



**Blue Care
Network**
of Michigan

healthybluechoicesSM

Embrace total health.

healthyblueliving
rewardsSM

Reward yourself
for **living healthy**

A health plan working for you

Your health plan

Healthy Blue Living RewardsSM is Michigan's first outcome-based HMO plan that rewards you with lower health care costs for achieving healthy results.

Comprehensive benefits

You care about your health and so do we. That's why we provide comprehensive benefits that cover everything from preventive care to specialist visits. Office visits, hospital procedures and well-child care are only a sampling of the services your health plan provides with the added support of wellness and care management resources.



Financial reward

You can lower your copayments and deductibles by meeting the health targets and living healthy.

Healthy <i>Blue</i> Living Rewards has three benefit levels:	Copays and deductibles
Enhanced – Awarded to those who achieve the plan’s requirements during renewal or at enrollment. You save money when you live healthier.	Lowest
Intermediate – Awarded to people who may have a certain health condition but are committed to working toward becoming healthier.	Average
Standard – Given to those who choose not to meet the plan requirements or participate in physician prescribed treatment to improve their health.	Highest



Your choice of leading doctors and hospitals

Choosing a doctor is an important decision. That’s why our large network allows you to choose a doctor that sees the whole picture and serves as a guide and partner for your health journey. We offer unmatched access to the largest HMO network of doctors and hospitals everywhere in the state, nation and world.

Whether you’re in your own backyard, at work or traveling on an adventure, BCN has you covered.

Reputation and recognition

Blue Care Network is the state’s largest HMO. It’s the only one backed by the reputation and security of Blue Cross Blue Shield of Michigan. Blue Care Network’s long-standing Excellent Accreditation from the National Committee for Quality Assurance reinforces our success in providing quality health care products.

To receive enhanced or intermediate benefits, you and your covered spouse must both meet the health measure requirements.

Flexibility to help achieve healthier living

90
DAYS

How do I meet the requirements for enhanced benefits?

Here are the things you need to do within the first **90 days** of the start of your plan year to receive enhanced benefits:

- 1: Visit your Blue Care Network primary care physician and complete a health *Qualification Form*.
- 2: Meet all six health measurement targets, scoring all As.

TOBACCO

WEIGHT

DEPRESSION

BLOOD PRESSURE

CHOLESTEROL

BLOOD SUGAR

- 3: Complete an online health assessment at **MiBCN.com** annually.

Now you're ready to claim your reward of lower copays and deductibles for choosing to live healthy.

You will only qualify for enhanced benefits if you and your covered spouse don't use tobacco, have a BMI lower than 30 and meet all the health measure targets.

120
DAYS

How do I meet the requirements for intermediate benefits?

Depending on the results of your *Qualification Form*, you may also need to meet these requirements within **120 days** of enrollment or renewal to receive intermediate benefits:

- **Tobacco use:** If you use tobacco you need to enroll and actively participate in our free Quit the Nic tobacco cessation program until you quit using tobacco.
- **Weight management:** If you have a body mass index of 30 or more then you will need to select and actively participate in a free, BCN-sponsored weight management program until your BMI falls below 30. Your options are:

Weight Watchers® program

OR

WalkingSpree pedometer-based walking program

BCN covers the cost of either weight management program. Remember — you and your covered spouse must keep any follow-up visits requested by your doctor.

You can do a lot in
120 days

To keep enhanced or intermediate benefits you and your covered spouse must meet the specified requirements by the deadlines listed. If you don't meet the requirements:

- Everyone on your health care contract moves to the standard benefit level.
- You will have standard benefits throughout the plan year.

Save money with healthy measures

Our *Qualification Form* helps you and your doctor get a snapshot of your health related to six high-impact health measures. It allows you to work with your doctor to develop a treatment plan and set attainable goals to improve your health.

