



**Blue Care  
Network**  
of Michigan

**healthybluechoices**<sup>SM</sup>

Embrace total health.

**5**  
**healthyblue**  **living**<sup>SM</sup>  
**years**

*Celebrating five years of  
improving health and rewarding  
members for healthy living*

Healthy *Blue* Living<sup>SM</sup> and Healthy *Blue* Living Rewards<sup>SM</sup>

**Plans that create a healthier workplace**

# Join the wellness *revolution*

The **Healthy Blue Living<sup>SM</sup>** family of products is a wellness-based HMO plan from Blue Care Network of Michigan that rewards employees for making better health choices. We offer two innovative health plan options to meet your business' needs:

- **Healthy Blue Living** — a participation-based plan
- **Healthy Blue Living Rewards** — an outcome-based plan

## Success of wellness-based plans

Healthy *Blue Living* and Healthy *Blue Living Rewards* rates compare favorably to traditional health plans with similar coverage because:

- Members who are accountable for their well-being and make a commitment to healthy living pay lower out-of-pocket costs.
- Better health can lead to a drop in absenteeism, an increase in productivity and a decrease in long-term costs.
- When members improve their health, everyone wins.

**The difference? *Healthy Blue Living* members are rewarded if they *commit* to working toward certain health measures, while *Healthy Blue Living Rewards* members are further rewarded for *achieving* measurable health goals.**





**Healthy Blue Living** was the first participation-based HMO health plan in Michigan to offer incentives, such as lower out-of-pocket costs, to individuals for working toward healthy goals. Employers that offer Healthy *Blue Living* enlist Blue Care Network as a partner to help their employees improve their health and save on premiums in the process.

**Healthy Blue Living Rewards** is an innovative extension of the successful Healthy *Blue Living* plan that takes personal accountability to the next level. Healthy *Blue Living Rewards* is the first outcome-based HMO product that works to reduce your bottom line by rewarding employees for living healthier lives. It follows the same criteria as Healthy *Blue Living* but adds even more flexibility by offering three benefit levels for individuals who are at different stages of achieving their wellness goals.

	<b>Healthy <i>Blue Living</i></b>	<b>Healthy <i>Blue Living Rewards</i></b>
<b>Plan type</b>	Participation-based	Outcome-based
<b>Benefit levels</b>	2	3
	<ul style="list-style-type: none"> <li>• <b>Enhanced:</b> Maximum benefit level with lower copayments and deductible</li> <li>• <b>Standard:</b> Highest copays and deductible</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Enhanced:</b> Maximum benefit level with lower copays and deductible</li> <li>• <b>Intermediate:</b> Average level of copays and deductible</li> <li>• <b>Standard:</b> Highest copays and deductible</li> </ul>



# *Innovative* options



## Healthy *Blue* Living results

Members produce real results in their journey toward better health. Since 2006:

- 14 percent of members who agreed to get body mass index under 30 did
- 52 percent who agreed to stop smoking did
- 55 percent with high cholesterol are now at an acceptable level
- 61 percent of members who were identified as having blood sugar issues are now at an acceptable level
- 71 percent with high blood pressure are now within a healthy range

# *Healthy* measures equal *healthy*

At the heart of Healthy *Blue* Living and Healthy *Blue* Living Rewards are the health measures focusing on six high-impact health areas that individuals can manage. These measures are chosen because they have a huge impact on health care costs and the likelihood that an individual will develop a chronic or disabling condition.

Health measure	Wellness target
Tobacco	Does not use (must be confirmed by primary care physician through blood or urine cotinine testing)
Weight	Body mass index below 30
Blood pressure	Below 140/90
Cholesterol	LDL-C below target (based on risk factors: <100, <130 or <160)
Blood sugar	At or below target (fasting blood sugar or A1C)
Depression	Any depression is in full remission

living





# Change *lives* by *leading* change

Children and nonspousal adult dependents on the Healthy *Blue* Living or Healthy *Blue* Living Rewards contract do not need to meet the health requirements and will be assigned to the same level of benefits as the subscriber.

Healthy *Blue* Living and Healthy *Blue* Living Rewards offer a variety of incentives to individuals for creating healthier lifestyles, but each plan takes a slightly different approach to how members qualify for enhanced benefits.

