

Blue Cross[®] Health & Wellness Programs

Healthy employees drive
better business outcomes



Blue Cross[®]
HEALTH & WELLNESS

Employer overview

It's a fact —

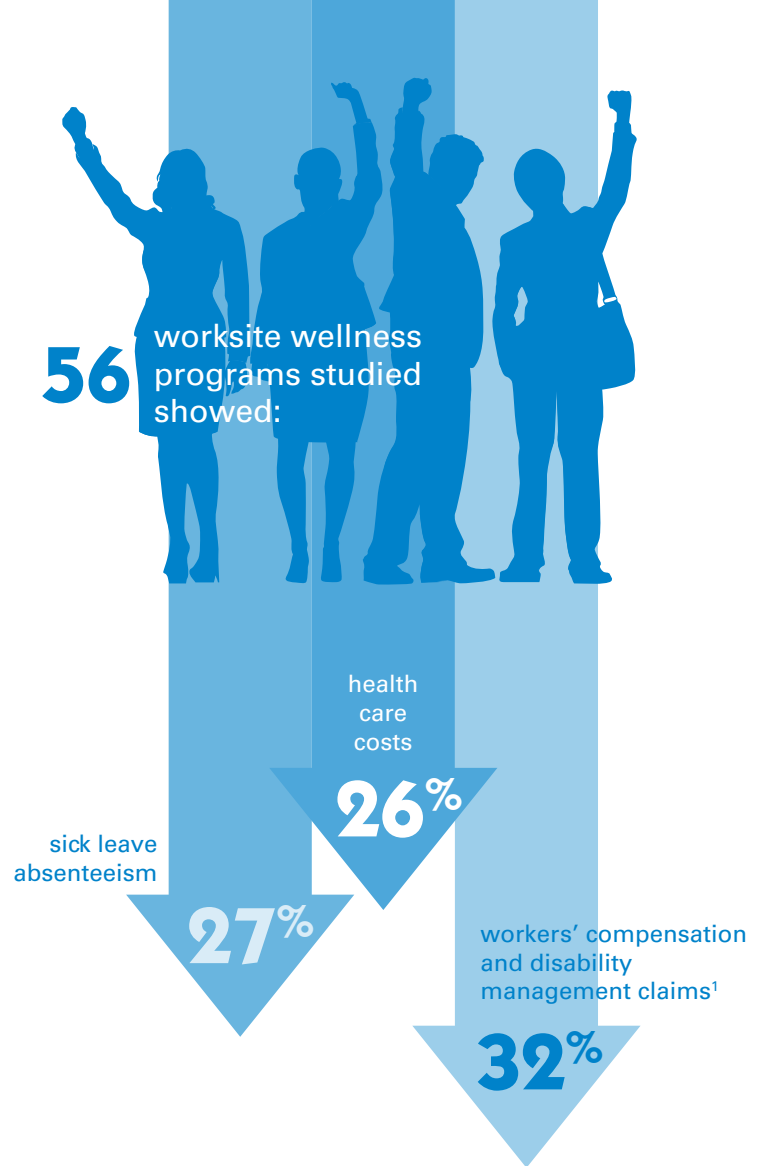
health and wellness programs can affect your company's bottom line.



Blue Cross[®] HEALTH & WELLNESS

Today's employers are investing in wellness and care management programs to encourage healthy behaviors, improve health care outcomes and lower costs.

Blue Cross Health & Wellness programs provide a full suite of services for all your employees — from healthy to unhealthy, and everyone in between. These programs can help your business get the most from its health care investment and ensure that your employees get healthy, stay healthy and manage their conditions better.



¹American Journal of Health Promotion

Getting started with Blue Cross Health & Wellness

According to the Centers for Disease Control and Prevention, approximately 50 percent of all health care costs can be attributed to unhealthy behaviors and lifestyle.



Healthy Basics

As a valued Blue Cross Blue Shield of Michigan customer, you're already on your way to enhancing the health of your employees. That's because all our customers automatically receive Healthy Basics with their health coverage at no additional cost.

Healthy Basics provides a foundation of wellness and care management programs to improve outcomes and costs.

Blue Cross Health & Wellness online resources, powered by WebMD®, are available through a single sign-on at **bcbsm.com** and include:

Health assessment

Easy-to-read content and engaging graphics help guide your employees through a series of lifestyle and health questions to provide them with a picture of their current health, as well as health risks. Results include:

- A health score developed from an analysis of modifiable health risks
- A list of highest-risk areas
- A *Modifiable Risk Report* and a *Condition Risk Report*
- Next steps for employees to take to improve their health

Digital Health AssistantSM

Based on health assessment results, employees will receive recommendations for digital coaching programs available through WebMD Health Services. These self-guided programs help your employees set easy-to-achieve goals that address their risk factors. Your employees will receive positive feedback and congratulatory messages for completing activities.

Helpful online resources

Blue Cross Health & Wellness online resources provide helpful information from WebMD Health Services. Your employees can:

- Read health articles and watch videos on hundreds of topics
- Take interactive quizzes
- Check symptoms and learn about medications
- Use online tracking monitors
- Access and use their personal health record
- Sync fitness and medical devices and apps to keep information in one convenient place
- Ask questions on a professionally-monitored message board, and much more

Healthy Basics also includes these care management programs:

Case Management

Registered nurse case managers help coordinate care and provide information to help employees deal with complex health issues.

