



Summer 2014

# Vigor<sup>®</sup>

A Newsletter for Subscribers of  
Blue Cross and Blue Shield of Vermont  
and The Vermont Health Plan

pg. 4

## Plunge

*into summer:*  
Swimming Holes in the  
Green Mountain State



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**BlueCross BlueShield  
of Vermont**

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Please address correspondence to:

Editor  
Vigor  
BCBSVT  
P.O. Box 186  
Montpelier, VT  
05601-0186

Send your comments, questions and suggestions about Vigor to:

communications@bcbsvt.com

We'd like to hear from you.

This newsletter is for informational purposes only and is not intended to serve as medical or legal advice.

## Community Events Calendar

### AUGUST

10

#### Yoga on Church Street

9 a.m.–12 p.m.

Church St. Marketplace, Burlington

Contact: events@bcbsvt.com

(Rain date: August 17)

17

#### Stowe Performing Arts Music in the Meadow Concert

with West Point Band's Jazz Knights

6:30 p.m.

Trapp Family Lodge, Stowe

Contact: events@bcbsvt.com

20

#### Health Care After Retirement Session

6:30–7:30 p.m.

Comfort Inn & Suites, St. Johnsbury

More info or to RSVP: bcbsvt.com/vmb

23

#### BCBSVT Signature Event: Hike, Bike & Paddle

Enjoy free hiking, biking, kayaking and canoeing. Free T-shirts for the first 50 participants.

10 a.m.–2 p.m.

North Beach, Burlington

Contact: events@bcbsvt.com

23

#### BCBSVT "Home Run for Health" Night at Vermont Lake Monsters Game

6:05 p.m. (Gates at 5 p.m.)

Centennial Field, Burlington

Contact: events@bcbsvt.com

23–24

#### WYSIWYG Festival

We're sponsoring the health tent at the What You See Is What You Get Food, Farm, Music and Art Festival.

Burlington College, Burlington

Contact: wysiwygfestival.com

### SEPTEMBER

3

#### BCBSVT's First Wednesday Wellness Program

Free biometric screenings and meetings with certified Fletcher Allen Health Care Coaches from 5 to 7 p.m.

BCBSVT's Information and Wellness Center

South Burlington Blue Mall

Contact: events@bcbsvt.com

5–7

#### SEABA Art Hop

Visit our free water table.

Various times

404 Pine St., Burlington

(in front of SEABA)

Contact: seaba.com

11–14

#### Tunbridge World's Fair

Visit our table during your day at the fair.

Contact: events@bcbsvt.com

13

#### Health Care After Retirement Session

9–10 a.m.

Pizzagalli Center for Art and Education, Shelburne Museum

More info or to RSVP: bcbsvt.com/vmb

#### BCBSVT Family Days

Present your ID card for free museum admission and visit us down by the carousel for healthy snacks and activities.

10 a.m.–2 p.m.

Shelburne Museum

Contact: events@bcbsvt.com

20

#### Race for the Cure

Registration opens at 7:30 a.m.

Hildene Meadows, Manchester

komenvtnh.org

### SEPTEMBER

20

#### Wellness in Windham Festival

11 a.m.–2 p.m.

Brattleboro retreat lawn

wellnessinwindham.org

21

#### Walk to End Alzheimer's

Registration at 9:30 a.m.

Shelburne Museum

Contact: events@bcbsvt.com

23

#### Health Care After Retirement Session

4:30–5:30 p.m.

Hildene Museum, Manchester

More info or to RSVP: bcbsvt.com/vmb

27

#### Vermont Heart Walk

Registration at 8:30 a.m.

Oakledge Park, Burlington

Contact: events@bcbsvt.com

For information about any of the events listed, please email events@bcbsvt.com or call (802) 764-4858.

To find our up-to-date Community Calendar, visit [www.bcbsvt.com/calendar](http://www.bcbsvt.com/calendar).





