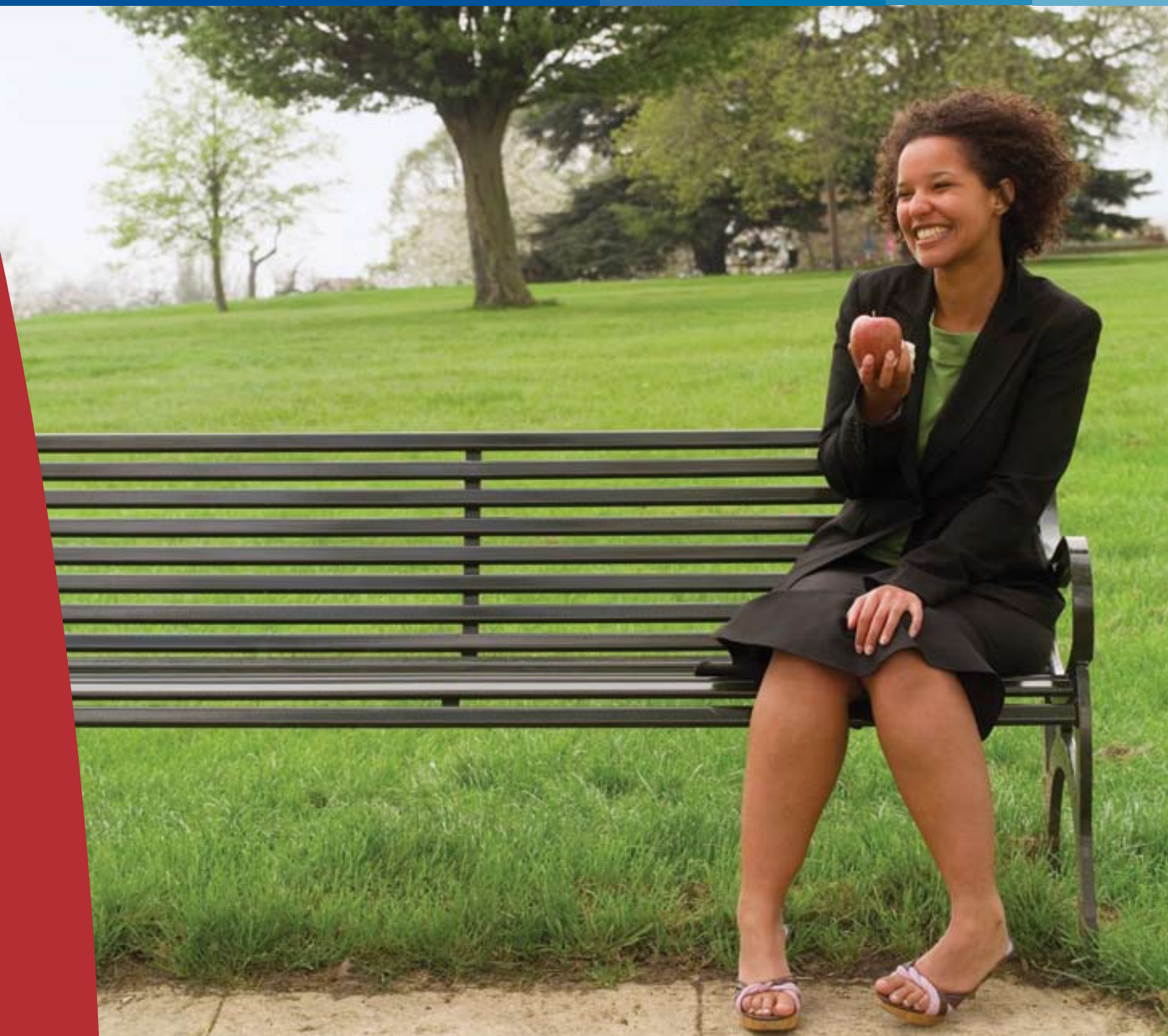


Healthy Blue LivingSM

Leading change. Changing lives.



How employers can save
**What are you paying for your
employees' poor health habits?**



**Blue Care
Network
of Michigan**

Creating healthier workplaces all over Michigan

Healthy *Blue Living* is the first health plan of its kind. Rewarding employees who chose to work toward healthier lifestyles represents a bold step for us and for employers.

The response to this innovative health plan has been amazing. In its first 18 months, more than 70,000 people in Michigan became part of this life-changing plan.

Healthy *Blue Living* encourages your employees and their spouses to take charge of their health. It's a new concept in health care that includes strong incentives for your employees and their spouses to work toward improved health. Your group members can save money on their copayments and deductible when they commit to not smoke, lose weight and adopt other healthy behaviors.

You save on your premium costs because Healthy *Blue Living* rates compare very favorably to more traditional health maintenance plans with similar coverage.

