

Health THE ADVOCATE

"He who has health, has hope; and he who has hope, has everything." -Thomas Carlyle

EXCELLUS BCBS VICTIM OF CYBERATTACK

Excellus BlueCross BlueShield announced on September 9, 2015 that its Information Technology (IT) systems were the target of a sophisticated cyberattack and steps are being taken for the protection of its members and individuals who do business with the health plan.

As a result of cyberattacks on other insurance companies, Excellus BCBS engaged FireEye's Mandiant incident response division, one of the world's leading cybersecurity firms, to conduct a forensic assessment of its IT systems. On August 5, 2015, Excellus BCBS learned that cyber attackers gained unauthorized access to its IT systems.

Excellus BCBS notified the FBI and is cooperating with the bureau's investigation.

The investigation has not determined that personal information on the company's IT systems was removed or used inappropriately. However, the investigation has determined that attackers may have gained unauthorized access to approximately 10 million individuals' information, which could include name, date of birth, Social Security number, mailing address, telephone number, member identification number, financial account information and claims information.



EXCELLUS BCBS OFFERS PROTECTION FOR AFFECTED INDIVIDUALS FOLLOWING CYBERATTACK

Excellus BCBS began to mail letters to affected individuals September 9 and is providing two years of free identity theft protection services through Kroll, a global leader in risk mitigation and response solutions, including credit monitoring powered by TransUnion. A dedicated call center has also been set up for members and other affected individuals. Excellus BCBS has established a dedicated website (www.excellusfacts.com), where members and other affected individuals can view frequent questions and answers and sign up for the free credit monitoring service and identity theft protection services. Individuals who believe they are affected by this cyberattack are encouraged to go to the dedicated website and enroll in the free identity theft protection service. If members have any questions, you can call 1-877-589-3331. If you have any concerns, I would highly recommend enrolling in the free identity theft protection service being offered by Excellus BCBS.

SEE PAGE 2 OF THIS NEWSLETTER FOR STEPS TO FOLLOW TO ENROLL IN FREE IDENTITY THEFT PROTECTION.

If you have any concerns, I highly recommend enrolling in the free identity theft protection service being offered by Excellus BCBS. You do not need to wait for a letter to enroll in the free identity theft protection service.

STEPS TO FOLLOW TO ENROLL IN FREE IDENTITY THEFT PROTECTION

First go to Excellusfacts.com. There is a red box at the top right hand side of the page which looks like this:

ACTIVATE FREE CREDIT MONITORING NOW

Click on the activate free credit monitoring link and it will open up a new webpage with Kroll.com. Once on the Kroll website, check the box please confirm as shown below:

Please Confirm

By clicking 'Step 1: Activate Web Watcher Now', I certify that I believe I am impacted by the incident involving Excellus BlueCross BlueShield and The Lifetime Healthcare Companies which includes Univera Healthcare, Lifetime Benefit Solutions, Lifetime Care, Lifetime Health Medical Group and The MedAmerica Companies

Then click on the following link:

Step 1: Activate Web Watcher Now

Once you click on **Activate Web Watcher Now** it brings you to the next page where you create your account: (see screen shot below)

Once you set up your account it takes you to another screen where you will see something that looks like the following:

Next click on **Step 2 Activate Free Credit Monitoring Now** at the top of the screen. Once you click on it, it takes you to a page where it prompts you to enter your date of birth and social security number. After you enter the information then click continue and it takes you to the following screen:

Check the box **I Agree** and then click on **Authenticate Now**. You will then see a screen where you need to answer questions to authenticate who you are. **Answer the questions and then click submit.**

Once you click submit it brings you back to the screen letting you know that a report has been run and tells you if anything was found. Back at this screen you can now decide if you would like them to monitor all of your information. You can click on the text labeled **"Edit Monitored Information"** and it will allow you to add additional phone numbers, email addresses, credit card numbers, bank accounts and your medical identification number. This is optional and is your choice how much information you want to include.

Once you create an account with Kroll you will receive an email notifying you that you have successfully activated your account. Additionally, if changes to your monitored information occur, you will receive an email alert from Kroll notifying you.

PLEASE NOTE: It is only monitoring the social security number you entered when creating your account. If you want to have your spouse and/or your dependents monitored as well, you will need to create an account for each of them separately.

