



HealthyOptionsSM

Investing in your most important asset:
your employees



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HealthyOptionsSM Your resource for living a healthier life.

HealthyOptions is a powerful set of services, tools and support neatly packaged to inspire your employees to be active and make informed lifestyle choices –

and it's all included as part of your company's health plan.

An active, healthy lifestyle can bring energetic results for your business and your employees. Workers that are healthy and maintain a healthy outlook can lead your business to an even healthier bottom line. An effective worksite wellness program enhances your employees' health and can help:

- Boost company morale
- Decrease stress
- Control your overall health care costs

Worksite Wellness

Health fair assistance – We'll help you create an environment that supports healthy choices and lifestyle changes by developing and coordinating an onsite health event.

Wellness presentations and webinars – Registered nurses from our disease management department present a variety of wellness topics to your employees onsite or via webinar.

Health risk appraisals (HRA) – Employees can discover areas of their lifestyle that may require improvement through an online appraisal offered by WebMD®. Gauge the overall health status of your employees through aggregate HRA reporting – also conducted by WebMD. Your health fair can include screenings to measure cholesterol levels, blood pressure, blood glucose levels, height, weight and body mass index (BMI).

Hands-On Health Tools

Online Resources

Wellness through WebMD – WebMD offers a wide selection of tools, information, recipes and support – all designed so that your employees can live a healthier life.

Discounts through Blue365® – Exclusive discounts are offered in the following categories: fitness, healthy eating, living and personal care.

Healthy Lifestyles – Members have access to information about programs that stress healthy living, including smoking cessation classes and a walking exercise program.

Preventive Health Guide – A convenient chart helping members see what conditions men and women should be aware of as they age.

Related Resources – More than 60 health related websites are listed on the BCBSKS website.



Disease & Case Management

Chronic health conditions – Our goal is to improve the overall health of members with chronic health conditions by providing them education, tools and one-on-one support. We work toward this goal by offering disease management programs focused on:

- Asthma
- COPD
- Diabetes
- Heart disease and heart failure
- High blood pressure and high cholesterol

There are no referrals, no claim forms and no hassle. Participation in the program is strictly voluntary.

Health coaching by phone – Our own registered nurses provide one-on-one telephonic coaching to help employees manage their chronic condition.

Educational mailings and coupons – Disease management participants receive a quarterly health and wellness newsletter and valuable coupons for the purchase of nutritional foods and health related products.

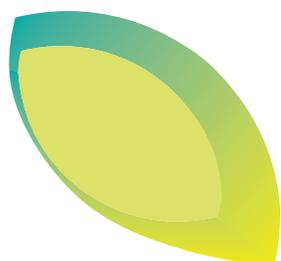
Case Management

Case Management Program – Case managers are registered nurses providing coordinated services to address the members' needs and available treatment options. Examples that may benefit from case management include complex wound management, head injuries and high risk pregnancies.

Health Analytics

Blue Reporting – A claims analytics tool for generating a wide range of aggregated/ summarized data, or detail data for a defined population and time frame.

Utilization Analysis – Pre-defined reports that include comparison reporting for many of the data elements available through Blue Reporting. By sharing this knowledge and working together, improving the health of your employees and decreasing health care costs become objectives we all strive to achieve.





Pharmacy

Guided Health – A sophisticated analytics platform, powered by Prime Therapeutics, our pharmacy benefits manager. Pharmacy and medical data are integrated to identify potential health- and cost-related issues. This data creates a complete picture of every member’s drug therapy and medical information. Issues identified can include overuse or underuse of drugs, or unsafe drug use.

Behavioral Health

New Directions Employee Assistance Program – (offered for an additional fee) The Employee Assistance Program (EAP) gives your employees a performance boost. Services include financial and legal benefits, child and elder care referrals, work/life resources and short-term counseling.

Free Behavioral Health Screenings – Employees can take our free online behavioral health screening. In about three minutes they can see results assessing levels of risk for alcohol abuse, depression, stress and other behavioral health issues.

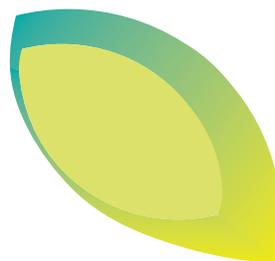
Designing better employee health

Blue Cross believes that changes in attitudes, behaviors and lifestyle can go a long way to supporting good health. We’ll work with you closely to ensure that your wellness program is designed for success.

Blue365® offers access to savings on items that Members may purchase directly from independent vendors, which are different from items that are covered under your policies with your local Blue company, its contracts with Medicare, or any other applicable federal healthcare program. To find out what is covered under your policies, call your local Blue company. The products and services described herein are neither offered nor guaranteed under your local Blue company’s contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to your local Blue company’s grievance process. Blue Cross Blue Shield Association (BCBSA) and local Blue companies may receive payments from Blue365 vendors. Neither any local Blue company nor BCBSA recommends, endorses, warrants or guarantees any specific Blue365 vendor or item.

Preventive Services

Preventive Care – These services, as defined by the Affordable Care Act, are paid at 100% with NO deductible, copay or coinsurance. Some of the services include: routine screenings, preventive immunizations, well-woman visits/screenings and contraceptive methods. *(May not be applicable to grandfathered groups.)*



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