	Healthy <i>Blue</i> Living	Healthy <i>Blue</i> Living Rewards
<p><b>How to earn enhanced benefits:</b> Members and covered spouses must meet these initial requirements each plan year within 90 days of enrollment or renewal.</p>	<p>They must:</p> <ul style="list-style-type: none"> <li>• Visit their primary care physician so that the doctor can complete the <i>Blue Care Network Qualification Form</i></li> <li>• Meet the health measures or work toward meeting wellness targets</li> <li>• Complete the annual online health assessment at <b>MiBCN.com</b></li> </ul> <p>Members and covered spouses may also need to meet these requirements within 120 days of enrollment or renewal to receive enhanced benefits:</p> <ul style="list-style-type: none"> <li>• Tobacco users must actively participate in our tobacco-cessation program until they quit using tobacco.</li> <li>• Members and covered spouses with a BMI of 30 or more must actively participate in a BCN-sponsored weight-management program.</li> </ul>	<p>They must:</p> <ul style="list-style-type: none"> <li>• Visit their primary care physician so that the doctor can complete the qualification form</li> <li>• Meet the health measures</li> <li>• Complete the annual online health assessment at <b>MiBCN.com</b></li> </ul> <p>Only members and covered spouses who don't use tobacco, have a body mass index lower than 30 and meet all the health measure requirements will qualify for enhanced benefits.*</p> <p><i>*BCN encourages members to consult with their doctors before starting any regular exercise or weight-management program. Members should also consult with their doctors if they have concerns that the programs or behaviors recommended by BCN or their primary care physicians are unreasonably difficult due to a medical condition or are medically inadvisable. A BCN primary care physician will work with the member to develop the most medically appropriate treatment plan to improve the member's health status.</i></p>
<p><b>After 90 days:</b></p>	<p>The member and covered spouse earn enhanced benefits as long as they meet the health measures or comply with the BCN requirements and prescribed physician treatment.</p>	<p>The member and covered spouse earn enhanced benefits as long as they meet the health measures. They earn intermediate benefits if they don't meet the health measures but comply with the BCN requirements and prescribed physician treatment.</p>
	<p>If the member and covered spouse choose not to comply with the plan requirements, they still have health care coverage, but receive the standard benefit with higher copays and deductible.</p>	

# Choose a path to a health

Achieving a healthy lifestyle can be challenging. That's why BCN offers a number of valuable resources to help members succeed and reach their wellness goals.

## Tobacco use

BCN offers its tobacco-cessation program to help members quit using tobacco at no additional cost.

## Weight management

For members with a BMI of 30 or more, BCN provides two weight-management programs: Weight Watchers® or the Walkingspree pedometer-based walking program. Members can choose only one program and must actively participate in the program until their body mass index falls below 30. BCN will cover the cost of either program (not both), although some restrictions do apply.

## Depression

Screening for depression is easily completed during a member's visit to his or her physician's office. The member answers a series of specific questions using the PHQ\* test. BCN can refer members to behavioral health services 24 hours a day, seven days a week. Members can go to **MiBCN.com** or call the Customer Service number on the back of their ID cards.

## Health coaches

Certified health coaches provide telephone support and can consult with the member to develop a personal plan. By calling 1-888-772-7147 or sending an email to [hblhealthcoach@bcbsm.com](mailto:hblhealthcoach@bcbsm.com), a member can request the services of a health coach at no cost.

\*The PHQ test is copyrighted by Pfizer Inc.

*ier* lifestyle



# *Lead* the way to *better* health

Offering Healthy *Blue* Living or Healthy *Blue* Living Rewards to your employees comes with a few responsibilities. Employers should encourage their employees and covered spouses to complete the following items within 90 days of the start of the plan year:

- Choose a Blue Care Network primary care physician at enrollment and make an appointment to complete the qualification form.
- Complete BCN's online health assessment.

