



# Healthy Lifestyles<sup>SM</sup> *Rewards*



Invest in your employees —  
and the long-term health of your company

## *The challenge*

- contain health care costs
- increase productivity
- motivate employees to make healthy choices

## *Did you know...*

More than 50% of health care costs are the result of unhealthy behavior.

## *Did you know...*

*Consumers in this market would be likely to participate in a rewards program for healthy behavior*

- Almost 2/3 surveyed stated they would participate in a rewards-based system for healthy behavior.
- 65% agreed that if an employer offered this program, it would show the employer cared about their employees.
- 63% indicated they would likely fill out an online health survey to participate in a reward program.

## *The solution: Healthy Lifestyles Rewards*

### *For Large Group customers*

An incentive-based program in which members earn HealthPoints for completing healthy activities, including:

- health assessments
- preventive screenings
- educational seminars
- physical fitness and nutrition
- safety and first aid courses

## *How is Healthy Lifestyles Rewards different?*

- incentives to drive participation
- prevention of chronic illnesses
- long-term behavior change
- easily attainable activities
- activities for the healthy and unhealthy alike

## *How Healthy Lifestyles Rewards works*

- Members and their enrolled spouse and dependents 18+ receive HealthPoints for each activity they complete
- HealthPoints can be redeemed for rewards (gift cards, HRA contributions, or HSA funding)
- Secure, easy-to-use web portal is used to track activities and redeem HealthPoints

*Customers choose a reward – 3 program options*

Gift cards	HRA funding	HSA funding
<p>Macy's Kohl's Cabela's Amazon.com Barnes and Noble®</p>	<p>BlueSaver<sup>SM</sup> HRA with Flex HDHP PPO or Flex Deductible HMO, DPOS, PPO</p>	<p>HSA solution with Qualified High Deductible Health plan PPO</p>

## *Sample activity chart*

<b>Activities</b>	<b>HealthPoints</b>
Registration and completion of Personal Health Profile	50
Primary care physician or OB/GYN visit	20
Smoking cessation program	30
Mammogram	20
Colon cancer screening	25
CPR course	10
Nutrition counseling sessions	30

