



**Blue Care
Network**
of Michigan

healthybluechoicesSM

Embrace total health.



healthybluelivingSM

A **health** plan
working for **you**

Be rewarded for living healthy

Your health plan

Healthy Blue LivingSM has more than 100,000 members and is one of the first wellness-based HMO health care plans that rewards you with lower health care costs for committing to work toward certain health targets. Bottom line — Healthy Blue Living helps you earn lower out-of-pocket costs while you work toward healthy goals.

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, immunizations 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 Living</i> has two benefit levels:	Copays and deductibles
Enhanced – Enhanced benefits are awarded to those who commit to healthy living. You save money when you use your health plan services by receiving lower deductibles and copayments.	Lowest
Standard – Standard benefits are given to those who chose not to meet the plan requirements or participate in physician prescribed treatment to improve their health. You still have health care coverage but with higher copays and deductibles.	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 who 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 benefits, you and your covered spouse must both meet the health measure requirements and choose to commit to living healthy.

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 or Bs.

TOBACCO

WEIGHT

DEPRESSION

BLOOD PRESSURE

CHOLESTEROL

BLOOD SUGAR

- 3: Complete an online health assessment at [MiBCN.com](https://www.mibcn.com) annually.

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

120
DAYS

How do I meet the requirements for enhanced 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 enhanced 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 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 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	Wellness target	If you don't meet the wellness target, how can you work to qualify for enhanced benefits?
Tobacco	Non-tobacco user (must be confirmed by primary care physician through blood or urine cotinine testing)	Enroll in our Quit the Nic smoking 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 the 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. Even if you use tobacco or have a health condition such as diabetes, you can qualify for enhanced benefits by following your doctor's treatment plans and meeting the follow-up requirements.

NOTE: Both you and your covered spouse must meet the necessary health measurement wellness targets to receive enhanced benefits. Children and adult dependents on your Healthy Blue Living 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 or Bs you will receive enhanced benefits. 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. 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 plan requirements.



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*.

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 Joe: Standard benefits (\$1,000 deductible)
Sudden pain leads to a consultation with a specialist.	\$20 copayment	\$20 copayment
The specialist decides you need a specialized procedure.	Physician fee: \$0 Facility fee: \$0	Physician fee: up to \$1,000* Facility fee: up to \$1,000*
TOTAL	\$20**	\$1,020**

*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 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 on 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**, use this handy to-do list to check off the steps you need to take to qualify for enhanced 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 – you may also have these requirements

- ✓ **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 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

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MiBCN.com/living