Health measure	Enhanced benefit wellness target	If you don't meet the wellness target for enhanced benefits, here's how you can work to qualify for intermediate benefits
Tobacco	Non-tobacco user (confirmed by primary care physician through blood or urine cotinine testing)	Enroll in our Quit the Nic tobacco cessation program and actively participate until you complete the program and quit using tobacco
Weight	Body mass index below 30	Participate in Weight Watchers or WalkingSpree program until BMI falls below 30
Blood pressure	Below 140/90	Commit to and follow doctor's treatment plan
Cholesterol	LDL-C below target (based on risk factors: <100, <130 and <160)	Commit to and follow doctor's treatment plan
Blood sugar	At or below target (fasting blood sugar or A1C)	Commit to and follow doctor's treatment plan
Depression	Any depression is in full remission	Commit to and follow doctor's treatment plan

These measures are chosen because they have a huge impact on health and the likelihood that an individual will develop a chronic or disabling condition. By focusing on wellness and prevention, Healthy *Blue* Living Rewards incentivizes you to make healthy choices and gives you the knowledge, skills and support to achieve healthy lifestyle goals.

NOTE: Children and adult dependents on your Healthy Blue Living Rewards contract do not need to meet the health requirements and will be assigned to your same level of benefits.



The A, B, Cs of your health

Each health measure on the *Qualification Form* tracks your status using an easy-to-understand A, B and C grading system. You will be moved to the appropriate benefit level on the 91st day of the plan year based on completing the necessary requirements. If you and your covered spouse earn all As then the entire contract will receive enhanced benefits. You will earn intermediate benefits if you or your covered spouse earn a combination of As or Bs. Earning one or more Cs on any of the health measures will move the entire contract to the standard benefit level.

Status:

A	=	You're meeting the wellness target.
B	=	You have a health condition that may not be controlled but you are actively participating in treatment to improve the condition.
C	=	You are not meeting the wellness target and you haven't committed to treatment to improve your condition.

NOTE: Only active employees and retirees under the age of 65 are eligible for Healthy Blue Living Rewards. If you or your spouse are eligible for, or are currently enrolled in, a Medicare plan then you or your spouse do not have to meet the Healthy Blue Living Rewards plan requirements.

A member or covered spouse whose physician notifies BCN that he or she is not physically able to meet one or more of the health measures may remain in enhanced as long as they are compliant with the BCN requirements and the prescribed physician treatment to improve the condition.



Here's what you'll pay if the unexpected happens and you were in their shoes...

Does it *pay* to meet the enhanced benefit health measures?

Here's a quick example to help you decide:

Jasmine Jones met all the requirements to earn enhanced benefits. She completed her online health assessment and met with her doctor to complete and submit her *Qualification Form*.

Owen Bowen completed all of the initial requirements, but scored a B in the blood pressure category on his *Qualification Form*, so he earns intermediate benefits. Owen is working with his doctor and following the prescribed treatment to lower his blood pressure.

Joe Foster received standard benefits because he decided he didn't have time to go to his doctor and didn't feel like taking a health assessment. Plus he never gets sick, and there's no way he'll join a program to stop using tobacco.

Your costs may vary.	Cost to Jasmine: Enhanced benefits (no deductible)	Cost to Owen: Intermediate benefits (\$250 deductible)	Cost to Joe: Standard benefits (\$500 deductible)
Sudden pain leads to a consultation with a specialist.	\$10 copayment	\$15 copayment	\$20 copayment
The specialist decides you need a specialized procedure.	Physician fee: \$0 Facility fee: \$0	Physician fee: up to \$250* Facility fee: up to \$250*	Physician fee: up to \$500* Facility fee: up to \$500*
TOTAL	\$10**	\$265**	\$520**

*If deductible isn't already met.

**Your benefit costs may not exactly match the estimates listed depending on your plan. Please refer to your benefit materials for specific details regarding your copay and deductible information.

Working toward *wellness*

Achieving a healthy lifestyle can be challenging, that's why BCN is your health partner and provides a number of valuable resources to help you earn enhanced or intermediate benefits and reach your wellness goals.

Tobacco use

- Tobacco use is determined by cotinine testing, which confirms the presence of nicotine via a blood or urine test conducted by your doctor.
- If you or your covered spouse uses tobacco, you are required to enroll and actively participate in our free Quit the Nic tobacco cessation program until you quit using tobacco.

Depression

- Besides being the number one cause of disability worldwide, depression can increase a person's chance of developing certain lifestyle diseases such as cardiovascular disease and diabetes.
- Your primary care physician will conduct a depression screening during your first visit by asking you a series of questions.

BCN gives you access to behavioral health services 24 hours a day seven days a week by going online or calling the number on the back of your ID card.

