

# For Your Benefit

provides a variety of timely information related to your health care benefits and needs



## Looking for a doctor or hospital that meets your needs?

### New [bcbsm.com](http://bcbsm.com) tool makes it easier

The enhanced provider search tool on [bcbsm.com](http://bcbsm.com) will help you find more than just a participating doctor or hospital. The new *Find a Doctor or Hospital* tool will help you choose the one best suited for you, based on considerations such as cost of services, copays and deductibles, patient reviews, and quality ratings. You'll find the information you need online to get the most out of your State Health Plan PPO and prescription drug benefit plans.

These are the changes in the BCBSM *Find a Doctor or Hospital* tool located on [bcbsm.com](http://bcbsm.com) and at Member Secured Services, our secure, self-service site for BCBSM members:

- **More searchable criteria** — Use the new search tool to find provider gender, extended office hours, secondary languages spoken, hospital affiliation, board-certified physicians, medical specialty, patient-centered medical home or Blue Distinction Center® designation.
- **Compare providers** — Compare up to six doctors or facilities side-by-side using selected criteria.
- **Review your doctor** — Write or read a review of your doctor when you log in to Member Secured Services. These reviews will be available for everyone to read at [bcbsm.com](http://bcbsm.com).
- **Print** — You can print the directory from both sites.
- **Nationwide access** — When searching for an out-

of-state doctor or hospital, you'll no longer need to access the Blue Cross and Blue Shield Association website. You can find out-of-state doctors directly from the [bcbsm.com](http://bcbsm.com) search function.

- **Cost estimates merged into directory** — Cost estimates for certain procedures performed in hospitals and other facilities are included within the search function and directory on the Member Secured Services site. The cost estimates are based on BCBS-approved amounts, but actual out-of-pocket costs may be different depending on deductible and cost-sharing plans.
- **Coverage Advisor** remains on the Member Secured Services site. It'll help you select a health care coverage plan by estimating costs based on your expected use of health care services and your actual benefits. You can find medication costs and resources on the secure Medco® site.
- **Mobile** — The search function and directory at [bcbsm.com](http://bcbsm.com) are more user-friendly on mobile devices or tablets.

### You can access the new *Find a Doctor or Hospital* in two locations

From [bcbsm.com](http://bcbsm.com):

- On the lower right side of the home page, click on Find a Doctor or Hospital.

Members can access the directory from the [bcbsm.com](http://bcbsm.com) Member Secured Services:

- Log in to Member Secured Services.
- Click on the *Hospitals, physicians and medications* tab.
- Click on *Find a Doctor or Hospital*.

As you use the search function and directory, you'll gain knowledge that will help make the enhanced provider search a positive experience for you, your family and friends with BCBSM coverage.



## Migraines:

# They're more than just your usual headache

More than 28 million Americans suffer from migraines, a type of headache that's often severe. The pain of a migraine headache is often described as an intense pulsing or throbbing pain in one area of the head. The International Headache Society diagnoses a migraine by its pain and number of attacks (at least five, lasting four to 72 hours if untreated), and additional symptoms including nausea or vomiting, or sensitivity to both light and sound.

### Migraine triggers

Migraine attacks are often brought on by:

- Depression
- Loud or sudden noises
- Anxiety
- Medications (includes overuse or missed doses)
- Overexertion
- Bright or flashing lights
- Low blood sugar
- Strong odors or fumes
- Too much or not enough sleep
- Stress
- Tobacco
- Skipped meals
- Head trauma
- Sudden changes in weather

For about 50 percent of migraine sufferers, foods or ingredients can trigger headaches, such as:

- Aspartame
- Caffeine (or caffeine withdrawal)
- Chocolate
- Aged cheeses
- Fermented or pickled goods
- Yeast
- Wine and other types of alcohol
- Monosodium glutamate
- Cured or processed meats

Migraines occur most often in the morning. Some people have migraines at predictable times, such as on weekends following a stressful week of work. Migraines in some women may relate to changes in hormonal levels during their menstrual cycle. Many people feel exhausted or weak following a migraine but are usually symptom-free between attacks.

### No cure, but help

While there's no cure for migraines, there is help. There are two approaches to treating migraines with drugs: prevent the attacks, or relieve the symptoms during the attacks. Your doctor can best advise you on the medications that may be right for you. In addition to medication, try stress management strategies like exercise or relaxation techniques. Keep a log of when your headaches occur and possible triggers. Some things that may help include changing what you eat, eating regularly scheduled meals, drinking plenty of water, stopping certain medications, and getting enough sleep. Hormone therapy may help some women whose migraines seem to be linked to their menstrual cycle. A weight loss program is recommended for overweight individuals with migraine headaches.

