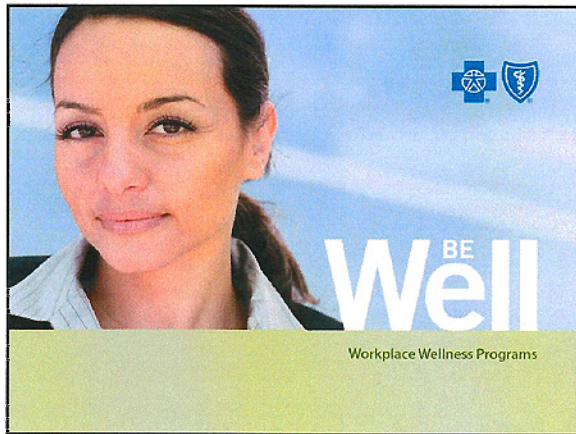


4/21/2008




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 Workplace Wellness Programs

**Why is BCBSND offering these plans?**

Like you, we are concerned about the rising costs of health care. Research proves that wellness programs work and can ultimately reduce health care costs. We believe everyone has personal responsibility for their health.

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 Workplace Wellness Programs

**Why now?**

1. Employer demands – “What is my plan doing for me?”
2. Civic Responsibility – NDWellnessCenter.com
3. Marketplace/competition demands

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### Once the need was recognized....

- BCBSND Wellness Committee formed in January, 2007
- April, decision made to implement two programs
  - ☐ Health Club Credit, and
  - ☐ On-Line wellness tool
- Roll-out scheduled for April 1, 2008 for:
  - ☐ All true fully insured groups
- Another roll-out scheduled for August 1, 2008 for:
  - ☐ Individual and Bank Depositor members
- Self Funded Groups and NDPERS can "buy up" to get these tools

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### Why doesn't NDPERS receive these benefits?

- These programs were implemented after NDPERS 2007-2009 biennium began.
- Changes cannot be made that affect premiums during the current biennium.
- Could be considered as benefit "buy-up" during the upcoming 2009-2011 renewal.

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Workplace Wellness Programs

### Multiple vendors and programs were researched.

Recommendation: Collaboration of 2 vendors

1. National Independent Health Club Association (NIHCA)  
– Health Club Credit Program
2. Healthways – Online Wellness Tool



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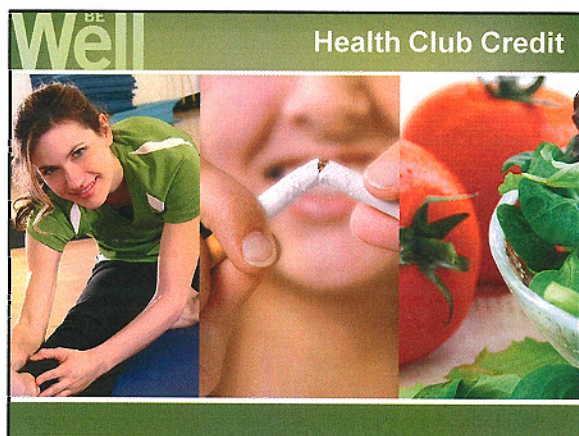
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**Well** Health club credit

**Who is eligible?**

- Subscriber
- Subscriber's enrolled spouse
- 18 and older
- Exercise at least 12 days per month

**What can participants earn?**

- Up to \$20 per month (bill back including 10% admin)

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**Well** Health club credit

**How to start?**

- Find a participating health club - [www.nihca.org](http://www.nihca.org)
- Take welcome letter & BCBSND ID card to participating health club
- Complete enrollment form at health club
- \* Return signed Authorization for Release of Information to employer  
(or complete Authorization & Health Assessment online if you also are eligible for MyHealthCenter)

\*if this is not done, credit is held

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Well

Health club credit

How and when will member be credited?

- Health club account is credited 2 months after meeting requirements

Monthly requirement met (12 visits per month*)	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Eligibility verified And submitted	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Credit posted to member's fitness Center account	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb

Members must be active on the group at the time the credit is given.

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Well

Health club credit

How will member receive reimbursement?

- Your account at the health club will be credited
  - If your membership dues are deducted from your banking account, the health club can send the credit to your banking account.
  - If you pay your membership dues in advance for the entire year, your credits will accrue and will be applied on next year's balance.

