



Your connection to better health

powered by: Interactive Health



Blue4U

Incentive-Based Wellness Program

This program is a wellness program for employees and spouses or domestic partners who are enrolled in one of the Paul Smith's College health insurance plans.

The program provides a discounted premium health insurance rate for participation. More details are contained in the attached information.

All new employees will automatically receive the discounted premium rate in their first year of employment but will need to enroll for the health screening in subsequent years to maintain the discounted premium rate.



Performance Based Program

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Creating a Culture of Health & Wellness

WHAT are we doing?

- Your company is promoting a wellness program that engages members and provides tools to get members healthy. This is your opportunity to improve your health and at the same time reap rewards.

WHO can participate?

- Employees enrolled in your company sponsored health insurance are eligible to participate. Employees not enrolled in your company sponsored health insurance and/or spouses may also be eligible at the discretion of your company.

HOW it will work?

- Interactive Health, a NCQA-accredited and HIPAA-compliant company, will perform evidence based testing (blood pressure and blood draw) and generate a confidential wellness profile.
- Your company will not have access to individual test results.
- Interactive Health will notify your company with the names of members who completed the program.
- Your company may use aggregated data to plan and develop educational programs to help address health improvement opportunities within the company.

Year One:

- Any eligible member may voluntarily choose to participate in the wellness program. Your company may be offering an incentive for participating in the program. Members who do not participate will not receive an incentive.
- Members will complete a health history form, a blood pressure check, and a venial puncture blood draw testing their cholesterol, fasting glucose, and triglycerides.
- Members will receive an individual result packet to their home mailing address including a wellness profile, Personal Health Score, and Personal Health Goal to achieve by the next annual health evaluations.
- Members will have access to online educational tools to assist with maintaining or improving his/her health.
- Mid-year, an evaluation of your cholesterol, glucose and triglycerides can be taken to track your progress.



Year Two:

- Members who participate year two and beyond must meet their health goal in order to comply with the program. Your company may be offering an incentive tied to your performance in the program.
- Members who have not completed the program in the past can participate for the first time to set their baseline and establish a goal. The following year(s), the members will be required to meet their health goal to continue to comply with the program.

WHY are we doing this?

- The Blue4U program helps to reduce medical cost trends, reduce absenteeism, and increase productivity.
- Blue4U helps members understand their health status and provide tools to improve your health.
- By improving your health, members will help control the rising costs of health insurance premiums for everyone.

WHEN and WHERE will the evaluations take place?

- The evaluations will be scheduled and coordinated to be onsite at the work place.
- If you cannot attend an evaluation in the office or if one is not available at your location, you can have your evaluation done at an offsite affiliated lab. Members will need to pre-register for the offsite evaluations with Interactive Health.
- Information regarding the dates, times, and how to sign up will be distributed throughout your company.
- The individual evaluation takes about 10-15 minutes and consists of a brief health history, blood pressure check and a fasting blood draw.
- You should not eat or drink anything but plain water 12 hours prior to your scheduled testing. If you are diabetic, pregnant, on medication, or have a medical condition that would prevent you from fasting 12 hours, please follow your doctor's instructions regarding fasting.

WHO to contact with questions?

- For questions about the evaluations and program, call Blue4U powered by Interactive Health at 1-866-270-5441.
- For more information, contact your Human Resources to speak with a company representative regarding the program.

Unable to meet your health goals?

- If you are unable to meet your health goals that are required for you to earn an incentive under this wellness program, you may qualify for an opportunity to earn the same incentive through an alternative course of action. This alternative course of action must be completed by specified date which will be communicated on your company's additional communications. Please contact Interactive Health at least two weeks prior to this date at (866) 270-5441 and ask to speak to our health management team about a reasonable alternative standard to qualify for the incentive.

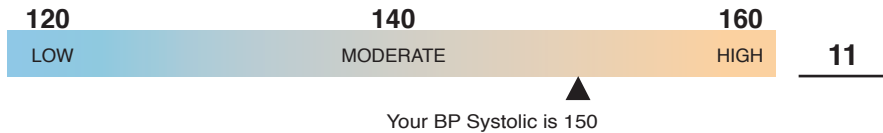


Your Personal Health Score and Goal



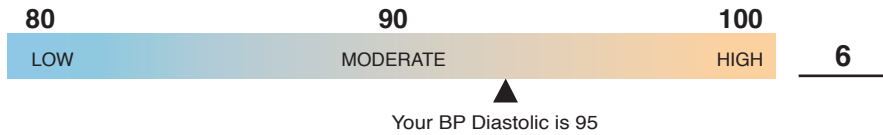
Taylor Stewart

Blood Pressure Systolic



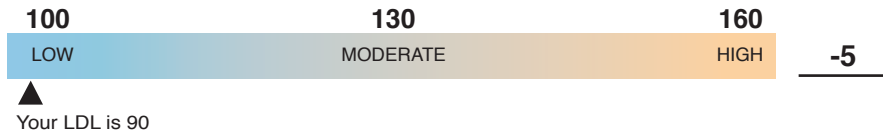
You are 11 units above your target of 139, which adds 11 to your score.