Minors born after 1997 are not eligible for credit monitoring but are eligible for web watcher through Kroll. The reason for this is that minors under 18 do not have credit to monitor.

You would still enroll the minor the same way with Kroll by creating an account for them, but they will only be enrolled in web watcher if they are a minor and not the full blown credit monitoring.



SERVICES INCLUDED WITH KROLL IDENTITY THEFT MONITORING

Kroll employs a team of experienced licensed investigators to provide you with expert, one-on-one assistance:

CONSULTATION & RESTORATION SERVICES

CONSULTATION: You have unlimited access to consultation with a dedicated licensed investigator at Kroll. Support includes best practice tips to assist in ongoing protection, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

RESTORATION: Kroll's restoration services are the most comprehensive of any provider. Should you become a victim of identity theft, a dedicated licensed investigator can work on your behalf to resolve related issues. The investigator does more than shoulder the bulk of the recovery; they can dig deep to uncover all aspects of the theft, and then work with creditors, collection agencies, utilities, government entities, and more to resolve it.



CREDIT MONITORING THROUGH TRANSUNION

Credit monitoring can be a key tool in detecting early warning signs of identity theft. You'll receive alerts when there are changes to your credit data – for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll investigator, who can help you determine if it's an indicator of identity theft. You'll also receive "no activity" notices if there have been no changes to your data.

WEB WATCHER

Web Watcher helps to detect if your personal information is being bought and sold online. This program monitors hacker chat rooms, forums and other websites where criminals are known to trade stolen information. Thousands of sites are monitored, looking for matches to your personal information, such as social security number, medical identification number, and financial account numbers. If your information is found, you will be promptly alerted and provided with instructions to contact your investigator. Monitoring starts as soon as you enroll and select the information to search.

FREQUENTLY ASKED QUESTIONS REGARDING CYBER ATTACK

WHO DOES THIS AFFECT?

The incident could affect members, patients, and other individuals with whom Excellus does business. Members of other Blue Cross Blue Shield plans who have sought treatment in the 31 county upstate New York service area of Excellus BlueCross BlueShield may be affected. Excellus is mailing letters to anyone whose information may have been accessed during this attack.

WHAT ELSE CAN I DO TO PROTECT MY PERSONAL INFORMATION?

Excellus has no evidence any data was removed at any point during this attack. They also have no evidence such data has been used inappropriately since the attack. They have secured the services of Kroll to provide identity theft protection at no cost to you for two years. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. These services include Credit Monitoring (provided by Kroll through TransUnion), Web Watcher, and Identity Theft Consultation and Restoration. We encourage you to sign up for these services. **Excellus will NOT email you or make unsolicited phone calls to you about this**

attack. You should not provide your personal information in response to an email or unsolicited phone call that claims to be related to this attack.

In addition to signing up for free credit monitoring and identity protection services, you should also review your Explanation of Benefits (EOB) statements when you receive them. If you see services on your EOB that you did not obtain, please contact Excellus using the number on the back of your ID card or call Kroll at 1-877-589-3331. Excellus further recommends that you remain vigilant to the possibility of fraud and identity theft by reviewing your bank, credit card and other financial statements for any unauthorized activity. If you would like to place an alert on your bank account or change your bank account number, please contact your bank.

DID EXCELLUS BLUECROSS BLUESHIELD SEND ME AN EMAIL ABOUT THIS ATTACK?

Excellus will not email anyone regarding this attack. You should be aware that you may receive scam and phishing emails claiming to be from Excellus. If you receive an email claiming

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Frequently Asked Questions continued...

to be related to this attack that appears to be from Excellus they recommend you take the following steps:

- **DO NOT** click on any links in email.
- **DO NOT** reply to the email or reach out to the senders in any way.
- **DO NOT** enter any information on any website that may open, if you have clicked on a link in the email.
- **DO NOT** open any attachments that arrive with email.

WHEN WILL I RECEIVE MY LETTER?

Excellus has begun to mail letters to affected individuals starting September 9. If you believe that you were affected by this incident but have not received a letter by November 9, they encourage you to contact their dedicated call center at 1-877-589-3331. You don't need your letter to sign up for the free credit monitoring and identity theft protection services they are offering.