## Morning Glory Muffins

brought to you by On the Rise Bakery in Richmond

*Servings: 24 muffins*

### Ingredients:

- 2 ¼ cups all-purpose flour
- 2 ¼ cups whole-wheat pastry flour
- 1 tablespoon baking soda
- 1 tablespoon cinnamon
- 1 teaspoon salt
- 1 cup + 2 tablespoons oil
- 2 cups sugar
- 6 eggs
- 1 tablespoon vanilla
- 4 cups shredded carrots
- 2 cups finely chopped apples
- 1 cup coconut
- 1 cup chopped walnuts
- 1 cup sunflower seeds
- 1 cup raisins
- ¼ cup orange juice

### Instructions:

1. Preheat oven to 350 F
2. Assemble all dry ingredients, mix thoroughly and set aside
3. Beat the eggs in a large bowl
4. Add oil, sugar and vanilla and mix well
5. Stir in carrots, apples, coconut, walnuts, sunflower seeds and raisins
6. Add the dry ingredients to the mixture in the large bowl, mix well and add the orange juice
7. Scoop the batter into lined muffin pans and fill each within ½ inch of the top
8. Bake for 25 minutes or until a toothpick comes out clean

### Notes from On the Rise:

These muffins are simple enough to be a staple in anyone's repertoire. They freeze well, and are great packed in lunches, served to overnight guests or whipped up for fun on a rainy day. The recipe can also be easily adapted to accommodate specific dietary needs and seasonal offerings. Here are some suggestions:

- Take down the refined sugar by replacing the 2 cups white sugar with 1 ½ cups maple syrup
- Omit the nuts completely or replace with pumpkin seeds
- Make them gluten free by replacing the white flour with buckwheat flour and the whole-wheat pastry flour with brown rice flour
- Substitute zucchini for carrots
- Substitute apple cider for the orange juice

### About On the Rise Bakery:

*Sunday mornings are a busy time at On the Rise—a community-based bakery and café in the heart of Richmond, Vermont. Some folks come for a leisurely brunch with weekly specials that highlight the best local and seasonal ingredients. Others grab their favorite on-the-run breakfast, maybe a hand-rolled bagel with cream cheese or a chocolate croissant, right before heading up Camel's Hump. Amongst all of our customers, we often hear that the Morning Glory Muffins (made only on Sundays) are a real treasure. They are hearty and sweet, full of nutrition and delicious. We think they exemplify much of what we do at On the Rise—comfort food you can feel good about. We've been "serving the sweet and the savory" this way for the last 10 years. Come out and see us Sunday–Tuesday, 7 a.m.–3 p.m. and Wednesday–Saturday, 7 a.m.–10 p.m., right next to the park in Richmond.*



On the Rise Bakery  
 39 Esplanade  
 Richmond, Vermont 05477  
 online: [ontherisebakery.net](http://ontherisebakery.net)  
 phone: (802) 434-7787

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**Vigor**  
[www.bcbvt.com](http://www.bcbvt.com)

# Plunge

into summer:

## Swimming Holes in the Green Mountain State

By Alan Cunningham

Those native to Vermont, and even those visiting for college or other reasons, know how harsh a Vermont winter can be. Yet, Vermonters know how to make the most of the winter days, whether it's spending time out on snowy trails, hitting the slopes or even curling up by the fireplace. Perhaps, though, it's the thought of warm weather relief that gets us through the final days. Farmers markets, concerts and camping are just a few of the summer highlights. And what many Vermonters come to realize is that the local swimming holes are just as much of an attraction as the state's ski resorts.

If swimming holes rank high on your summer bucket list, Vermont is the place to be. [SwimmingHoles.org](http://SwimmingHoles.org) is a website dedicated entirely to the profiling of over 1,600 "natural places for a dip" in the United States and Canada. The site also covers the health, safety, respect and legality issues related to swimming holes.

As one of the site contributors notes, "A refreshing swimming hole or warming hot spring in a river, creek, spring or waterfall is the perfect complement to your favorite outdoor activity or a refreshing break on a long road trip."