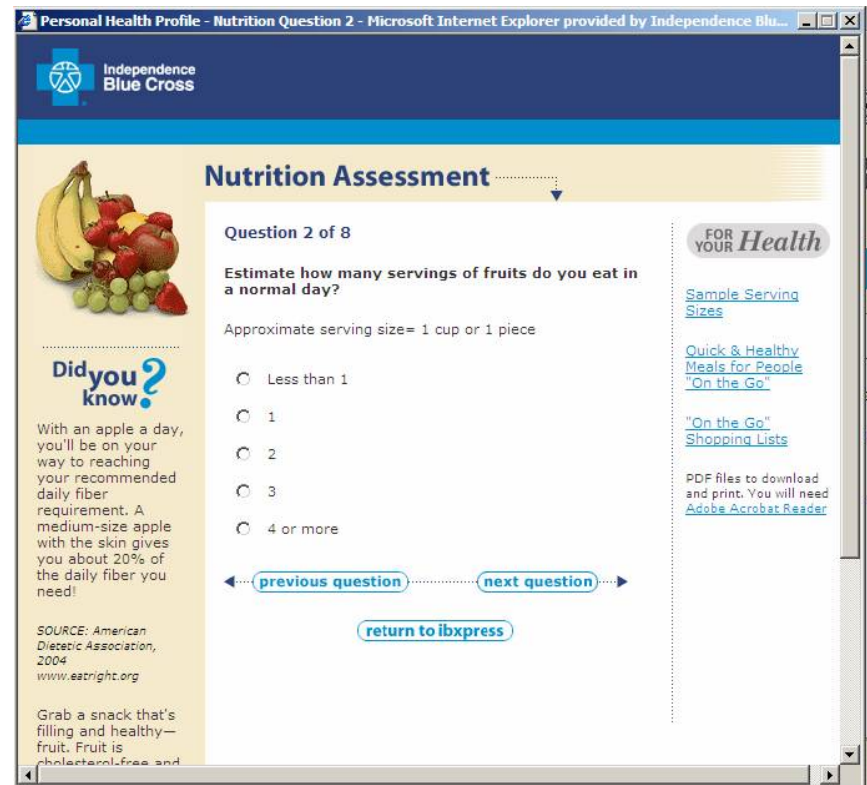
**Each HealthPoint = \$1**

## *Three easy steps to rewards*

- *Sign up* – Members register on [ibxpress.com](http://ibxpress.com) and earn points just for completing a Personal Health Profile.
- *Get healthy* – Members take healthy actions, at their own pace, and watch the points accumulate.
- *Earn rewards* – Members redeem points for gift cards at a wide selection of their favorite retailers and restaurants; or have their points deposited into their HRA or HSA account.

## Step 1: Sign up

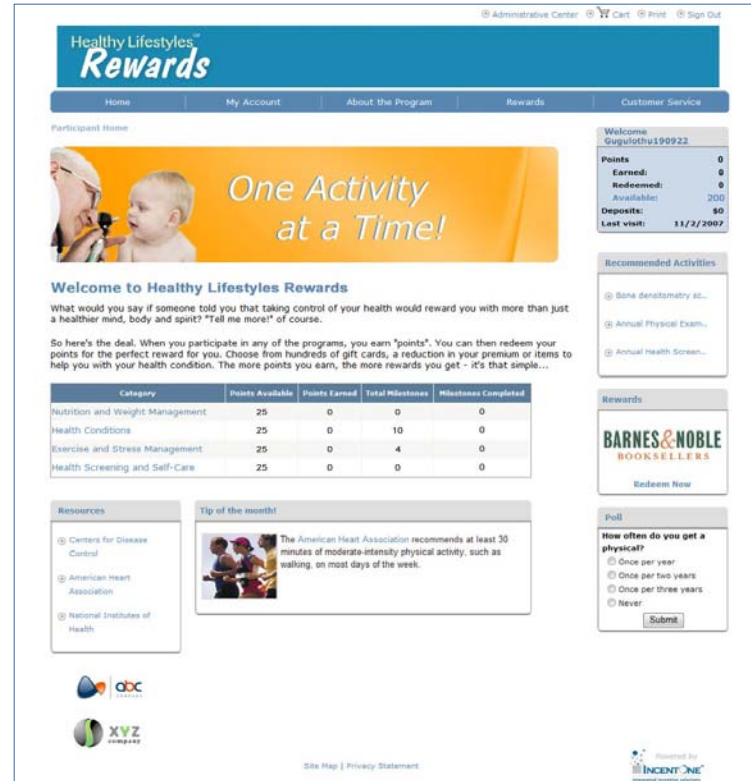
- create an account through [ibxpress.com](http://ibxpress.com);
- complete a Personal Health Profile and receive 50 HealthPoints;
- receive a personalized report outlining how you can improve your health



The screenshot shows a web browser window titled "Personal Health Profile - Nutrition Question 2 - Microsoft Internet Explorer provided by Independence Blu...". The page features the Independence Blue Cross logo and a "Nutrition Assessment" section. The current question is "Question 2 of 8: Estimate how many servings of fruits do you eat in a normal day?". Below the question, it states "Approximate serving size= 1 cup or 1 piece" and provides five radio button options: "Less than 1", "1", "2", "3", and "4 or more". Navigation buttons for "previous question", "next question", and "return to ibxpress" are visible. On the left, there is a "Did you know?" section with a fruit image and text about fiber. On the right, there are links for "Sample Serving Sizes", "Quick & Healthy Meals for People 'On the Go'", and "On the Go' Shopping Lists", along with a note about PDF files requiring Adobe Acrobat Reader.

## Step 2: Get healthy

- Take healthy actions and earn more points by:
  - visiting a primary care physician or OB/GYN;
  - getting a flu shot;
  - completing an online health module.



