



# PRIORITY HEALTH: HealthbyChoice

## Introducing the HealthbyChoice<sup>SM</sup> Incentives HMO

We believe responsible behavior should cost less, so Trinity Health is offering the **HealthbyChoice** HMO plan to reward people who commit to making better choices. **HealthbyChoice**, which is offered by Priority Health, uses financial incentives, education and support to encourage our associates to take control of their health.

**HealthbyChoice** is an innovative health plan that rewards members with lower costs for pursuing their health goals. **HealthbyChoice** concentrates on three high-impact health measures:

- Blood pressure
- Smoking
- Weight / BMI

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 **HealthbyChoice** plan available to you, Trinity Health is providing you with incentives, support and choices for you to reach your optimal level of health.

## How HealthbyChoice Works

**HealthbyChoice** 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 who coordinates all of your care, and the requirement to use specific providers. However, **HealthbyChoice** 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 Choice level, which saves you money through lower copayments and coinsurance, and the Standard level, which requires higher copayments and coinsurance. You automatically will enjoy the plan's Choice level of benefits – which means you'll have lower copayments and coinsurance – for the first 90 days of coverage. To continue receiving the Choice level of benefits for the remainder of the plan year, within your first 90 days of coverage *both you and your spouse* will need to:

- Complete the Health Quotient<sup>TM</sup> health risk assessment at PriorityHealth.com, and
- Have your doctor submit a qualification form indicating that you're a tobacco non-user, have blood pressure under 140/90, and body mass index (BMI) under 30 (or, if you can't meet these criteria, complete a cholesterol test and blood sugar test and agree to participate in treatment programs).

When you and your spouse choose to work toward or achieve quality-of-life goals, you and your covered family members will remain at the Choice level of benefits and enjoy lower copayments and coinsurance for the remainder of the year. However, if you and your doctor don't complete the requirements within 90 days or you 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. Although you'll be required to stay at the Standard level of benefits for a full 12 months, you'll have another opportunity to qualify for the Choice level of benefits in the next plan year.

## For More Information

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