Blood Pressure Diastolic



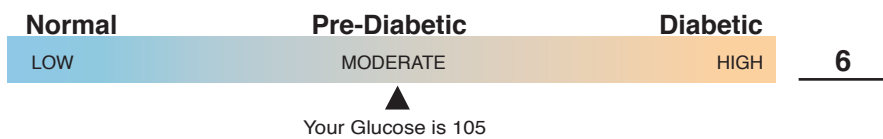
You are 6 units above your target of 89, which adds 6 to your score.

LDL Cholesterol



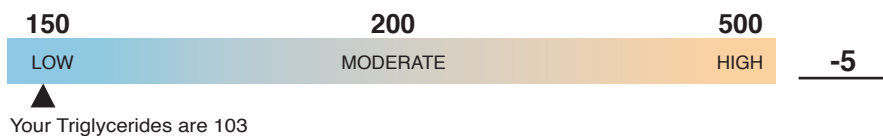
Your LDL value is equal to or lower than your target of 129! You have earned a 5-point credit towards your score.

Glucose



You are 6 units above your target of 99, which adds 6 to your score.

Triglycerides



Your Triglyceride value is equal to or lower than your target of 149! You have earned a 5-point credit toward your score.

Tobacco Use (includes cigarettes, cigar, pipe, chew or dip)



Congratulations! You achieved your personal health goal. Your new goal is to reduce your personal health score by 13 points by your next screening.

Total 13

(Over)

What is my personal health score?

Your personal health score is based on a proprietary health index designed by physicians and other health care professionals with targets based on national medical guidelines. Your personal health score is comprised of several key health risk factors (blood pressure, LDL cholesterol, glucose, triglycerides and tobacco use) for heart disease, diabetes and stroke. These risk factors are modifiable by lifestyle changes such as diet, exercise and medications when necessary.

Each year you participate in a Health Evaluation you will be provided a personal health score and goal based on your results. We recommend that you work closely with your physician and follow his/her guidance to help you meet your personal health goal for the next Health Evaluation. Interactive Health offers lifestyle courses and a variety of online tools at www.myinteractivehealth.com that will provide you with support and education to help you improve your health. Please refer to the enclosed Resources Sheet to learn more about the variety of courses and tools we offer.

How is my personal health score calculated?

Blood Pressure: 1 point is added per blood pressure unit above 139/89 (Systolic/Diastolic). A credit of 5 points can be earned if both systolic and diastolic blood pressure values are below 140/90.

LDL Cholesterol: 1 point is added per LDL unit above your personal LDL target **level of 99 mg/dl, 129 mg/dl or 159 mg/dl**. A credit of 5 points can be earned if you are at or below your LDL target. **Your LDL target is calculated based on your personal risk factors and can change from year to year, the more risk factors you have the lower your target will be.** Risk factors include but are not limited to: tobacco use, diabetes, high blood pressure, age (men \geq 45 years; women \geq 55 years), Body Mass Index (BMI) and physical activity patterns. Enclosed is a customized **Coronary Risk Assessment** that provides you information about your personal risk factors and target.

Glucose: 1 point is added per glucose unit above 99 mg/dl. A credit of 5 points can be earned if glucose is at or below 99 mg/dl.

Triglycerides: 1 point is added per 10 triglyceride units above 149 mg/dl. A credit of 5 points can be earned if triglycerides are at or below 149 mg/dl.

Tobacco Use: 40 points are added for using any tobacco product.

How is my personal health goal set?

1. If your current score is -20 to zero, your goal will be to remain in this range
2. If your current score is 1 to 25, your goal will be -20 to zero
3. If your current score is above 25, your goal will be to improve by 60%

Additional notes about your personal health score

Your personal health score is based on testing performed by Interactive Health or designees. We cannot accept lab results from any third party. All tests are final and cannot be repeated. Your score is a measure of coronary risk factors; however, it does not confirm or negate the presence of underlying heart disease or other medical conditions. LDL cholesterol and triglyceride standards are from the National Cholesterol Education Program (NCEP). Blood pressure guidelines are from the National High Blood Pressure Education Program and National Heart Lung Blood Institute (NHLBI). Glucose standards are from the American Diabetes Association (ADA).