DO I NEED A CODE TO SIGN UP FOR CREDIT MONITORING SERVICES?

There is no code required to enroll in these services.

NEW PHARMACY BENEFIT MANAGER FOR MAIL ORDER PRESCRIPTIONS EFFECTIVE JANUARY 1, 2016

Excellus BCBS has informed us that they have chosen Express Scripts as their new Pharmacy Benefits Manager which will replace Prime Mail. This change is part of their commitment to continuously improve their service and to offer more cost effective pharmacy services to our members.

The change to Express Scripts impacts those **mail order customers** currently using Prime Mail beginning January 1, 2016. The transition should be seamless for members. If you are currently using Prime Mail, your personal information and prescriptions will automatically move to Express Scripts effective January 1, 2016.

Our members will continue to have two options for mail order which will be Express Scripts or Wegmans. Excellus will be mailing out letters late in October to members who are currently using Prime Mail with information about Express Scripts.

REMINDER: PRESCRIPTION COPAYMENTS HAVE CHANGED EFFECTIVE JULY 1, 2015

THE NEW COPAYMENTS ARE AS FOLLOWS:

GAHP PPO.....\$5/\$30/\$60

GAHP PPO-D2\$7/\$30/\$60

The GAHP Board approved a three-year change to the prescription copayments. These new copayments reflect year two of the change.

Remember save money on your prescription copayments with mail-order

The mail-order option is a great way for you to save money. When you order a 90-day supply through mail-order, your copayment is equal to 2 copayments. For example on both the PPO and PPO-D2 Plan: a Tier 3 drug, will cost you \$180 at the retail pharmacy for a 90-day supply. That same Tier 3 medication, if it is ordered through mail-order, will cost you \$120 for a 90-day supply.

EXCELLUS MAILING ASKING FOR SOCIAL SECURITY NUMBERS

Many members received a letter from Excellus back in August requesting social security numbers of dependents. In light of the Excellus data breach, I would like to reassure anyone who received the letter, the letter was legitimate. We did notify our Districts to advise members not to respond to the mailing because our GAHP office would prefer to provide Excellus with the missing social security numbers. If our office finds that we are missing any information, we will contact the District to assist us in gathering the information needed. However, if you did respond to the letter, please be rest assured it was a legitimate request from Excellus. Excellus needs this information in order to comply with the new IRS reporting requirements associated with the Affordable Care Act.



A PAIN IN THE BACK



PREVENTING & TREATING LOW BACK PAIN

Fall weather lures you outside for heavy yard work, now is a good time to learn about how to prevent and treat low back pain. Four out of every five people have had low back pain at one time or another. With symptoms ranging from a dull ache to absolute agony, low back pain can put your life on hold. In fact, it's second only to the common cold in causing missed work days for adults under age 45. Most

low back pain clears up in a few days or weeks with a combination of rest, appropriate exercise, and over-the-counter pain medicines. Pain that persists for more than three months (chronic back pain) is more difficult to treat, in part because there are many different possible causes. The lower, or lumbar, spine is a complex structure made up of powerful muscles, ligaments, bones, and joints. It provides the strength for standing, walking, lifting and other activities, and allows the body to turn, twist, and bend. What Causes Back Pain? Back pain can be caused by a number of things, from sports injuries and other damage to simple wear and tear. If muscles are poorly conditioned or overworked, they are more easily strained. Someone who works all week at a desk, for example, can strain their back muscles doing heavy yard work on the weekend. Likewise, if the ligaments that help stabilize the low back are weak from inactivity or stiff from overuse, a sudden wrenching movement can cause a ligament sprain. Aging can also bring low back pain. Bones lose strength over time. In someone with osteoporosis, the bones of the lumbar vertebrae can break or compress in a fall or even during some everyday activities. Arthritis can inflame joints, causing pain and stiffness. Slipped disks (where the cartilage between disks bulge outward) can press against the spinal nerves to cause pain.

