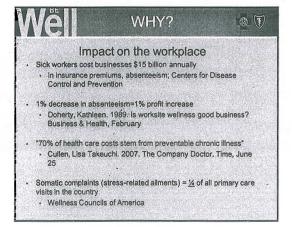
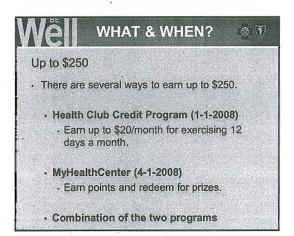
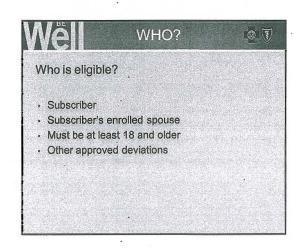
Wëll ⊕ ₹		
Michael Carlson		
Director of Wellness		
Blue Cross Blue Shield of North Dakota		

Wëll	WHY?	
	ver-cost health care the dealth Management	CARL CONTRACTOR OF THE PARTY OF
Lower cost health Employer Higher p		
Better health care	senteelsm s care for those who get sick	
Fewer sick er	non-preventable illness imployees overall The Business Stategy of Health Management. Inch Center	University of Michigan



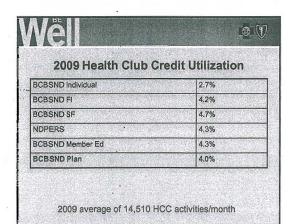
Member Wellness Initiatives Health Club Credit MyHealthCenter Provided to FI group and Individual markets. Made available to SF groups for purchase.





Wë		HOW?	
One umb	rella packa	age or Individual Stand Al	one products
	h Club C	Credit Program o)	
		at least 12 times per month (onc \$20 per month credit, at a partici	
	thways) -Health R	ter – Online Health isk Assessment (HRA) low-up outreach (live, paper or el	
, i saib	-Participa	tion in Wellness modules (exerci de management)	

Well	
2009 Wellness Utilization	n
•149,257 eligible members for the Health (HCC) Program •139,000 of which are Individual Account or I •36 SF Groups 2009	
•146,873 eligible members for the MyHeal (MHC) program •139,000 of which are Individual Account or I •14 SF Groups 2009	



2009 MyHealthCo	
BCBSND Individual	4.6%
BCBSND FI	10.4%
BCBSND SF	10.2%
NDPERS .	10.4%
BCBSND Member Ed	16.8%
BCBSND Plan	9.4%

V	V ëll	
\$50KB200	Analysis Will provide group leaders with of health, health costs and risks of Wellness participating employees non-participating employees.	the
	Noridian employer group MHC+HCC+internal programmir 6%reduction in claims for big 6	ng =