Unable to meet your health goals?

Incentives may be available under this wellness program for all eligible employees. If you are unable to meet your health goals that are required for you to earn an incentive under this wellness program, you may qualify for an opportunity to earn the same incentive through an alternative course of action (that, if you wish, will be developed with your doctor). This alternative course of action must be completed by the date communicated in your wellness program communications. Please contact Interactive Health at least two weeks prior to this date at (800) 840-6100 or at rasrequest@interactivehealthinc.com to ask about a reasonable alternative standard to qualify for the incentive.



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Your Resources

As an Interactive Health wellness program member, you have access to a comprehensive suite of resources to help you manage your health. Your wellness program begins with a comprehensive Health Evaluation (biometric screening and health history). Once you have completed the Health Evaluation, you have access to these resources available at no cost to you.

Resource Descriptions

Share Your Results with Your Doctor

Send your physician your personal lab results. Have your results automatically sent by signing the authorization form at the time of your health evaluation or send at any time by logging into the member website and choosing My Physicians under Health Connection.

Health Coaching

Personalized coaching by phone with an expert who specializes in your health needs. Your health coach will guide you through lifestyle changes to meet and maintain your health goal. See back of page for more details.

Mid Year Re-Check

Six months after your personal health evaluation, you have the option for an additional no cost biometric screening. A postcard will be mailed to your home with details on how to schedule your follow-up screening.

“Results for Life” Newsletter

A monthly update on the latest wellness trends featuring articles, recipes and fitness tips designed to help you live a healthier lifestyle.

Health Webinars

Live webinars featuring a new health topic every other month. Sign up to attend a webinar or view recorded webinars on the member website in the Education section.

“News to Use” Emails

Timely and topical information designed for your particular health interests. Emails are sent to members throughout the year.

Website

Our member website is your personal member portal which provides the information you need to reach your health goals. The following information can be found on your website: your test results, Personal Health Score, Personal Health Goal, resources to meet that goal, personalized content and a medical encyclopedia.

- **Kids Health:** Youth focused medical database with sections written for children, teens and parents. All sections feature age-appropriate health related subjects written to the level of the reader.

ExcellusBCBS.com/Blue4U



HealthFocus Courses

HealthFocus courses are confidential and free to anyone who participates in the Interactive Health evaluation. Your personal health coach will guide you in making lasting lifestyle changes. Course material will be customized to meet your health goals

Course Descriptions

Tobacco-free for Life

Learn different quit techniques such as nicotine replacement therapy. Develop strategies for relapse prevention. Work with an experienced professional and live a tobacco-free life!

Diabetes Prevention and Control

Your personal health coach will increase your knowledge of diabetes to help empower you to make healthy lifestyle choices. Nutritional and exercise strategies are explored to help you take control of your diabetes, or prevent the development if you're at risk.

Lifestyles for Successful Weight Loss

Learn a balanced, non-diet approach to losing weight and keeping it off. Your health coach will individualize a plan to help you meet your goals. This course will help reshape your habits as you reshape yourself.

Managing Cholesterol Levels

Develop an individual plan to feed your heart to lower bad LDL cholesterol, raise good HDL cholesterol, and lower triglycerides. By leading a healthy heart lifestyle you may be able to reduce your risk for a heart attack or stroke.

Managing and Preventing High Blood Pressure

Lifestyle plays an important role in controlling your blood pressure. Develop strategies to help you successfully reduce your blood pressure with a healthy lifestyle and you may avoid, delay or reduce the need for medication.

Better Nutrition

Evaluate current eating habits. Set healthy goals. Discover strategies for meal planning, eating out, nutrition on the run and more. Eating right is energizing!

Personalized Fitness

A professional will help you design and monitor a fitness routine to help you achieve your fitness goals. Develop strategies to fit exercise into your busy schedule. Learn tricks to stay motivated and feel energized!

Achieving Balance

You'll work with a health coach to develop behavioral change techniques to reduce stress, achieve balance and improve your quality of life.

Sign up now!

**Call (866) 270-5441 to register
for a HealthFocus course**

Visit [ExcellusBCBS.com/Blue4U](https://www.ExcellusBCBS.com/Blue4U)