Information

Have Questions? We Have Answers	6
Do You Have a Personal Representative?	16
You're Invited: Members-Only Virtual Wellness Series	18
Your Private Information	18

Use Your Extra Benefits



Your Braven Health Smart Card gives you access to extra benefits, like your flex and fitness benefits. Your card works like a regular credit card at eligible stores.

Smart Card tips:

- You must activate your card prior to use.
- Your Over-the-Counter (OTC) and Grocery benefit* allowances expire at the end of each quarter. New funds are loaded on the first day of the next quarter. Any unused amounts do not roll over.
- You can use your OTC allowance at participating stores.
- You can use your Rewards & Incentives allowance at Starbucks, Panera Bread, Dunkin', Chipotle, iTunes or Apple Store, 1-800-Flowers, Macy's, Marshalls or Home Goods.
- If you tried to use your card at a participating store to purchase a covered item or service and were unable to, you can request reimbursement for out-of-pocket expenses.

Flex benefit**

You can spend up to a total of \$275 each calendar year for one or more of the following benefits:

- Acupuncture
- Therapeutic massage
- Weight management program
- Bathroom safety devices
- Nutritional/dietary benefit
- Additional hours of Papa in-home support services
- Activity tracker
- Transportation for health-related rides via Uber and Lyft

If you haven't used your new card yet, it's a great time to get started!

Fitness benefit

You get up to \$200 each calendar year toward memberships at a health club, yoga studio and/or virtual fitness program you use at home. Or, you can buy eligible fitness equipment like a yoga mat, handheld free weights, exercise bands and more. Your Smart Card cannot be used to pay for activation fees or other health club fees associated with membership.

To activate your card, find a participating store, check your balance or request reimbursement:

- Call **1-800-688-9140** (TTY **711**), weekdays, 8 a.m. to 8 p.m., ET.
- Visit BravenSmartCard.com.

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

** Restrictions apply. Please visit BravenSmartCard.com for more details.



Your Dental Benefits



You have comprehensive dental coverage through the Braven Health Dental PPO program.

Preventive benefits

You are eligible for the following routine dental benefits at no cost to you when you visit an in-network dentist:

- Cleanings - up to three every year
- Fluoride treatments - one every six months
- Full-mouth X-ray - one every three years
- Oral exams - up to three every year

Comprehensive benefits

You also have coverage for basic services like restorations, endodontics, periodontics and simple extractions.

- Your plan will pay up to 50% of covered services, up to a maximum of \$1,000.
- There is a \$1,000 annual maximum for this benefit. For example, if you have a periodontal treatment that costs \$1,000, Braven Health will pay 50% of the cost (\$500) and you would pay the remaining \$500.
- However, if the treatment costs \$2,500, Braven Health would only reimburse up to \$1,000, because that is the benefit maximum. That means you would be responsible for the remaining balance of \$1,500.

For more information on how your dental benefits work, visit BravenHealth.com/blog/dental.

To find an in-network provider near you, visit BravenHealth.com/find-doctor or call **1-855-648-1405 (TTY 711)**, weekdays, 8 a.m. to 8 p.m., ET.



Your Benefits at Your Fingertips

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 (EOB) and more.

Get started

Go to BravenHealth.com/register.

1. Enter and verify your personal information, including your member ID number, which is on your member ID card. Click **Continue**.
2. Follow the steps to verify your email address, and then click **Continue**.
3. Create a username and password, read the disclaimer and check the box.
4. 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 new member ID card. You can also call Member Services at **1-833-272-8360** (TTY **711**) if you need a new one.

Have Questions? We Have Answers



You now have 24/7 access to information about claims, benefits, the Braven Health Smart Card and more on our FAQ page. Sign in to BravenHealth.com and click on FAQs at the top of the page next to the notification bell. Click on the drop-down menu to select the topic that interests you. You'll find answers to our most frequently asked questions. We update FAQs regularly, so check back often.

Get Screened for Colorectal Cancer

Abnormal growths, called polyps, can form in the colon or rectum, and over time, polyps may turn into cancer. Screening tests can find polyps so they can be removed before turning into cancer. Screenings can also help find colorectal cancer at an early stage, when treatment works best.

What Are the Symptoms?

Symptoms may include changes in bowel habits, blood in or on your stool, diarrhea, constipation, feeling that your bowels do not empty all the way, abdominal pain, aches or cramps that don't go away or unexplained weight loss. There may be no symptoms, especially at first. That is why regular screenings for colorectal cancer are so important.

