



**BlueCross BlueShield  
of Illinois**

**IMPORTANT NOTICE**

**October 2013**

The following information is a set of notices that Blue Cross and Blue Shield of Illinois (BCBSIL) communicates to its members annually, in compliance with Illinois law.

**You Can Protect Your Children, Even After They Leave Home**

The “dependent age” law in Illinois, as well as federal laws, allow you to keep your children/dependents on your health insurance policy into young adulthood.

**The laws apply to:**

- Non-military dependents until they reach 26 years of age (regardless of child’s residency, employment, student, marital or financial status or, in some cases, other available coverage)
- Returning military dependents until they reach 30 years of age (military dependents age 26 to 30 must be unmarried, Illinois residents discharged other than dishonorably)

You can enroll your child at your next renewal date/open enrollment period. For questions about eligibility, check with your benefits manager, or call BCBSIL at the toll-free number on your ID card.

**Take Care of Your Heart – for Life**

Coronary heart disease (CHD), also called coronary artery disease, is a medical condition in which plaque builds up on the interior walls of your arteries. Over time, plaque narrows the arteries, making it harder for the heart to pump life-giving blood to every area of your body. CHD can lead to a heart attack. Currently, CHD is the leading cause of death in the United States, among both men and women.

Here’s what you can do to help lower your risk for CHD:

- Don’t smoke or use other tobacco products, which can tighten and damage blood vessels.
- Eat a varied diet rich in fruits, veggies and low-fat foods.
- Keep a healthy weight.
- Get at least 30 minutes of exercise, most days of the week.
- Keep cholesterol levels in normal ranges.
- Control your blood pressure.
- Have regular health exams (checkups) with your doctor.

Talk to your doctor about your heart health, and learn more about wellness at **bcbsil.com**.

**About HIPAA (the Health Insurance Portability and Accountability Act)**

A federal law called HIPAA requires BCBSIL to maintain the privacy of your protected health information (PHI). PHI is information about you, including demographic information, that may identify you and that relates to your past, present or future physical or mental health or condition and related health care services. For a copy, visit **bcbsil.com** and click on “Important Notices” at the bottom of the page, or call BCBSIL at the number on the back of your ID card.

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## **Did You Know About Your Benefits for Reconstructive Surgery and Mammograms?**

Federal and state of Illinois legislation require that group health plans and health insurers provide coverage for reconstructive surgery following a mastectomy. These laws state that health plans that cover mastectomies must also provide coverage in a manner determined in consultation with the attending physician and patient for:

- Reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and treatment for physical complications for all stages of mastectomy, including lymphedemas.

These reconstructive services are covered by your Blue Cross and Blue Shield of Illinois (BCBSIL) coverage, as long as procedures are provided by a licensed physician according to your plan's provisions. Your coverage may also include benefits for annual mammograms. For more details, please see your certificate/benefit booklet, or call BCBSIL at the number on the back of your ID card.