



Confidence comes with every card.®

Healthy *Blue Living*SM HMO

Do you want to save on premiums?

Do you want your employees to be proactive about their health?

You can have both by picking Healthy *Blue Living*.

SAVE UP TO



on premiums
a big cost savings
for your business



Your employees will learn more about their health, and they can recognize early detection of potential illness

Your employees have a chance to lower their costs, too. When they learn more about their health, and then take action to improve it, their share of costs goes down for health care services and prescriptions for everyone on their contract.

These lower costs include:

- Copayments
- Deductible
- Coinsurance

There are two Healthy *Blue Living* levels available to your employees:

Enhanced level

lower costs

Standard level

higher costs

Newly enrolled employees start their plan year at the enhanced level. To stay there, they must complete the items on their Healthy *Blue Living* to-do list by the deadlines. If they don't, they'll still have great coverage, but they'll drop to the standard level with higher costs.

How employees stay at the enhanced level

Each employee must complete [steps 1 and 2](#) within the first 90 days of their plan year

STEP 01

See their doctor for a health evaluation to check:

- a. Body mass index
- b. Tobacco use (cotinine test required)
- c. Cholesterol
- d. Blood pressure
- e. Blood sugar
- f. Depression

After their appointment, they need to tell their doctor to submit their results on a *Blue Care Network Qualification Form*. A sample form is included in enrollment materials.

STEP 02

Log in to their account at bcbsm.com to complete a 10-minute personal health assessment. A paper copy is available if they don't have internet access.

Your employees need to sign up for the programs in [steps 3 and 4](#) within the first 120 days of their plan year, if necessary:

Depending on their qualification form results, they may have additional steps. If their qualification form shows:

STEP 03

Their BMI is 30 or higher, they need to enroll and participate in a BCN-sponsored weight management program.

STEP 04

They use tobacco, based on a blood or urine cotinine test, they need to enroll and participate in our tobacco cessation program.

To stay at the enhanced level, participation is required in these programs until their doctor submits a new qualification form that shows their BMI is under 30 and they don't use tobacco. If Step 3 or 4 applies to them, BCN will mail them details about the programs with instructions on how to enroll.

Your employees' deadline dates will be posted to their bcbsm.com account.

All Blue Care Network members have access to an account with helpful information about their plan. Members enrolled in Healthy Blue Living can see their to-do list specific to them and their personal deadline dates.