How To Keep Your Back Healthy

Keeping your back healthy is the best way to prevent low back injury. There are several practical things you can do:

- ◆ Don't try to lift objects too heavy for you. Lift by bending your knees, not your back; keep your back straight and your head down and in line with your back. Keep the object close to your body, and don't twist when lifting.
- ◆ Regular, low-impact exercises like walking, swimming, or stationary bike riding 30 minutes a day can increase muscle strength and flexibility. Yoga can also help stretch and strengthen muscles and improve posture. Always stretch before exercise or other strenuous physical activity to prevent back injury.
- ◆ Practice good posture. Your back supports your weight most easily when it is straight. Wear comfortable, low-heeled shoes. When standing, keep your weight balanced on both feet. Keep your shoulders back and don't slouch.
- ◆ When sitting, try to use a chair with good lower back support. A pillow or rolled-up towel placed behind the small of your back might help. Make sure your work surfaces, like your keyboard, are at a comfortable height. If you have to sit for a long period of time, rest your feet on a low stool or a stack of books. Switch sitting positions often, and walk around the office and gently stretch your muscles every so often to relieve tension.
- ◆ Sleeping on a firm surface on your side helps your back.
- ◆ Eat a healthy diet with enough calcium, phosphorus, and vitamin D to help promote new bone growth.
- ◆ Keep extra weight off your waistline, where it can strain your lower back.
- ◆ If you smoke, quit; smoking reduces blood flow to the lower spine and causes the spinal discs to degenerate.

PHYSICAL ACTIVITY...

HOW MUCH?

AND

HOW HARD?

By Rick Amundson – Excellus BlueCross BlueShield Workplace Wellness Consultant

How much physical activity or exercise do you need? Renowned exercise scientist Dr. Steven Blair says that “thirty minutes of moderate intensity exercise five or more days a week is really the bedrock dose,” and the Centers for Disease Control and Prevention agrees with him. Blair cites an ongoing 27 year study at the Cooper Institute that concludes that, even with this minimum dose, there is a 50 percent reduction in mortality. If you do more than the recommended 30 minutes per day, for example, 60 minutes of brisk walking or 45 minutes of jogging, you get an additional 10 percent to 15 percent reduction in mortality risk. And there is more good news! While 30 minutes of continuous activity is best, you can reap nearly the same rewards by breaking up the 30 minutes into three 10 minute sessions.

Next, let’s talk about how hard we need to exercise. The “talk test” is a simple concept that can guide you. If you’re walking and are mildly breathless but can talk with little effort, then you’re probably exerting a moderate-intensity level of exercise. If you’re walking or running and gasping for breath and you can talk only with difficulty, then you’re in the vigorous activity range.

In a recent interview with the Wellness Councils of America, Dr. Blair was asked if “being physically active was the magic bullet?” He responded by saying “while I don’t believe in magic, being physically active is about as close as we can come to a magic treatment to avoid and prevent chronic disease. It has so many benefits.”

And this last reminder from Dr. Blair for those who do get their recommended dose of exercise on most days....

you still need to get up and move during the rest of your day. Research shows that four hours of continual sitting actually negates the benefits gained from 30 minutes of aerobic exercise.

In conclusion, it seems to be a reasonable and achievable goal for all of us to get 30 minutes of physical activity on most days and find ways to work movement into the rest of the day. Are you all in? Go for it!





Being physically active is important to prevent heart disease and stroke, the nation's No. 1 and No. 5 killers. To improve overall cardiovascular health, we suggest at least 150 minutes per week of moderate exercise, or 75 minutes per week of vigorous exercise (or a combination of moderate and vigorous activity). Thirty minutes a day, five times a week is an easy goal to remember. You will also experience benefits even if you divide your time into two or three segments of 10 to 15 minutes per day.

Physical activity is anything that makes you move your body and burn calories.

This includes things like climbing stairs or playing sports. Aerobic exercises benefit your heart, and include walking, jogging, swimming or biking. Strength and stretching exercises are best for overall stamina and flexibility. The simplest positive change you can make to effectively improve your heart health is to start walking. It's enjoyable, free, easy, social and great exercise.

A walking program is flexible and boasts high success rates because people can stick with it. It's easy for walking to become a regular and satisfying part of life.

Adding activity into your day is possible. Choose activities that you enjoy and can do regularly. Keep it interesting by trying something different on alternate days. Every little bit adds up, and doing something is better than doing nothing. Most importantly – have fun while being active!



IDEAS TO KEEP YOU ACTIVE

1. Take 10

Do at least 10 minutes of activity at a time to reach your weekly goal. Walk the dog for 10 minutes before and after work and add a 10-minute walk at lunchtime.