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Well

MyHealthCenter

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Well

MyHealthCenter

**Who is eligible?**

- Subscriber
- Subscriber's enrolled spouse
- 18 and older

**What can participants earn?**

- Up to \$250 per CY in incentive prizes

(If you also are also participating in the Health Club Credit, credits earned will reduce this annual \$250)

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Well

3 Customized Plans

**Get FIT: Customized fitness plan**

- Virtual exercise demonstrations
- Calculates amount of calories burned
- Accommodates individuals of all skill levels

**Eat FIT: Personalized nutrition plan**

- Recommends/tracks calories and food servings
- Suggests meals or allows members to create their own
- Presents daily menus and shopping lists

**Live FIT: Self-improvement plan**

- Instills a positive sense of life balance
- Helps effectively deal with life's challenges
- Provides stress and anxiety management

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Well

Family Plan

**Family FIT: Engage the whole family**

- Teaches proper nutrition and physical activity through kid-friendly tools and trackers
- Promotes health practices through games, quizzes and activities
- Offers rewards and prizes (children 12 and younger) for living a healthy lifestyle

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**Well** Tools And Resources

**Virtual Trainer**

- How to properly execute exercise
- Cardio, strength and flexibility exercises
- Motivation, support and encouragement

**e-Tracker**

- Track your goals and objectives daily, weekly and monthly
- Track weight, body fat and BMI
- Personal progress in graph format

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**Well** Tools And Resources

**Online Personal Coaching**

- 24-hour e-mail access to trainers, dieticians and psychologists
- e-mail response within 24 hours
- Motivation, support and encouragement

**Resources:** Online health and wellness resource

- More than 1,000 recipes
- Health and wellness articles
- Read success stories and submit your own

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**Well** Premium Services

**QuitNet**

- Tobacco cessation Internet support program
- Evidence-based treatment methods
- 24/7 support from others trying to quit
- Access to cessation counselors
- Once a member, lifetime membership in QuitNet

**QuitNet Registration**

- Visit [www.NDWellnessCenter.com](http://www.NDWellnessCenter.com)
- Log on to MyHealthCenter
- Click on QuitNet

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**Well** MyHealthCenter

### How to start?

1. Go to MyHealthCenter.NDWellnessCenter.com
2. Click on the "Not a member" button
3. Enter first name, last name, date of birth, health plan ID
4. Create user ID and password
5. Read and accept the *Authorization for Release of Information*
6. Complete the Health Assessment on MyHealthCenter

**\*\*Must complete Health Assessment before points can be earned. Health Club credits can be earned but cannot redeem until Health Assessment completed.**

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**Well** Redemption Center

### Earn & Redeem Points for Prizes

- Earn points as you complete & report activities
- Turn points into prizes on the redemption center

### When to redeem\* your points?

- Groups with MyHealthCenter and Health Club Credit
  - April following Calendar Year when points are earned
- Self-insured (or PERS) with MyHealthCenter only
  - Anytime!

\* Members must be active on the group at the time the points are redeemed.

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**Well**

### Annual Program costs

Health Club Credit				
Full Participation Level	6%	10%	15%	20%
Estimated cost per contract	\$ 2.19	\$ 3.65	\$ 5.47	\$ 7.30
MyHealthCenter				
Estimated Program cost per contract	\$ 0.72	\$ 0.72	\$ 0.72	\$ 0.72
Estimated Incentives cost per contract	\$ 2.07	\$ 3.46	\$ 5.18	\$ 6.91
<b>Total estimated costs MyHealthCenter</b>	<b>\$ 2.79</b>	<b>\$ 4.18</b>	<b>\$ 5.90</b>	<b>\$ 7.63</b>

\* Spread over ACTIVE contracts only

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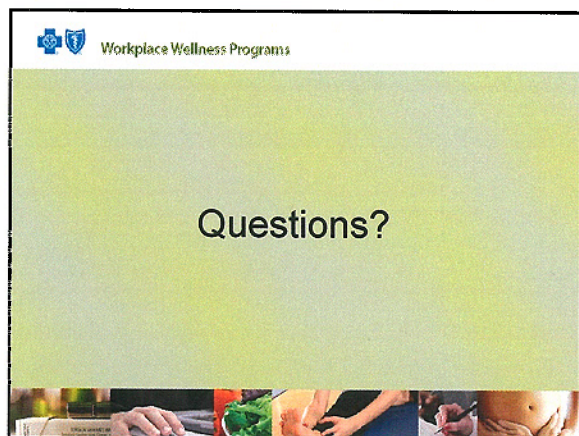
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