Weight management*

- If you or your covered spouse has a BMI of 30 or more, you are required to participate in a free, BCN-sponsored weight management program until your BMI falls below 30, as indicated on your **Qualification Form**.
- We offer two programs for you to choose from, Weight Watchers or our WalkingSpree pedometer-based walking program with online reporting. You can only pick one program per plan year. BCN provides you extra support by covering the cost of either program (not both), although some restrictions do apply.

**BCN encourages members to consult with their doctor before starting any regular exercise or weight management program. Members should also consult with their doctor if they have concerns that the programs or behaviors recommended by BCN or their primary care physician 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.*

If your BMI is 30 or more,
which program is best for you?

Option 1:

Weight Watchers

- Requires you to attend 11 out of 13 weekly meetings per session.
- Participation does not require Internet access. By phone or via the Web, BCN will provide you with the phone number of a Weight Watchers group in your home or work ZIP code. Contact Weight Watchers for meeting locations.

Option 2:

WalkingSpree

- You'll need to achieve an average of 5,000 daily steps per three-month period.
- You will receive a state-of-the-art pedometer that you'll need to plug into a personal computer and upload your steps to your personalized WalkingSpree website at least once every 30 days.

NOTE: This program is Internet-based, so you must have Internet access and a personal e-mail address to choose this weight management option.

We help make healthy lifestyles a reality with 24/7 support and with a variety of tools and services just a phone call or a few clicks away.

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 Quit the Nic, case management services, and accredited disease management programs that address everything from depression to diabetes.

Valuable online resources

Instantly view your account, benefit and claims information at **MiBCN.com**. You 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 you with Healthcare Advisor[™], powered by WebMD[®].

Health coaches

Certified health coaches provide telephone support and can help you develop a personal health plan. You can request the services of a health coach at no cost by calling **1-888-772-7147** or sending an e-mail to **hblhealthcoach@bcbsm.com**.

Member savings

You can save on a variety of healthy products and services with our **Healthy Blue Xtras**SM and **Blue365**[®] savings programs. Visit **bcbsm.com/xtras** for more information.

Informative publications

You will 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.

Outstanding customer service

Our dedicated Customer Service representatives are trained to answer your health care questions and are just a toll-free phone call away.

A man with short dark hair, wearing a light yellow short-sleeved shirt, is shown in profile from the chest up. He is sitting at a wooden table outdoors, focused on a blue laptop. His hands are positioned over the keyboard. The background is a lush, out-of-focus green foliage. A thin blue line curves across the lower right portion of the image. The text "Wellness resources to help you succeed" is overlaid on the left side in a white, italicized serif font.

*Wellness resources
to help you succeed*

Highlighting the health assessment

The secure, online health assessment at [MiBCN.com](https://www.mibcn.com) helps you understand what steps you can take to improve or maintain your health based on the answers you provide. After completing the health assessment, you will get:

- A lifestyle score summarizing your health behaviors
- Tailored plans to help meet your health goals
- Access to online coaching to support you while you make lifestyle changes

Members without computer access can call 1-800-873-0509 to receive a paper copy of the health assessment.

Health care in your hands

Checklist

Once you enroll in **Healthy Blue Living Rewards**, use this handy list to check off the steps you need to take to qualify for enhanced or intermediate benefits. You'll be rewarded with lower copays and deductibles when you do.

For more information, visit [MiBCN.com](https://www.mibcn.com) or call the Blue Care Network Customer Service number on the back of your ID card.

Deadlines:

90 days from the start of your coverage –
enhanced benefit level initial requirements

- ✓ Select and visit your Blue Care Network primary care physician to complete a health *Qualification Form* and meet the health measures.
- ✓ Complete an online health assessment at **MiBCN.com**.

120 days from the start of your coverage –
additional requirements to earn intermediate
benefits

- ✓ **Tobacco use:** If you use tobacco, enroll and actively participate in our Quit the Nic tobacco cessation program.
- ✓ **Weight management:** If you have a BMI of 30 or more then you will need to select and actively participate in a free, BCN-sponsored weight management program.

Healthy Blue Living Rewards is part of the
Healthy Blue ChoicesSM product suite.

A Healthy Blue Choices plan gives you quality health care coverage and
access to wellness resources so you can achieve a healthier lifestyle.

As your partners 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

healthybluechoicesSM
Embrace total health.

MiBCN.com/hblr