An award-winning plan from a company you trust

Healthy *Blue Living* is offered through Blue Care Network, a Blue Cross Blue Shield of Michigan subsidiary. Since Healthy *Blue Living* is a Blues plan, it's recognized and welcomed nearly everywhere — in Michigan, across the country and even around the world.

Benefits executives have long recognized the importance of offering a Blues plan as part of their hiring and recruitment strategies. Now you can also choose a health plan that works hand in hand with your wellness efforts.

Healthy *Blue Living* has received the following major awards:

- Disease Management Association of America Leadership Award for Outstanding Health Plan, 2007
- Distinctively Blue Honorable Mention for Innovation for Healthy *Blue Living* from the Blue Cross and Blue Shield Association, 2007

Lower your costs

How much are poor health habits costing you in lost productivity, increased health premiums and sick pay?

According to a study of health impacts in Michigan:

- Physical inactivity results in the loss of about 20 days per worker per year.
- Overweight or obese individuals incur up to \$1,500 more in annual medical costs than those who are at a healthy weight.

- Cigarette smokers are absent from work on average 6.5 days per year more than nonsmokers.

While Healthy *Blue Living* provides quality health care coverage for illness and injuries, and important wellness benefits such as immunizations, health screenings and preventive care, it takes your commitment to offering comprehensive benefits one step further.

Healthy *Blue Living* concentrates on six high-impact health measures:

- Smoking
- Blood pressure
- Cholesterol
- Weight
- Alcohol use
- Blood sugar

Why these? They are things individuals can control. They have a huge impact on illness and fitness and the likelihood an individual will develop one or more chronic or disabling diseases.

By offering Healthy *Blue Living*, you can help employees:

- Decrease their need for medical visits
- Reduce the financial and health impacts of smoking, obesity and poor fitness
- Slow the progression of chronic disease and minimize symptoms
- Feel more energetic and productive

Your employees' commitment to Healthy *Blue Living*

Your employees automatically receive enhanced benefits (with lower copays and deductible, if applicable) on an introductory basis for the first 90 calendar days of coverage. To continue receiving enhanced benefits, both the employee and spouse need to qualify for enhanced benefits.

Build a healthier work force

BCN coverage includes services and programs that support your employees as they work toward their health goals. These are automatically included in your Healthy *Blue Living* coverage:

- A health coach who will work individually with members who request help
- BCN's free Quit the Nic smoking cessation program and Weigh to GoSM weight management program
- The full array of Blue Care Network's BlueHealthConnection[®] programs, which includes specialized programs to help members with many different chronic conditions



"We got the kind of care we wanted at a lower cost than our old plan, and it aligns with our goals as a health care organization," said Darlene Alviar of Grand Rapids' Advantage Health Physician Network. "People have lost weight, started to exercise and eat better — even spouses have finally stopped smoking."

Darlene Alviar

*Compensation & Benefits Coordinator
Advantage Health Physician Network, Grand Rapids*



"I knew Healthy *Blue Living* would be a popular choice with employees, but I didn't know that people would come up just to thank me for offering it, or to brag about how much weight they've lost or that they've finally quit smoking," said Maureen Sisco of Nino Salvaggio International Marketplace, with locations in Clinton Township, Farmington Hills, Troy and St. Clair Shores. "In this job, that's about the best endorsement there is."

Maureen Sisco

*Human Resources Director
Nino Salvaggio International Marketplace, Troy*



"This has been a life-changing experience," said Linda Broome of Royal Oak's Judson Center. "I'm exercising, I've lost weight, my diabetes is under control, and I'm in a smoking cessation program. I'm so grateful that the Judson Center chose Healthy *Blue Living*."

Linda Broome


*Employment Specialist
Judson Center, Royal Oak*



"Our people are happier, I see a lot fewer empty desks, and of course we're paying less for better coverage," said Ewa Matuszewski of Rochester's Medical Network One. "It's a win-win across the board."

Ewa Matuszewski

*CEO
Medical Network One, Rochester*



What are the steps to qualify for enhanced benefits?

1. Select a BCN primary care physician.
2. Partner with your BCN primary care physician to complete a *Qualification Form* and return it to BCN.
3. Commit to follow your primary care physician's treatment plan and actively maintain a healthy lifestyle. If you smoke, join the free Quit the Nic smoking cessation program within 120 calendar days of enrollment or re-enrollment.
4. Complete an online health risk appraisal.



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Learn more

Blue Care Network's industry-leading expertise is already paying off for more than 70,000 people in Michigan.

What can it do for you? Ask your Blues agent, call 800-464-BLUE (2583) or visit MiBCN.com/HealthyBlueLiving to find out.



**Blue Care
Network**
of Michigan

A nonprofit corporation and independent licensee
of the Blue Cross and Blue Shield Association