

Healthy *Blue* LivingSM

**Medical coverage and
health coverage in one innovative plan**



**Blue Care
Network
of Michigan**

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

Healthy *Blue* Living – reward yourself

Did you know that treating chronic illness accounts for about 78 percent of what's spent on health care in the United States? And that most chronic illness can be attributed to poor health habits?

So why is it that almost every medical plan charges people who take care of themselves the same as those who don't? We figure responsible behavior should cost less, so we designed Healthy *Blue* Living to reward people who commit to making better choices.

Healthy *Blue* Living members save money on their copayments and deductibles when they commit to not smoke and adopt other healthy behaviors.

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

Alcohol use	Cholesterol
Blood pressure	Smoking
Blood sugar	Weight

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

In making Healthy *Blue* Living benefits available to you, your employer is providing you with incentives, support and choices for you to reach your optimal level of health.

How Healthy *Blue* Living works

You automatically receive enhanced benefits with lower copayments and deductibles for the first 90 days of coverage. To continue receiving enhanced benefits, both the employee and spouse need to:

- Complete a Health Risk Appraisal
- Meet with their primary care physicians to complete a Qualification form, which needs to be signed by the doctor. It must be mailed or faxed back to Blue Care Network within 90 days of enrollment
- Adopt a healthy lifestyle

When employees and their spouses choose to work toward or achieve quality-of-life goals, they and other covered dependents receive an enhanced benefit level and pay lower copayments and deductibles. Employees who don't send in the signed form within 90 days or don't commit to actively work toward their health goals will qualify for the standard benefit and will pay more when they need medical care.



"My husband had had a heart attack, and I figured that quitting smoking was the one thing I could do for my health. My experience with Debbie, my Quit the Nic registered nurse-counselor, was wonderful. She was the most important part of the program, even more important than the prescription for Nicorette® gum, which is what I used. Debbie knew how to provide the support I needed each week to get through the next week. Knowing that Debbie was calling made me more accountable. And it worked."

—Valerie Fulmer

Battle Creek, Mich.

You're positioned to succeed

In offering Healthy *Blue Living*, **your employer** has committed to providing a healthier workplace and is supporting you in reaching your health goals.

Blue Care Network offers programs and services to aid you:

- A health coach who will work individually with you when you request help
- BCN's free Quit the Nic smoking cessation program and Weigh to Go weight loss program
- The full array of Blue Care Network's BlueHealthConnection® programs, which includes specialized programs to help members with many different chronic conditions, including rare and complex diseases
- Web-based resources that include tools you can use to manage and understand your health condition
- Discounts on Weight Watchers® memberships, safety equipment and complementary medicine such as massage therapy, acupuncture and nutrition counseling
- Magazines, newsletters, reminder cards and other materials to help you use your benefits to optimize your health
- If your employer participates in this optional program, access to a statewide network of YMCAs, which is available only through Healthy *Blue Living*

Your primary care physician is your most important resource for helping you set and work toward healthy goals. When you become a BCN member, you choose a primary care physician from our network. He or she is your health advocate, responsible for providing and coordinating your care.

Blue Care Network – a trusted Blue plan

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 is recognized and welcomed nearly everywhere — in Michigan, across the country and even around the world.

With Blue Care Network you get:

Credibility. Since 2000, Blue Care Network has earned Excellent Accreditation — the highest rating from the National Committee for Quality Assurance

Convenience. Easy-to-use benefits with little or no paperwork

Coverage. Comprehensive hospitalization coverage and wellness benefits

Choice. More than 12,000 physicians and 110 hospitals in our network





"I wanted to do something to get healthier for myself and for my two kids. I've been on BCN's Weigh to Go™ program a year and a half, and I love it! I've lost 50 pounds, and I feel great. Through Weigh to Go, I meet with a dietician who taught me to read labels and track my eating habits, as well as a trainer who shows me exercise routines I can do at home. As a result, I'm eating right and exercising. My whole outlook on life has improved. I can go shopping at regular stores and not just specialty shops. My husband says I look like I did back when we first started dating, and that feels great!"