Vermont itself is home to at least 85 swimming holes and "road trip dips," as the site dubs them. One of the more popular spots is Buttermilk Falls in Rutland and Ludlow, with "chutes and pools galore." Three waterfalls make up this Green Mountain State paradise. At the bottom of two of these falls are two large, deep pools. One can easily walk between the falls as well. The Vermont River Conservancy now preserves Buttermilk Falls and its swimming areas to ensure Vermonters can enjoy this paradise for years to come.

Twenty-Foot Hole in Reading is another popular swimming area. According to [NewEnglandWaterfalls.com](http://NewEnglandWaterfalls.com), it consists of one small waterfall, sporadic cascades and three "absolutely stunning" swimming



holes. On the right type of day, dozens of people flock to this area to jump from the gorge rim into the 40-foot channel, which has a depth of close to 20 feet.

Cady Falls in Morrisville is a much less-visited location that “requires a willingness for adventure,” according to [VTSwimmingHoles.com](#).

To get to the falls, you take a five-to ten-minute hike down a trail and then another hike upstream. Two waterfalls drop between 10- to 15-foot rock cliffs, with a deep pool at the bottom. “Trees top the cliffs and shade the pool, providing an almost eerie sense of remoteness,” says [VTSwimmingHoles.com](#).

[SwimmingHoles.org](#) describes a “road trip dip” as a swimming hole within 20 miles of an Interstate Highway exit (or other major vacation travel route). The site offers a few different options for road trip dips, including Red Rocks on Lake Champlain as well as the Bolton Potholes.

The Bolton Potholes are a heavily visited group of swimming holes. Because of this, issues like erosion and littering can arise.

[SwimmingHoles.org](#) asks that if you visit here, please make an effort to pick up at least one piece of trash and dispose of it properly.

[SwimmingHoles.org](#) groups these issues under the topic of respect. While there are the “thoughtless few” who don’t treat these natural places for a dip with respect, those who do care about them outnumber the few, and you can be one of them. As the site states, “Trash, rowdy behavior, drunkenness, accidents and trespassing on private property are causing us to lose access to more of them every year.”

The site also regards safety as one of its biggest priorities at swimming holes. Most accidents and drowning in natural swimming places are due to strong currents and diving. Sometimes these accidents occur when individuals are under the influence of drugs or alcohol, but not always. The site advises that you wade into the water gradually and check the current, as well as

the depth of the water. Large rivers often have currents hidden below the surface. As a result, the site recommends that you don’t swim in them, regardless of how calm they appear on the surface.

If you are trapped in a current, do not panic or fight it. Float feet first on your back until the current becomes calmer. Then, you can safely swim to shore while still on your back, and still feet first.

[SwimmingHoles.org](#) offers a list of things you should **never** do at swimming holes:

- Dive headfirst
- Swim alone
- Swim while under the influence of alcohol or drugs
- Stand directly under a waterfall
- Swim in upper pools of a waterfall
- Climb above or alongside a waterfall

You should also follow these added precautions:

- Never put your hands or feet into places you can’t see
- Be very careful when on a rope swing
- If rocks are slippery, walk on all fours (hands and feet) for stability

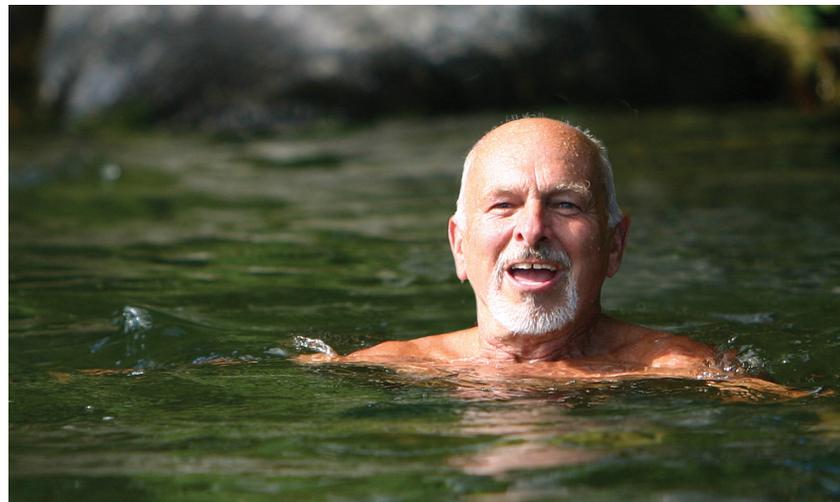
Health issues besides physical safety are important as well. As [SwimmingHoles.org](#) notes, most unofficial, natural swimming places are not tested for water cleanliness. If the land upstream includes farmland or urban development, be careful of toxic materials that can be washed into the water from a heavy rain. Also, in your travels to these swimming

