



# Blue Cross Blue Shield of Michigan: HEALTHY BLUE SOLUTIONS

## Introducing Healthy Blue Solutions PPO

We believe responsible behavior should cost less, so Trinity Health is offering the Healthy Blue Solutions PPO plan to reward people who commit to making better choices. Healthy Blue Solutions, which is offered through Blue Cross Blue Shield of Michigan, uses financial incentives, education and support to encourage our associates to take control of their health.

Healthy Blue Solutions is an innovative health plan that rewards members with lower costs for pursuing their health goals.

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?

## How Healthy Blue Solutions Works

Healthy Blue Solutions is a Preferred Provider Organization (PPO) plan with many of the features typically found in a PPO medical plan, such as the choice of using Trinity Health facilities, in-network, or out-of-network providers for your care. However, Healthy Blue Solutions is also a wellness program that can promote the well-being of you and your family while helping you save money on your health care costs.

The plan has two levels of benefits: the enhanced level, which saves you money through lower copayments and deductibles, and the standard level, which requires higher copayments and deductibles. When you sign up for Healthy Blue Solutions, you automatically will enjoy the plan's enhanced level of benefits until April 30, 2009. To continue receiving the enhanced level of benefits for the remainder of the year, *both you and your spouse* will need to:

- Complete an online Health Risk Appraisal at [HCBO.com](http://HCBO.com) by January 31, 2009. **IMPORTANT:** If you're a current Blue Cross Blue Shield of Michigan participant you can take the HRA at any time. You won't be able to do so again for six months. (Taking the HRA between now and January 1 does fulfill your HRA requirement, however.) New participants will be eligible to take the HRA between January 1 and 31, 2009.
- If required, speak with a BCBSM health coach for the first of up to four coaching sessions by April 15, 2009.

When you choose to fulfill these Healthy Blue Solutions criteria, you and your covered family members will remain at the enhanced level of benefits and enjoy lower copayments and deductibles for the remainder of the year. However, if you don't take the Health Risk Assessment and, if required, speak with a health coach by April 15, you'll be switched to the standard level of benefits – which means you'll pay more when you need medical care – effective May 1. Although you'll be required to stay at the standard level of benefits for the remainder of the year, you'll have another opportunity to qualify for the enhanced level of benefits at the beginning of the next plan year.

## For More Information

To learn more about this exciting new health care plan, see the "Healthy Blue Solutions" plan summary in your Open Enrollment packet or visit <http://mybenefits.trinity-health.org>.