—Tracy Carlone Woodhaven, MI

Questions and answers about Healthy Blue Living

How will you know if I'm keeping my health commitments?

Each year you and your doctor will complete a questionnaire to confirm that you have reached or are continuing to actively work toward your health goals.

If either my spouse or I are overweight, diabetic or have high blood pressure, will we automatically have higher copayments?

No. As long as you are actively working toward a healthier lifestyle, and following your primary care physician's treatment plan, you can qualify for enhanced benefits.

If either my spouse or I smoke, will we automatically have higher copayments?

Yes. To qualify for enhanced benefits you have to quit within the first 90 days of enrollment or be actively enrolled and adhere to a BCN's free Quit the Nic smoking cessation program.

What if my spouse does not want to work toward health goals?

Both adults on a contract have to qualify for enhanced benefits. Once they qualify, everyone on the contract, including dependent children, receive enhanced benefits.

How often can I move between benefit levels?

You can move between benefit levels once a year. Around open enrollment time your employer will provide a questionnaire for you to take to your doctor to document your commitment to working toward health goals.

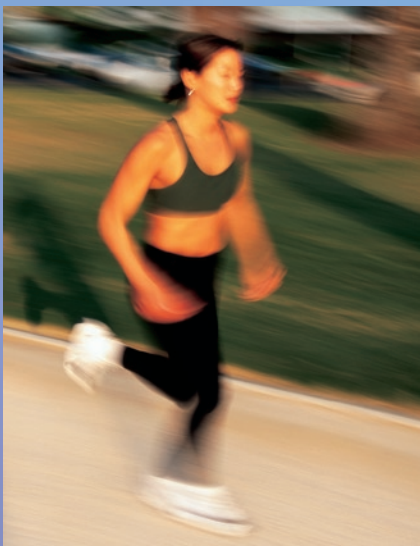
What are your reasons for adopting a healthier lifestyle?

It's important to me that I:

- Feel better
- Look better
- Set a healthy example for my children
- Reduce my risk of developing a chronic disease
- Minimize the progression of a current chronic condition
- Pay less when I need medical care



Six high-impact health measures	Questionnaire wellness targets	What can I do to qualify for enhanced benefits if I do not meet the wellness targets?
Alcohol use (15 points)	Consume less than 2 drinks per day on average and pass a physician-administered screening exam	Agree to follow treatment plan. Physician follow-up visit required.
Blood Pressure Control (15 points)	At or below 140/90	Agree to follow treatment plan. Physician follow-up visit required.
Diabetes Management (15 points)	Blood sugar at or below target	Agree to follow treatment plan. Physician follow-up visit required.
Cholesterol Management (15 points)	LDL-C below target (based on risk factors)	Agree to follow treatment plan. Physician follow-up visit required.
Smoking status (25 points)	Nonsmoker	Agree to enroll in BCN's free Quit the Nic smoking cessation program.
Weight (15 points)	Body Mass Index at or below 30. (Not sure what your BMI is? Calculate your BMI using a free tool available on the Healthy <i>Blue</i> Living member section of www.MiBCN.com .)	Agree to participate in physician-supervised approved weight management program. Physician follow-up visit required.
If the questionnaire results are fewer than 80 points each, the member and spouse must actively commit to following their primary care physician's care plan in order to qualify for enhanced benefits.		



Contact information

Blue Care Network customer service: 800-662-6667
TTY (teletype) for the hearing impaired: 800-257-9980
Hours: Monday-Thursday, 8:30 a.m. to 5 p.m.;
Friday, 9:30 a.m. to 5 p.m.

Provider selection line: 888-656-8276

www.MiBCN.com

Our members' privacy is important to us. BCN's commitment to members includes ensuring the confidentiality of their personal and medical information by adhering to strict internal and external safeguards. To review BCN's complete privacy notice, please visit **www.MiBCN.com** or call customer service at 800-662-6667.



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