2. Mix it up

Start the week with a swim at the pool, take a yoga class during a weekday lunch, lift weights in the evening, and end the week by working in the garden.

3. Be ready anytime

Keep comfortable clothes and walking or running shoes in the car and at the office.

4. Find ways to move

Take a brisk walk around the parking lot, jog to the bus stop, or ride your bike to the subway station. If you have an infant or toddler, take a long walk using the stroller and everyone gets some fresh air.

5. Work out during TV time

Watch a movie while you jog on a treadmill or download a video on your phone and watch while you ride a stationary bike.

6. Be an active parent

Instead of standing on the sidelines, walk up and down the soccer, football, or softball field while the kids play their game.

7. Find support

Join a walking group, play wheelchair sports, practice martial arts, or sign up for an exercise class in your community. Recruit family or friends for support.

8. Enjoy the great outdoors

Tumble in the leaves, build a snowman with your kids, or ski cross-country. Visit a county or national park and spend time hiking, canoeing, or boating.

9. Look for wellness at work

Find a softball, basketball, or volleyball team at your job. You can also take the lead by starting a wellness or exercise group in your office.

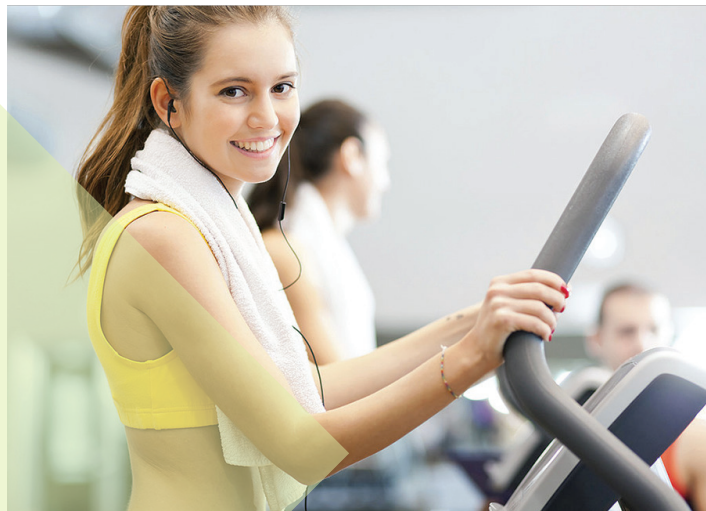
10. Chores count, too

Clean the house, wash the car, or mow the lawn with a push mower. Know that these activities count toward your goal of at least 150 minutes each week.

THE AMERICAN HEART ASSOCIATION RECOMMENDATIONS FOR PHYSICAL ACTIVITY IN ADULTS

TEST YOUR FITNESS IQ Quiz provided by Krames Staywell Custom Communications

- To get the best workout possible, you need to visit a gym.
A. True B. False
- For the best home workout, follow an exercise video—even if you can't stand working out in front of the TV.
A. True B. False
- It's important to include some kind of aerobic activity in your exercise routine.
A. True B. False
- Stretching exercises can help prevent falls.
A. True B. False
- Whatever exercise you choose to do, start out slowly and work your way up.
A. True B. False
- Always talk to your doctor before beginning a new exercise program.
A. True B. False



Find quiz answers below.



Quiz Answers: 1. B, 2. B, 3. A, 4. A, 5. A, 6. A



THINK YOU ARE HAVING A STROKE? CALL 9-1-1 IMMEDIATELY!

F	A	S	T
FACE DROOPING	ARM WEAKNESS	SPEECH DIFFICULTY	TIME TO CALL 911

F Face Drooping – Does one side of the face droop or is it numb? Ask the person to smile. Is the person's smile uneven?

A Arm Weakness – Is one arm weak or numb? Ask the person to raise both arms. Does one arm drift downward?

S Speech Difficulty – Is speech slurred? Is the person unable to speak or hard to understand? Ask the person to repeat a simple sentence, like "The sky is blue." Is the sentence repeated correctly?

T Time to call 9-1-1 – If someone shows any of these symptoms, even if the symptoms go away, call 9-1-1 and get the person to the hospital immediately. Check the time so you'll know when the first symptoms appeared.