Complex Chronic Condition Management

This program helps employees with the highest needs manage their chronic conditions.

Engagement Center

Knowledgeable specialists help employees locate resources they need and enroll in Blue Cross Health & Wellness programs.

24-Hour Nurse Line

Registered nurses are available to answer your employees' health care questions 24 hours a day, seven days a week.

WebMD Health Services is an independent company supporting Blue Cross Blue Shield of Michigan by providing health and wellness services.

Building toward total wellness

With Healthy Basics, you have the basic building blocks to create a healthy workforce. But more can be done.

That's why we offer several enhanced wellness and care management options to meet your business' changing needs, while supporting your employees through different health and life stages.

You can choose to purchase one or more of the following enhanced package options: Health Management, Wellness Plus or Premium Wellness.

Health Management

Well-suited for businesses with a large number of members with chronic conditions, this option includes:

Chronic Condition Management

Helps more of your employees develop self-management skills to better manage their chronic conditions.

Elective Surgery Counseling

Helps employees make informed and cost-effective decisions about back pain surgery.





Wellness Plus

This package lets you reward your employees for completing certain health-related activities. This option includes:

Incentive management tracking

Employees can keep track of activities and behaviors that allow them to earn incentives. An easy-to-access online list lets them know what activities they need to complete, deadlines for completion and when activities are done.

Reward fulfillment

When employees earn incentives, you can reward them in a variety of ways, including gift cards. If you choose to reward your employees this way, gift cards in the denominations you choose will be mailed to your employees' homes.

Text messaging

Your employees can opt-in to receive text messages from WebMD Health Services if they've set goals and selected activities to work on for the Digital Health Assistant program.



Premium Wellness

This package is for businesses that want to give employees a comprehensive health and wellness program to help them proactively manage their health.

A configurable platform

Personalize the wellness platform for your employees with your logo, a custom color palette and customized content areas.

Physician Health Screening

Helps your employees establish a relationship with their primary care physician and identify emerging health issues as early as possible.

Incentive management tracking

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Reward fulfillment

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Wellness Challenges

Flexible, team-based competitions give your employees an easy and fun way to become more fit. These challenges are fully integrated with our Blue Cross Health & Wellness online resources:

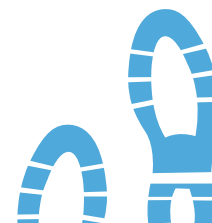
- **WebMD Hit Your StrideSM:** A team-based walking challenge that encourages individuals to compete for the most steps or the most miles during a set competition period (usually four to six weeks).
- **WebMD Ready! Set! Move!SM:** A team-based activity challenge, held over a defined period of time, where teams compete to accumulate the most points (based on exercise intensity) or to log the most minutes of exercise.
- **Custom challenges:** You can choose your own individual or team-based custom challenges for trackable activities. You select the name, timeframe, duration and frequency.

Onsite wellness coordinator

You'll have a Blue Cross onsite wellness coordinator who will work with you and your employees to create a culture of wellness at your workplace. The coordinator will promote and deliver worksite wellness programs aimed at encouraging your employees to adopt healthy lifestyle behavioral changes.

Pedometer fulfillment

You have the option to set up online fulfillment for your employees to order pedometers that would be shipped directly to their homes. You can also order a bulk shipment to be sent to your company. There is an additional charge for the pedometers.



Additional programs to enhance your wellness offerings

You can purchase additional services to further assist your employees in managing their health, including:

Lifestyle Coaching*, powered by WebMD

Solution-focused coaching, with specially trained health coaches, can help your employees improve their daily quality of life. Based on their health assessment scores or biometric values, employees are placed in three different levels of coaching — high-, moderate- or low-risk. Health coaches meet with your employees by phone to help them make the changes they need to improve their health. Employees can schedule appointments with their health coach online through the Blue Cross Health & Wellness site and receive convenient text messages to remind them about appointments. Employees can make unlimited inbound calls to their coach as well.

Tobacco Cessation Coaching, powered by WebMD

This specialized coaching program can help employees who are ready to quit using tobacco products. Employees who sign up for the program receive five calls from a specially trained health coach over a 12-week period, along with unlimited inbound calls and online resources. This program can also include up to two rounds of nicotine replacement therapy.

Worksite Health Screenings*

This program offers biometric health screenings at your worksite, coupled with immediate advice to address health risks.

Blue Cross® Health & Wellness Access

An integrated solution for employers who offer multiple health plans but want to provide all of their employees with one health assessment and online wellness resources.

Total Care Management

Gives your employees and their families access to a dedicated care manager who provides personalized health navigation and care management support.

*Lifestyle Coaching and Worksite Health Screenings can only be purchased with the Wellness Plus or Premium Wellness packages.

Get started with Blue Cross Health & Wellness today

Don't wait any longer. Research shows an investment in wellness and care management leads to healthier employees. Healthier employees mean lower health care costs and greater productivity in the workplace².

Take steps now to lead your employees to healthier lifestyles and your business to a healthy future with Blue Cross Health & Wellness.

Speak with your Blue Cross sales representative, account manager or agent today to determine the best wellness and care management options for your business, plus advice on available offerings.



²Centers for Disease Control and Prevention



bcbsm.com

Blue Cross Blue Shield of Michigan is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.