and jumping areas, if you come into contact with poison ivy or oak, wash the skin area with soapy water or rubbing alcohol as soon as possible and do not scratch.

Another issue to which you should pay close attention is legality. Make note of private property and do not trespass. Property ownership and legality is not always evident, so visit these swimming holes with caution.

Be sure to check out [SwimmingHoles.org](#) and the other sites mentioned in this article for information and access to swimming holes in Vermont and across the United States and Canada. The sites offer an interactive map, directions to the swimming areas and links to photos and videos of many of the profiled areas.

Remember, swimming is an excellent way to boost your health. Improved muscle tone, bone strength and heart health are just a few of the benefits associated with swimming. Getting outside in the summertime can also do wonders for your overall well-being. And after the long winter season, everyone can benefit from some Vitamin D (which you can still get when wearing sunscreen, by the way!) So take the plunge into summer and take advantage of the beauty our state has to offer. We just caution you to think about the health, safety and legality issues that come with the territory. And one more piece of wisdom? Leave it better than you found it, so that we can bask in the glory of Vermont’s sweet summers for years to come.



# Be a savvy health care consumer

The second part of a four-part series

By Allyson Bartlett

In the last issue, we covered tools and resources that can help you learn about your plan: subscriber documents, primary care providers and BCBSVT's member services are the first step in navigating your health care. Getting down to the basics, we reviewed the process of you becoming a member of our plan and the subsequent rules and regulations that we both agreed to follow. Similarly, we enter contracts with providers that outline accountabilities. In this issue, let's look at what that means to you as a member and the practice of scheduling care as well as setting expectations for when you receive that care.

## Selecting a primary care provider

If you took our advice last time, you may have logged on to our website at [www.bcbsvt.com/find-a-doctor](http://www.bcbsvt.com/find-a-doctor) and used our handy Find-a-Doctor tool to choose a primary care provider (PCP). Regardless of whether or not your plan requires you to select a PCP, we truly cannot overstress the benefits of selecting one, even prior to needing services, and we try to make this process an easy one for you. For instance, we conduct annual assessments for availability of primary care providers and other high-volume specialty providers to ensure that our network is adequate to serve our members. We're pleased to report that our 2013 results showed that 100 percent of our members had at least two network PCPs who were accepting new patients within a thirty-minute drive.



Okay, now that we've gotten our PCP plug out of the way, let's imagine that you are not feeling 100 percent. What are you going to do? First, you should assess your condition to determine the urgency of the situation. This will help dictate where you should go and whom you should see.

## Determining the level of care

If your condition is an emergency, you need care right away! Emergencies might include broken bones, heart attack or choking. When determining whether your condition is an emergency, we use the "prudent layperson" test. If a prudent layperson, who has average knowledge of medicine, would believe that your condition would result in serious harm if you don't get care right away, we consider the condition an emergency.

If you have an emergency at home or away, call 9-1-1 or go to the nearest doctor or emergency department, calling an ambulance if necessary. You don't need Prior Approval for emergency care. If an out-of-area hospital

admits you, call us as soon as reasonably possible. We can help you get the additional care you need in the most appropriate place.

If you receive services from an out-of-network doctor, hospital or other provider in an emergency, we will pay benefits as if the provider were in-network. If a provider asks you to pay anything other than your cost sharing (that's co-payments, deductible, co-insurance, etc.), have your provider call us and we will resolve your claim.