## **You'll also want to:**

- Encourage employees to participate in wellness programs and go online or call a BCN health coach to help set and reach lifestyle goals.
- Provide a smoke-free workplace.
- Offer workplace options that support a healthy lifestyle such as:
  - Nutritious food in the cafeteria and vending machines
  - Fitness and weight control programs
  - Discounts to fitness centers

## Employer group requirements by size

Employer group	Required	Options					
	Provide smoke-free environment	Health fairs	Distribute health-related articles for employees (brochures, newsletter, posters)	Provide on-site classes or discounts for weight loss	Provide healthy foods in cafeteria and vending machines	Provide stress-relief classes	Provide discounts to exercise facilities, or exercise classes 2 times per year, or exercise facility on-site
<b>2-50 enrolled employees</b> Must provide smoke-free environment and select at least one of the optional categories	Required	Not required	2 times per year	1 time per year	Ongoing	1 time per year	Ongoing
<b>51-300 enrolled employees</b> Must provide smoke-free environment and select at least two of the optional categories	Required	1 time per year	2 times per year	1 time per year	Ongoing	1 time per year	Ongoing
<b>301-1000 enrolled employees</b> Must provide smoke-free environment and select at least three of the optional categories	Required	2 times per year	2 times per year	2 times per year	Ongoing	2 times per year	Ongoing
<b>1001+ enrolled employees</b> Must provide smoke-free environment and select at least four of the optional categories	Required	2 times per year	3 times per year	2 times per year	Ongoing	2 times per year	Ongoing

# Living *healthy* made *easy*

We know your work force is constantly changing, so Blue Care Network provides a variety of benefit-qualifying time frames so employees have the opportunity to achieve enhanced benefits.

	<b>Beginning of plan year</b>	<b>Day 91</b>	<b>During the plan year</b>	<b>90 days from the start of the next plan year</b>
<b>Healthy <i>Blue</i> Living</b>	New members start in the enhanced benefit level. Renewing members retain the benefit level they had the previous plan year. If they were in the standard benefit level, they can achieve the enhanced level by complying with requirements.	Qualified members stay or move to the enhanced level and nonqualified members move to the standard level.	Members who don't follow the recommended program or treatment plan move to the standard level.	Members who qualify have the opportunity to move to the enhanced level.
<b>Healthy <i>Blue</i> Living Rewards</b>	New members start in the enhanced benefit level. Renewing members start where they ended: the enhanced, intermediate or standard benefit level.	Qualified members stay in the enhanced level and nonqualified members move to the intermediate or standard level.	Members who don't follow the recommended program or treatment plan move to the standard level.	Members who qualify have the opportunity to move to the intermediate or enhanced level.

## Employees under 65 are eligible

Only active employees and retirees under age 65 are eligible for Healthy *Blue* Living and Healthy *Blue* Living Rewards. If a subscriber or covered spouse is Medicare-eligible (Medicare is primary), he or she can enroll in one of BCN's Medicare products (BCN 65<sup>SM</sup> or BCN Advantage HMO-POS<sup>SM</sup>) if it is offered.