What Are the Risk Factors?

Risk factors include age, having inflammatory bowel disease and a personal or family history of colorectal cancer. Colorectal cancer is the fourth most common cancer diagnosed in the United States, excluding skin cancer. It is also the fourth leading cause of cancer-related deaths in both men and in women. Getting regular physical activity and keeping a healthy weight may help lower your risk.

Types of Screenings

The most effective way to reduce your risk is to get screened routinely, beginning at age 45. There are five types of screenings that look for colorectal cancer. Talk to your doctor about which one is right for you.

Screening	Description	How often?
Fecal Occult Blood Test (FOBT) - OR - FIT-DNA Test or Stool DNA Test	FOBT: A lab test that looks for blood in a stool sample FIT: A lab test that checks for DNA changes and blood in the stool sample	FOBT: Yearly FIT: Every 1 to 3 years
Flexible Sigmoidoscopy	A procedure that uses a tiny camera on a thin tube to view the rectum and lower third of the colon	Every 5 years
Colonoscopy	Similar to a flexible sigmoidoscopy, but uses a longer tube to view the entire colon	Every 10 years (if no polyps are found)
CT Colonography	A CT scanner is used to take images of the colon	Every 5 years

Most preventive screenings are covered at no cost to you. To find in-network doctors, specialists and facilities, visit [BravenHealth.com/find-doctor](https://bravenhealth.com/find-doctor). If you have questions about these screenings, call **1-844-754-2451 (TTY 711)**, weekdays, 8:30 a.m. to 5 p.m., ET.



Get Screened, Get Rewarded!

See page 8 for information on how to get rewarded for colorectal cancer screening.

Source: Centers for Disease Control and Prevention, *Colorectal Cancer*. Retrieved on **March 15** from cancer.org/cancer/colon-rectal-cancer.html.

Take Care of Your Health, Get Rewarded



Through our *Healthy Journey* Rewards Program, we will reward you when you complete certain routine health screenings.

Annual Wellness Visit		\$75
Bone Mass Density Testing		\$50
Breast Cancer Screening		\$50
Colorectal Cancer Screening	Stool Screening Test (FIT or FOBT)	\$10
	Colonoscopy or Sigmoidoscopy	\$50
Diabetes Management	Diabetic HbA1c Test	\$25
	Diabetic Retinal Eye Exam	\$25
	Diabetic Kidney Function Test	\$25
	Diabetic Self-Management Training	\$25
Healthy Heart Self-Management Training		\$25

To get your rewards, visit BravenSmartCard.com to fill out and submit a Health Screening Attestation form, or download the form and mail it to:

Braven Health Rewards and Incentives
4613 N. University Drive, #586
Coral Springs, FL 33067

You can also call Braven Health Smart Card Member Services at **1-800-688-9140** (TTY **711**), weekdays, 8 a.m. to 8 p.m., ET.

Once confirmed, your rewards will be loaded onto your Braven Health Smart Card. You can use your *Healthy Journey* Rewards at Starbucks, Panera Bread, Subway, Dunkin', Chipotle, iTunes, Apple Store, 1-800-Flowers, Macy's, Marshalls and Home Goods. For the most current list of stores, visit BravenSmartCard.com.

If you have any questions about this program, call **1-844-754-2451** (TTY **711**), weekdays, 8:30 a.m. to 5 p.m., ET.

Don't Worry, We'll Remind You!

You will receive reminders about recommended routine screenings that you may need throughout the year.

Care Management May Be Right for You



If you are managing a serious health condition, you don't have to do it alone. Braven Health's Care Management Program is here to help you better understand your diagnosis and follow your doctor's treatment plan.

Care Management can help anyone experiencing a new or chronic condition, such as:

- A cancer diagnosis
- The need for heart surgery, an organ transplant, ventilator management, extensive home care or home infusion
- A severe injury or paralysis
- Transitioning home after an inpatient admission to a hospital or rehabilitation facility

Our Care Managers are registered nurses who can:

- Discuss your medical situation with you and your doctors
- Connect you to the right care
- Provide educational information and resources
- Help you understand how to get the most from your plan benefits

Participation in the Care Management Program is voluntary and free for eligible members. To find out if you are eligible or enroll, call **1-888-621-5894** (TTY **711**) and select option **2**. Representatives are available weekdays, 8 a.m. to 5 p.m., ET.

Did you know?