Urgent care services are those you need to treat a condition or illness that is not an emergency, but still needs quick attention. If a prudent layperson would believe that your condition would present serious risks if you don't get treatment within 24 hours or that you are in severe pain that cannot be adequately managed without care within 24 hours, we consider your condition urgent.

We provide benefits under the "urgent care" part of your plan if you receive care at an urgent care provider. There are urgent care centers in many parts of Vermont and nationwide. But you



can get good urgent care from a doctor as well. In fact, your doctor's office may be the best place to get urgent care, even after hours.

The Centers for Disease Control (CDC) reports that approximately 40 percent of visits to hospital emergency departments are for non-urgent or semi-urgent problems. "These problems aggravate the overcrowded emergency departments of the country, and many could be treated in an urgent care center." You should also note that non-emergency care received in a traditional hospital emergency room could be very cost prohibitive.

In most non-emergency cases, call your doctor's office when you need care. He or she (or a covering doctor) can usually help you coordinate your care 24 hours a day, seven days a week.

Even if your condition doesn't require urgent or emergent care services, you should still be proactive about getting any care you may need and monitoring your health. Accessing regular or routine care services, such as preventive care or well-child visits, is essential to good health management.

## Accessing after-hours care

Did you know that you can call your primary care provider's office outside of normal business hours? BCBSVT actually requires that our primary care offices respond to our member calls within two hours.

And each year, we conduct an audit of our primary care offices to assess their compliance with our standards. We're proud to tell you that our last after-hours audit resulted in a 99 percent compliance rate.

As a BCBSVT member, you can also take advantage of our 24-hour nurse line. Call (866) 612-0285 (and select option five) to speak with a licensed nurse about your health questions or issues.

In any case, you should make it a habit to ask questions about your doctor's policies on after-hours care before you have an urgent problem.

Then keep your doctor's phone number handy in case of late-night illnesses or injuries.

## Understanding waiting times

You should also know that network practitioners are responsible for meeting specific waiting-time standards to ensure our members can access covered health care services on a timely basis. We conduct regular evaluations, including member surveys, member complaint data and after-hour audits to ensure compliance and make improvements where needed.

BCBSVT requires network practitioners in Vermont and contiguous counties providing medical services to our members to adhere to the following standards:

Type of care	Access standard
Preventive care (including routine physical examinations)	Within 90 days
Routine laboratory, imaging, general optometry and other routine services	Within 30 days
Regular and routine care (non-emergency, non-urgent care)	Within two weeks
Urgent care	Within 24 hours
After-hours care	Reach physician within two hours

Mental Health Substance Abuse (MHSA) practitioners in our network must also meet certain waiting-time standards, such as:

- Care for a non-life-threatening emergency within six hours
- Urgent care within 48 hours
- An appointment for a routine visit within 10 business days

We think it's important you know these waiting-time standards exist, so that we can mutually assure you get the timely, effective care that comes with your membership.

## Preparing for your visit

Preparing for your health care visit is just as important as scheduling the appointment itself! Here's a list of items to consider when preparing for an appointment or visit to a health care facility:

First, you should determine whether you will need a ride to or from your appointment. Even if you're able to drive, you may want to bring a friend or family member for support.

### Bring:

- your ID card;
- any medications you are taking; and
- a list of any other providers you're seeing (e.g. primary care provider, specialists, mental health or substance abuse providers, etc.). Include their contact information for coordination of care.
- A list of any allergies you may have; and
- any lab or diagnostic tests you had in the last year and the results (or provide the contact information to get the results).

### Be prepared to discuss:

- reason for referral, if applicable; and
- any symptoms or concerns you may have.

In the next *Vigor*, we'll examine the process of receiving health care services and discuss how to get the most out of your time spent with a health care provider.





## Healthy habits now, healthy habits for life

Your child is rapidly changing—growing and developing every day. As a parent, you make the greatest impact on your child's health knowledge and habits. Establishing healthy behaviors at a younger age is much easier than doing so later in adulthood. Annual well-child visits with your child's doctor are a great way to do this.