Although migraines are common, working with your doctor can bring a solution to the problem. For more information on migraines, visit [bcbsm.com](http://bcbsm.com)



## When to see a doctor

Not all headaches call for a doctor's attention. But headaches can signal a more serious disorder that requires prompt medical care. Immediately call or see a physician if you or someone you're with experiences any of these symptoms:

- Sudden, severe headache that may be accompanied by a stiff neck
- Severe headache with fever, nausea or vomiting that's not related to another illness
- "First" or "worst" headache, often accompanied by confusion, weakness, double vision or loss of consciousness
- Headache that gets worse over days or weeks or has changed in pattern or behavior
- Recurring headache in children
- Headache following a head injury
- Headache and a loss of sensation or weakness in any part of the body, which could be a sign of a stroke
- Headache with convulsions
- Headache with shortness of breath
- Two or more headaches a week
- Persistent headache in someone who's been previously headache-free, particularly in someone over age 50
- New headaches in someone with a history of cancer or HIV/AIDS

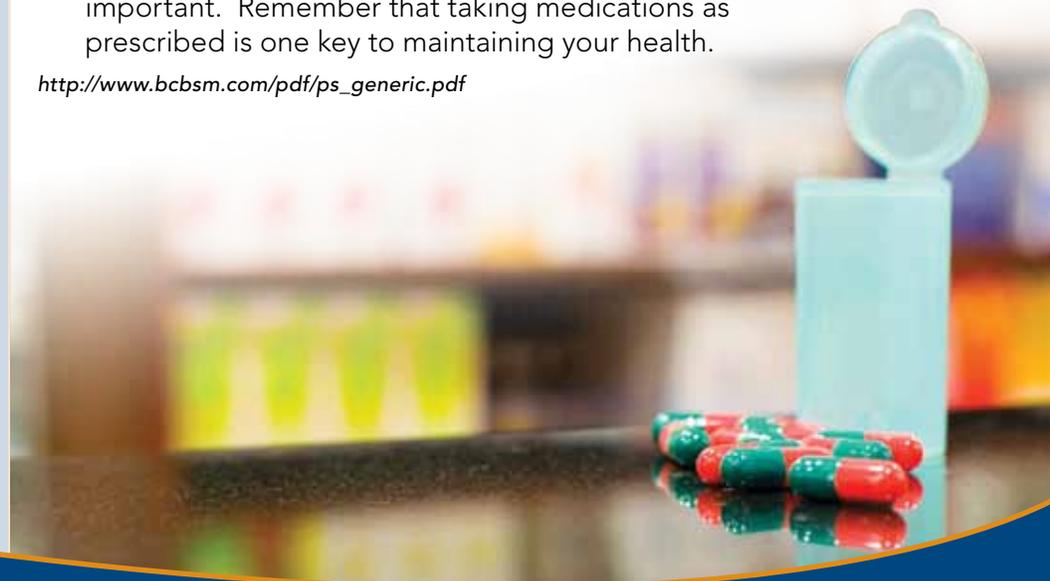
## Work with your doctor to save on prescription drugs

We're all tightening our belts today, looking for ways to save money, including prescription drug costs. But remember to use your prescription drug coverage wisely. Use it when you need it, but don't waste it. Cutting back on your prescription drug regimen by sharing medications or skipping doses to save money is dangerous. Work with your doctor to keep your prescription costs down.

Here are some ideas:

- **Choose generics.** Always ask your doctor if there's a generic medication available to treat your condition. Generic drugs typically cost 30- to 80-percent less than their brand-name counterparts. Your State Prescription Drug plan charges lower copayments for generics, so if you take multiple medications, that difference can add up to big savings.
- **Check online.** Check [bcbsm.com](http://bcbsm.com) or [medco.com](http://medco.com) when comparing medication costs. My Rx Choices® at [medco.com](http://medco.com)® has a cost-comparison tool that shows you how much you can save if you choose a generic drug or order your prescriptions through the mail.
- **Try mail.** If you're taking a medication on an ongoing basis, consider using mail order through Medco Pharmacy. Mail order can provide up to a three-month supply of medication, which may carry a lower copayment than if you were to get three one-month supplies at a local pharmacy.
- **Talk to your doctor or pharmacist about other possible ways to save.** Though saving money is good, your health is more important. Remember that taking medications as prescribed is one key to maintaining your health.

[http://www.bcbsm.com/pdf/ps\\_generic.pdf](http://www.bcbsm.com/pdf/ps_generic.pdf)



# For Your Benefit

State of Michigan Employees

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## How to reach us

For benefit information or claim inquiries, call or write the BCBSM State of Michigan Customer Service Center.

## To call

1-800-843-4876

Our customer service representatives are available from 8 a.m. to 6 p.m. Monday through Friday excluding holidays.

## To write

Please send all correspondence to:  
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