If you were treated in the Emergency Room (ER) or an urgent care center, you should see your Primary Care Physician (PCP) within seven days for a follow-up visit. Your PCP will make sure you are receiving proper care, help you understand tests that were performed or ordered, review new medicine or medicine changes, and coordinate any follow-up care.

If you were hospitalized, you should see your treating physician within seven days of your inpatient admission. You can also expect a call from one of our Registered Nurses, who will check in to see how you're feeling and review your need for additional services, medicines and medical equipment. This call can help you move forward with your recovery.



Your Hip Hurts. What's Causing It?

"Not all hip pain is due to the same cause," says Richard Yoon, MD, orthopedic surgeon for the RWJBarnabas Health Medical Group.

The main causes of hip pain are osteoarthritis of the hip bones and sciatica. Your doctor can tell you what is causing your pain with a physical exam, X-ray and/or MRI.

Arthritis

- Erosion of the joint and wearing away of protective cartilage
- Can develop after an injury or from daily wear and tear over time, especially from high-impact activity

Sciatica

- Nerve pain caused by injury to the sciatic nerve, which runs from the lower back through the hips, buttocks and legs
- Risk factors include age-related changes to the spine, obesity, diabetes and prolonged sitting

"If you feel pain in the groin — what I call 'front-pocket pain' — you may be suffering from hip arthritis," Dr. Yoon says. "Hip arthritis causes stiffness and can make it hard to get out of your car or bend down to tie shoelaces. Sciatica, which is often caused by a pinched nerve, can feel like an electric shock that radiates from the buttocks down through the hip and leg. It may also cause weakness or numbness."

Common treatments include stretching, physical therapy, ice, heat and nonsteroidal anti-inflammatory drug (NSAID) pain relievers. Corticosteroid injections can also reduce inflammation.

Always talk to your doctor if you have any kind of bone or joint pain. If you need help finding a specialist, visit [BravenHealth.com/find-doctor](https://www.BravenHealth.com/find-doctor).

7 Tips for Headache Relief



Headaches are very common, and are often triggered by stress, lack of sleep, dehydration or a combination of all three.

While some headaches may be annoying, others can be debilitating or the sign of a more serious condition. Brian Gerhardstein, MD, PhD, neurologist at Hackensack Meridian Health, shares seven ways to relieve headaches.

1. Sitting in a dark room

Light can make headaches worse. Find a dark, quiet room to rest in for 20 to 30 minutes.

2. Hot and cold compresses

Try using an ice pack covered by a washcloth on your forehead or cheeks for no more than 10 minutes and alternate with a heat pack.

3. Pain relief medicine

"If you're not finding relief from OTC pain relievers, your doctor can help find a treatment that works better for you. There are many different headache medicines and treatment options available depending on the cause," said Dr. Gerhardstein.

4. Massage

Headaches can be triggered by muscle tension in the upper body or neck. Massage therapy can help reduce tension and chronic pain.

5. Acupuncture

Acupuncture involves applying thin needles to naturally stimulate the body's pain-relieving ability.

6. Aromatherapy

Certain scents like peppermint, eucalyptus and lavender can trigger positive and healing responses in the brain.

7. Breathing meditation

Slow rhythmic breaths can help relieve muscle tension.

To prevent headaches, try getting enough sleep each night, eating healthy meals and drinking enough water. The quality of sleep is just as important as the quantity. Remove stimulants before bedtime, such as screens, sugar, alcohol and caffeine. Try a relaxing activity before bedtime instead.

Talk to your doctor if you cannot get rid of your headache pain, the pain is severe or it is associated with other symptoms or conditions.

Reduce Your Risk of Skin Cancer



As warmer weather approaches, you may be excited to get outside to enjoy the sun. However, spending an extended amount of time outside can increase your risk for skin cancer. Skin cancer is the most common form of cancer in the United States, but the good news is that it is preventable and treatable, if caught early.

Follow these steps to reduce your risk of skin cancer:

- Avoid prolonged exposure to the sun, especially between 10 a.m. and 2 p.m.
- Wear sunscreen with a SPF of 30 or higher, and reapply at least every two hours.
- Wear sun-protective clothing, including a hat that covers your face, neck and ears.
- Avoid tanning beds and deliberate sun bathing.



Did you know you can buy sunscreen with your OTC allowance?

Screen your skin

A change in your skin that lasts for months is the most common sign of skin cancer. Look out for discolored patches, a sore or ulcer that doesn't heal or a mole that changes. Get in the habit of self-examining your body to check for anything unusual.