Beginning in grade school and throughout college, your child should make these annual visits a habit. It's important to note the difference between these well-child visits and physical exams required for participation in sports.

At a well-child visit, you can expect your child's doctor to go over:

- Nutrition
- Body Mass Index (BMI)
- Activity level and exercise
- High blood pressure or cholesterol prevention
- Referrals to other services, or medication checks

Annual well-child exams might delve further into the current development your child is experiencing. For older adolescents, health screenings, healthy behavior support, medication checks and immunizations (especially for college) are addressed in these annual well-child visits and subsequently these exams play a major role in your child's health maintenance.

At a sports physical, you can expect your child's doctor to go over:

- Current fitness for intense activities
- Information about common sports injuries (e.g. concussions)
- Proper usage of personal protection equipment

Here in Vermont, our school-aged members are actively receiving well-child visits in the early school years. Yet, as children age, we see fewer well-child visits occurring throughout adolescence.

Many children do not want to visit their doctor as they age for various reasons. However, this population could actually benefit more from the annual routine exam. Topics or procedures that adolescent well-child visits might address include:

- Screenings for risky behaviors
- Questions about sensitive gender or sexual issues
- Medication management
- Pre-college health screenings
- Nutrition awareness for growing bodies
- Immunizations for college and/or workplace

The charts on the next page show that our children and adolescent well-child visits are lower than the national average. We want to ensure our members take advantage of children's preventive services, so that Vermont's children can be the happiest and healthiest they can be.



Preventive care can help you find out about health problems early and get the treatment you need. It can help you change your lifestyle to improve your health and keep you from becoming sick in the first place. At Blue Cross and Blue Shield of Vermont (BCBSVT), we want you to get preventive care, so most of our plans deliver preventive care benefits at no cost to you. If you do have a co-payment for preventive care, it will likely be modest. All of the plans we offer on Vermont Health Connect feature preventive care with no cost-sharing at all.

The good news is that we have seen an increase in nutrition counseling for our younger members. We hope that this trend continues as more parents and caregivers support healthy nutrition for children. Good nutritional values in childhood lead to better nutritional health in adulthood.

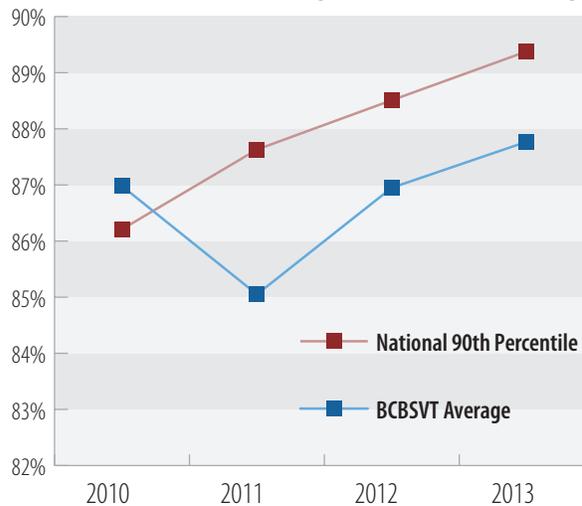
Another trend we are seeing is an increase in health counseling for physical activity in school-aged children. It is so important, especially as the child grows, that he or she understands the importance of physical activity now and in the future. Children should understand that having a healthy lifestyle now can benefit them later in adulthood.

It's important to make sure that your child's immunizations are up to date, especially as the adolescent moves from high school into the workplace or college.

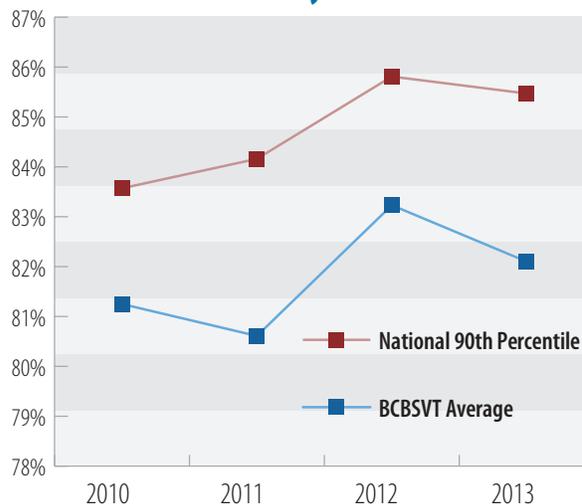
Finally, don't forget to let your child's school or school nurse know that your child received a new well-child visit! Keeping the school's health team informed of medication changes or health status updates is an important step towards achieving optimal health.

