

Rewards for your company

Here’s how it works. Select a high deductible health plan for your employees. In past years, you may have passed your premium savings from choosing the high deductible health plan on to your employees by funding half of their deductible through an HSA. Now, when you pair the IBC Rewards Program with a high deductible health plan, including high deductible health plans paired with an HRA, or plans that are HSA-qualified, your employees must earn their deductible contribution by engaging in healthy behaviors. The more they participate in the program, the more dollars they earn in their spending account up to the allowed maximum!

Your return is maximized when your employees and their families fully participate in the IBC Rewards Program. In addition to financial returns, there are other tangible benefits that come with a healthier workforce, such as:

- medical cost savings through improved employee health;
- healthier, more positive workforce;
- greater productivity through reduced absenteeism due to health issues;
- higher employee morale.

Invest in your employees — and the long-term health of your company — with the IBC Rewards Program if you have an HSA, HRA, or high-deductible health plan.

Contact your IBC account executive or independent broker for more information.

[ibx.com/bluesolutions](https://ibx.com/bluesolutions)  
215-241-3400



# Healthy Lifestyles<sup>SM</sup> Solutions

Driving healthy behaviors to help lower your health care costs

Healthy Lifestyles Solutions, a value-added comprehensive health and wellness program, is made available with all Blue Solutions medical plans to empower your employees — from the healthy to the chronically ill — to achieve and maintain their best possible health.

Your employees are your most valuable asset, and healthy employees are more engaged and productive. Combining easy-to-use online tools and personalized support, Healthy Lifestyles Solutions reaches employees with information to help motivate lasting behavior change.

Easy-to-use online tools help drive healthy actions

Your employees can get started on the road to good health by using the WebMD suite of online health management tools through IBC’s secure member website, [ibxpress.com](https://ibxpress.com).

Online resources

With tools powered by WebMD® on [ibxpress.com](https://ibxpress.com), your employees will have access to:

- Provider and hospital finder
- Symptom checker
- Treatment cost estimator
- Health trackers
- Medical encyclopedia
- Video player
- Recipes



The following tools are at your employees’ fingertips, all in one place, to help them assess their health, create meaningful action plans, and track their progress:

- **Personal Health Profile (PHP)** – helps your employees know what they are doing right to get healthy. After answering some simple questions, your employees immediately receive a health score and a personalized action plan for improvement.
- **Personal Health Record (PHR)** – tracks your employees’ medical history — such as doctor visits, personal health data, and prescription drugs — from one centralized, secure location.
- **Digital Health Assistant** – using information from the PHP and PHR, this online coaching tool guides members in setting goals, selecting healthy activities that fit their needs and lifestyle, and tracking their progress to stay motivated.
- **Message Boards** – provides your employees with a way to get answers and support on health issues from experts and peers. They can choose from over 50 exchanges covering various conditions and wellness topics.
- **News for You** – appears right on the WebMD home page and provides news articles, videos, and other information specifically chosen for each employee based on his or her interests.

Health Coaches support health management decisions

Health Coaches are registered nurses who serve as a single point of contact to answer your employees’ questions, address concerns, and coordinate care. Those who are managing a complex health condition have a Primary Health Coach, or a trusted advisor, to help them improve their health outcomes. And your healthy employees will also have access to a Health Coach to coordinate their care during times when they may need surgery or treatment for an injury.

Our Primary Health Coaches have a 360-degree view of a member’s health using our Nurse Dashboard tool, which includes claims history, pharmacy utilization, and information from the Personal Health Profile. This tool enables them to have more meaningful and productive interactions with members, to help them reach their health goals.

Healthy employees mean lower costs for you

By combining our health care expertise, data tracking and analysis, and detailed reporting, IBC can help empower your employees to engage in a new level of personal action and accountability for their health. We encourage you to learn more about how Healthy Lifestyles Solutions can improve the health of your employees and your bottom line.

Valuable discounts

From sneakers to spa treatments, your employees can enjoy many discounts through Blue365®.<sup>1</sup>

[www.blue365deals.com/IBX](http://www.blue365deals.com/IBX)

IBC Rewards Program

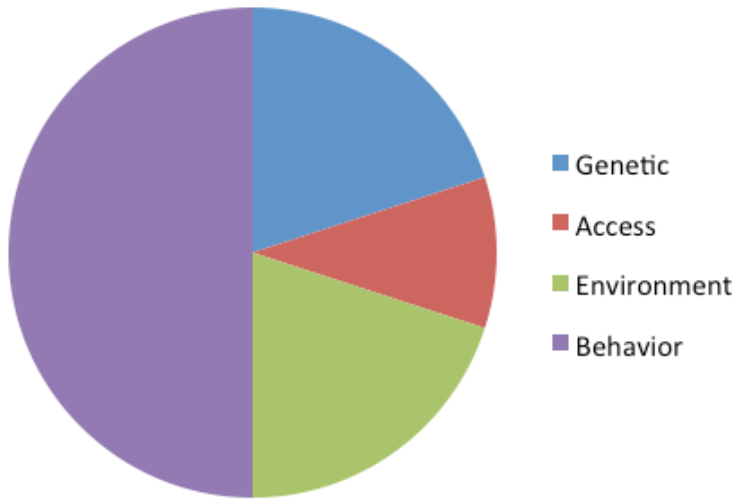
For customers with HRA, HSA, or any high deductible plan

The IBC Rewards Program makes getting healthy and staying healthy easy. The program is available to customers when paired with a Health Reimbursement Account (HRA), Health Savings Account (HSA)-qualified high deductible health plan, or any high deductible health plan. The IBC Rewards Program is an incentive-based program that awards points to employees and their covered dependents age 18 and over for completing healthy activities, including:

- completing a health assessment;
- engaging with the online wellness coaching;
- getting preventive screenings;
- quitting smoking;
- participating in a weight loss program;
- getting a dental checkup.

Points accumulate to an annual maximum set by you. We’ll send you a report each month detailing the points that your employees and their dependents have earned. Based on the points earned, you deposit dollars into your employees’ HRA or HSA accounts.

50 percent of health care costs are related to lifestyle choices and behavior.<sup>2</sup>



On average, employee health care costs fall by \$3.27 for every \$1 spent on employee wellness programs.<sup>3</sup>

Healthy Reimbursement Programs

These programs help encourage your employees to make small lifestyle changes that can lead the way to better long-term health and well being. Programs include fitness, weight management, and tobacco cessation.

<sup>1</sup> Discounts are subject to change.

<sup>2</sup> Adapted from Department of Health and Human Services, Centers for Disease Control and Prevention.

<sup>3</sup> *Health Affairs*, February 2010, Vol. 29, No. 2.