# A *health plan* working for your *business*

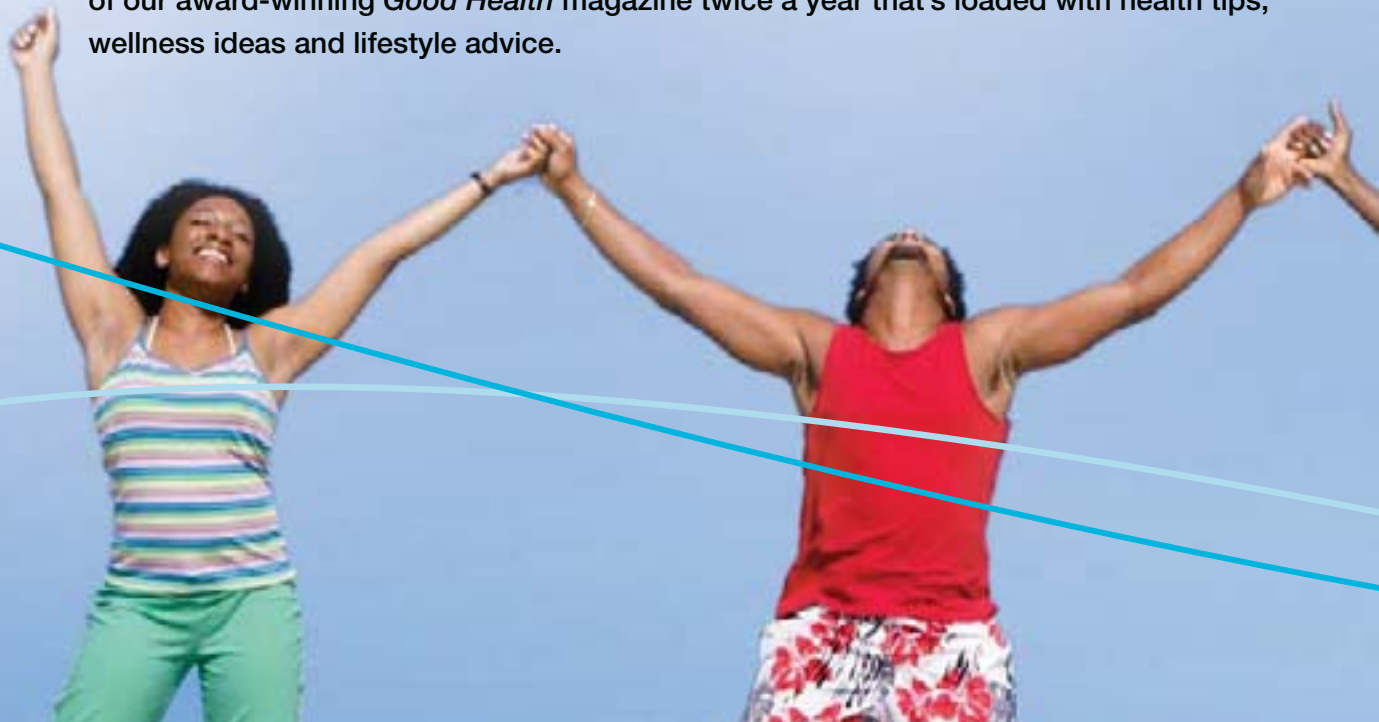
Our mission is to help make healthy lifestyles a reality for your employees.

## **Member savings**

Employees can save on a variety of healthy products and services with our Healthy Blue Xtras<sup>SM</sup> and Blue365<sup>®</sup> savings programs. Visit [bcbsm.com/xtras](http://bcbsm.com/xtras) for more information.

## **Informative publications**

Healthy *Blue* Living and Healthy *Blue* Living Rewards members receive a special issue of our award-winning *Good Health* magazine twice a year that's loaded with health tips, wellness ideas and lifestyle advice.



## Healthy activities and programs

BlueHealthConnection®, our comprehensive wellness and care management program, includes an online health assessment, online health coaching programs and personalized information with multimedia components. It also includes resources such as our tobacco cessation program, case management services, and accredited disease management programs that address everything from depression to diabetes.

## Valuable online resources

Your employees can instantly view their account, benefit and claims information at **MiBCN.com**. They can also locate a doctor and find and compare the cost and quality of doctors, hospitals and drug treatment options, based on criteria that matter to them with Healthcare Advisor™, powered by WebMD®.

## Industry-leading provider network

We offer unmatched access to doctors and hospitals in the state, nation and world. Blue Care Network features the largest HMO network of physicians and hospitals in the state, with more than 5,000 primary care physicians, 14,000 specialists, every acute care hospital in Michigan and most of the state's other leading hospitals.



# *Reputation* and *recognition*

Blue Care Network's long-standing Excellent Accreditation from the National Committee for Quality Assurance reinforces our success in providing quality health care products.

Join the more than 113,000 members and 830 businesses and organizations that chose **Healthy Blue Living** and **Healthy Blue Living Rewards** to reduce health care costs and make a commitment to living healthier lives.



healthyblueliving  
rewards<sup>SM</sup>

Celebrating five years of improving health  
and rewarding members for healthy living



**Healthy Blue Living** and **Healthy Blue Living Rewards**  
are part of Healthy Blue Choices<sup>SM</sup>.

# healthybluechoices<sup>SM</sup>

Embrace total health.

Total Health Engagement is a game-changing, integrated approach to health care that allows you to embrace total health with ease by integrating three principles — your benefits, health support and resources, and the care you receive from doctors and hospitals.

As your partner in health care,  
the Blues are here to support you every step of the way.



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

[MiBCN.com/hbl](https://MiBCN.com/hbl)