"Just like you go for a physical exam, you should have your skin checked once a year by a doctor," says Robin Ashinoff, MD, chief of dermatology at Hackensack University Medical Center. Regular skin checks are important for detecting skin cancers early, when they are usually treatable.

Risks for skin cancer include:

- A fair complexion and skin that freckles quickly
- A family history of skin cancer
- A weakened immune system
- A smoking habit

Source: Hackensack Meridian Health. *7 Steps to Reduce Your Risk of Skin Cancer*.

Retrieved **March 6, 2023** from hackensackmeridianhealth.org/en/HealthU/2022/08/03/7-Steps-to-Reduce-Your-Risk-of-Skin-Cancer.



Have You Been Hospitalized for a Mental Illness or Substance Use Disorder?



Symptoms of mental health and/or Substance Use Disorders can result in ER visits, inpatient hospitalizations or other inpatient admissions when they prevent you from doing daily tasks.

Here's what to do next.

If you have been diagnosed with a mental health and/or Substance Use Disorder and were recently discharged from the ER or an inpatient facility, scheduling follow-up visits with your providers is important to your recovery.

Why is follow up important?

Follow-up visits may include outpatient therapy, medically assisted treatment, psychiatry, and intensive outpatient or partial hospitalization programs. Follow-up treatment after hospitalization or admission for substance use or mental illness can make symptoms easier to manage and reduce the risk of being re-hospitalized.

- Schedule an appointment for after your discharge. This will allow your treatment team (including psychiatrists, therapists and case managers) to help you manage symptoms and talk about questions you may have about your medicines or therapies.
- Aim to receive outpatient follow up within seven days of discharge from the ER, inpatient or other high-intensity treatment program.
- During your follow-up visit, you can request that your provider communicate with your PCP, other providers and/or your loved ones to help coordinate your care.

For more information, or if you'd like help finding a Behavioral Health provider, call **1-888-444-0422** or use the *Doctor & Hospital Finder* at [BravenHealth.com/find-doctor](https://www.BravenHealth.com/find-doctor).



Warm Weather Safety Tips



Each year, more than 700 people die in the United States from heat-related illnesses. These are caused when their bodies can't cool themselves properly. Older adults and people with medical conditions are at higher risk for heat-related illness and death.

High heat causes dehydration. This can lead to heat cramping, heat exhaustion and the most serious heat-related illness: heat stroke. Sudden changes in a person's mental state or behavior, fast pulse and fast breathing, vomiting, or fainting are common signs of heat stroke.

Hot weather is especially bad for people with diabetes. You might need to check your blood sugar levels more often and change your diet in the heat.

Respiratory diseases can also become worse in high heat. Warmer temperatures can mean higher ozone levels (poor air quality), making breathing harder, especially if you have asthma or another lung disease.

When temperatures and humidity are high, take these steps:

- Stay inside in air-conditioning if you can.
- Drink fluids, even if you're not thirsty.
- Slow down when doing outdoor activities.
- Wear sunscreen and lightweight, loose, light-colored clothing.
- Cool down with a shower or bath.
- Check on friends and neighbors and have them check on you.
- Check the news for weather updates.

For more health and wellness information, visit [BravenHealth.com/blog](https://www.BravenHealth.com/blog).

Source: Centers for Disease Control and Prevention. *Protect Yourself From the Dangers of Extreme Heat*. Retrieved **March 22, 2023** from [cdc.gov/nceh/toolkits/extremeheat](https://www.cdc.gov/nceh/toolkits/extremeheat).



How to Have an Injury-Free Summer

ER visits tend to spike in the summer. To help you and your family stay safe, Eric Handler, DO, an emergency medicine physician with RWJBarnabas Health, outlines the most commonly seen injuries in the ER in the summer:

- **Water injuries.**
Drowning can occur in shallow water and even to good swimmers. At the beach, pay attention to flags to avoid riptides. Swim where lifeguards are present and avoid alcohol.
- **Heat-related injuries.**
Heat cramps (heavy sweating, muscle pain or spasms) and heat exhaustion (dizziness or fainting, nausea, clammy skin, fast, weak pulse) are often seen in the ER, Dr. Handler says.
- **Sports injuries.**
Many overuse injuries – often in the shoulders, elbows and knees – occur in those who aren’t very active. Warm up your muscles before any activity. If you’ve been sedentary for a while, see your doctor before returning to exercise.
- **Firework-related injuries.**
ER visits spike around the Fourth of July. “If something is lit but doesn’t go off, leave it alone for at least 15 minutes, and then pour water on it to make sure it’s fully extinguished,” recommends Dr. Handler. Avoid holding fireworks in your hands and never dispose of fireworks without covering them in water.
- **Bicycle injuries.**
A properly fitted helmet can decrease the risk of head and brain injuries. Elbow and knee pads are recommended, especially for beginners.



