



BLUE CARE NETWORK: Healthy Blue Living

Introducing the Healthy Blue LivingSM HMO

We believe responsible behavior should cost less, so Trinity Health is offering the Healthy Blue Living HMO plan to reward people who commit to making better choices. Healthy Blue Living, which is offered through Blue Care Network, uses education and support to encourage our associates to take control of their health.

Healthy Blue Living is an innovative health plan that rewards members with lower costs for pursuing their health goals. Coverage also includes health screenings, immunizations and preventive care. If you and your covered spouse (if you're married) partner with your Blue Care Network primary care physician to set and achieve certain health goals, you'll save money on your copayments and deductible. For your convenience, BCN's statewide provider network includes more than 4,000 primary care physicians, 10,000 specialists and 118 hospitals.

Healthy Blue Living concentrates on six high-impact health measures:

- Alcohol use
- Cholesterol
- Blood pressure
- Smoking
- Blood sugar
- Weight

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?

Why these measures? Because they are things individuals can control, and because they have a huge impact on fitness and the likelihood an individual will develop chronic and disabling diseases. In making the Healthy Blue Living plan available to you, Trinity Health is providing you with incentives, support and choices for you to reach your optimal level of health.

How Healthy Blue Living Works

Healthy Blue Living is a health maintenance organization (HMO) plan with many of the features typically found in an HMO medical plan, such as the selection of a primary care physician (PCP) who coordinates all of your care, and the requirement to use specific providers. However, Healthy Blue Living is also a health plan 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 deductible, and the standard level, which requires higher copayments and deductible. You automatically will enjoy the plan's enhanced level of benefits – which means you'll have lower copayments and deductible – for the first 90 days of coverage. To continue receiving enhanced benefits for the remainder of the plan year, within your first 90 days of coverage **both you and your covered spouse** will need to:

- Complete a Health Risk Appraisal (HRA). You must take the HRA between January 1 and March 31, 2009.
- Visit your PCP and have him / her complete a Qualification Form, which needs to be signed by the doctor and be mailed or faxed to Blue Care Network. (You'll also be required to follow up with your PCP as required.)
- If you're a smoker, join the "Quit the Nic" smoking cessation program within 120 days of enrollment.
- Adopt a healthy lifestyle.

When you and your covered spouse choose to work toward or achieve quality-of-life goals, you and your covered family members will remain at the enhanced level of benefits and enjoy lower copayments and deductible for the remainder of the year. However, if you don't meet the plan's criteria, or don't commit to actively work toward your health goals, you'll be switched to the standard level of benefits – which means you'll pay more when you need medical care – effective April 1, 2009.

For More Information

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