Not only can annual well-child visits help in managing your child's health, but it can also impact their success at school and in their communities by promoting the importance of healthy habits.

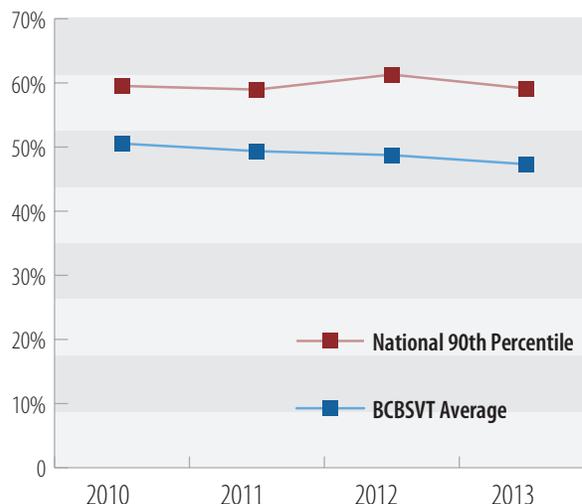
## Well-child visits in the first 15 months of life (six or more visits)



## Well-child visits in the 3<sup>rd</sup>, 4<sup>th</sup>, 5<sup>th</sup> and 6<sup>th</sup> years of life



## Adolescent well-care visits





# BlueCross BlueShield of Vermont

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## Find the hidden symbol and win a prize

Just find the symbol shown at left hidden somewhere in this publication and send us a letter telling us where you found it. Use the address found on the mailing panel. We'll draw four lucky reader's names from the correct responses and each will receive a gift card to [Amazon.com](http://Amazon.com) or local sporting good store of choice.



Last issue's hidden symbol (i.e. yogi) was hidden on page 11 on the tablecloth next to the sugar snap peas. Thanks for playing and congrats to our winners: **Deanna, Jennifer with new daughter Lillian, Randall, Isidora and Patsy!**

**Special challenge:** Because of all the creative and unique responses (e.g. postcards, artwork, poems and notes) we've received over the years, we'll now present an additional winner with a gift card for the most creative entry for that issue's contest.

**Electronic option:** In an effort to be "green," we will accept your hidden symbol contest entry via email. Just email [hiddensymbol@bcsvt.com](mailto:hiddensymbol@bcsvt.com) and we'll number your entry and enter you into the drawing!

## Inside:

Community Calendar • VT Restaurant Recipe Feature • Plunge into Summer • Be a Savvy Health Care Consumer • Healthy Habits Now, Healthy Habits for life

Vigor® is printed on 100% post-consumer recycled fiber, FSC®-certified paper—a paper that contains 100% post-consumer recycled fiber, is Elemental Chlorine-Free, and is certified by the Rainforest Alliance to the Forest Stewardship Council™ Standard. It is manufactured using Biogas Energy



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Using this paper instead of virgin fiber in this edition reduces our ecological footprint by:

- 85 trees
- 8,389 lbs. of solid waste
- 81,997 gallons water
- 27,518 lbs. of CO<sub>2</sub> emissions
- 71 mmBTU of energy consumption
- 35 lbs. NO<sub>x</sub>

It's the equivalent of saving:

- Trees: Six tennis courts
- Energy consumption: 344,939 60W light bulbs for one hour
- Emissions: CO<sub>2</sub> emissions of four cars per year

(Environmental savings calculations provided by Cascades Paper)



# Vigor®

Summer 2014

[www.bcsvt.com](http://www.bcsvt.com)