Do You Have a Personal Representative?



Planning ahead is important, especially if you become sick or have a serious health condition. A Personal Representative (PR) can act on your behalf and help you with your benefits and coverage, claims, bills, and grievances and appeals.

- **Limited authority** means your representative has the authority to make account inquiries only. They can contact Braven Health on your behalf to obtain Private Information (PI).
- **Legal authority** means that, in general, your representative can make account inquiries and receive all your correspondence at their address.

If you choose a PR, you do not lose any of your rights. You can always choose to handle your own benefits at any time. Your PR can be your husband, wife, son, daughter, relative, friend or a court-appointed individual.

You can find the form to appoint a representative at BravenHealth.com/HIPAA. Mail the completed Appointment of Representative form to:

Braven Health
Attn: HIPAA Team
PO Box 1458
Newark, NJ 07101-1458

If you ever need to change the status of your PR, please notify Member Services immediately. Otherwise, all of your communications (member ID cards, health plan benefit information and more) will continue to be sent to your legal PR on file, if you selected one.

You may also call Member Services at **1-833-272-8360** (TTY **711**) if you have any questions or need to request a form.

Questions to Ask Your Doctor



Some health topics can be uncomfortable to bring up. That's why having a good relationship with your doctor is so important. You should feel comfortable asking questions about your health and talking about any concerns you may have. Your annual wellness visit is a great time to address any concerns or health risks.

Here is some help to start a conversation with your doctor about your risk for falls, urinary incontinence and lack of physical activity.

Topic	Risk Factors	Tips	Sample Questions
Fall Risk	<ul style="list-style-type: none"> Limited mobility Poor balance Poor vision Reduced muscle strength Clutter and leaving items on the floor 	<ul style="list-style-type: none"> Talk about fall risks and any recent falls with your doctor. Have your eyes checked regularly. 	<ul style="list-style-type: none"> What should I do after a fall? Do any of my medicines put me at a higher risk of falling? Are there any devices that may help prevent me from falling? Are there any community resources or classes that could help me reduce my risk?
Urinary Incontinence or Leaky Bladder	<ul style="list-style-type: none"> Gender (women are more likely to have this) Age (as you get older, some muscles in your bladder lose strength) Being overweight Smoking 	<ul style="list-style-type: none"> Talk about any recent or recurring issues with your doctor. Be thorough when describing any symptoms, no matter how small. 	<ul style="list-style-type: none"> Based on my health history, am I at risk of developing urinary incontinence? Do any of the medicines I take make my risk higher? Are there other things I can do to lower my risk?
Lack of Physical Activity	<ul style="list-style-type: none"> Age (inactivity tends to increase with age) Reduced muscle strength Gender (women are more likely to lead inactive lifestyles) Falls 	<ul style="list-style-type: none"> Discuss any issues that prevent you from being active with your doctor. Research safe exercises. Talk to your doctor before starting any new exercises. 	<ul style="list-style-type: none"> What type of physical activity is right for me? How many days a week should I exercise and for how long?



You're Invited: Members-Only Virtual Wellness Series



Join our Health Education Specialists for a Healthy Aging Series that will focus on reducing health issues and improving your quality of life. We will cover a new topic every month.

Sessions will be held the first and third Wednesday of every month starting in June through September. Please visit BravenHealth.com/find-events or call **1-888-444-0393 (TTY 711)** to reserve your spot today.

Your Private Information



If you want to know more about how we use, disclose and protect your personal information, as well as your rights regarding protected health information, please read our Notice of Privacy Practices at BravenHealth.com/privacy-center.

If you want a hard copy of this information, please call Member Services at **1-833-272-8360 (TTY 711)**.





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 **Healthy Directions: A Blog From Braven Health**

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Spanish (Español): Para ayuda en español, llame al **1-833-272-8360** (TTY **711**).

Chinese (中文): 如需中文協助, 請致電 **1-833-272-8360** (TTY **711**).

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