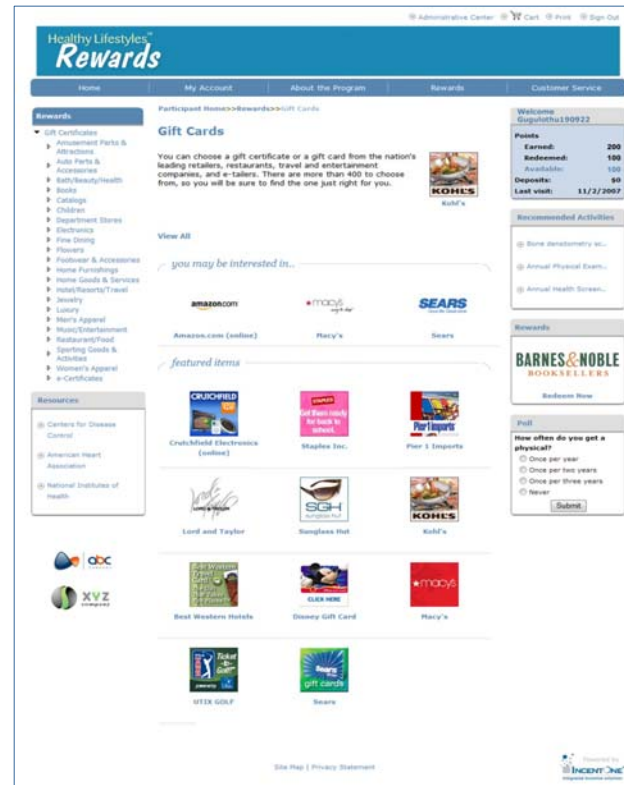
The screenshot shows the user interface for the Healthy Lifestyles Rewards program. At the top, there is a navigation bar with links for Home, My Account, About the Program, Rewards, and Customer Service. A user profile section displays the name Guguliothu190922 and a points summary: 0 Points Earned, 0 Points Redeemed, 200 Points Available, \$0 Deposit, and a last visit on 11/2/2007. A banner image shows a doctor examining a child with the text "One Activity at a Time!". Below this, a "Welcome to Healthy Lifestyles Rewards" message explains the program's goal and offers a table of activities and their point values.

Category	Points Available	Points Earned	Total Milestones	Milestones Completed
Nutrition and Weight Management	25	0	0	0
Health Conditions	25	0	10	0
Exercise and Stress Management	25	0	4	0
Health Screening and Self-Care	25	0	0	0

Additional features include a "Recommended Activities" list (Bone densitometry, Annual Physical Exam, Annual Health Screen), a "Rewards" section for Barnes & Noble Booksellers, and a "Poll" asking how often the user gets a physical. The footer includes logos for abc and XYZ, and a note that the program is powered by INCENT ONE.

## Step 3: Earn rewards

- Redeem HealthPoints online for gift cards or fund an existing HRA or HSA spending account.
- View an account summary, health resources, surveys, and more.



The screenshot displays the 'Healthy Lifestyles Rewards' website. The main navigation bar includes 'Home', 'My Account', 'About the Program', 'Rewards', and 'Customer Service'. The 'Rewards' section is active, showing a 'Gift Cards' page. A sidebar on the left lists various categories for gift cards, such as 'Amusement Parks & Attractions', 'Auto Parts & Accessories', 'Baby/Health/Health', 'Books', 'Clothing', 'Children', 'Department Stores', 'Electronics', 'Fine Dining', 'Flowers', 'Footwear & Accessories', 'Home Furnishings', 'Home Goods & Services', 'Hotel/Resort/Travel', 'Jewelry', 'Luggage', 'Men's Apparel', 'Music/Entertainment', 'Outdoor/Recreation', 'Sporting Goods & Activewear', 'Women's Apparel', and 'e-Certificates'. The main content area features a 'Gift Cards' section with a description: 'You can choose a gift certificate or a gift card from the nation's leading retailers, restaurants, travel and entertainment companies, and e-tailers. There are more than 400 to choose from, so you will be sure to find the one just right for you.' Below this, there are sections for 'you may be interested in...' (listing Amazon.com, Macy's, and Sears) and 'featured items' (listing Cruikfield Electronics, Maple Inc., Flor 1 Imports, Lord and Taylor, Sunless Hot, Kohl's, Best Western Hotels, Disney Gift Card, Macy's, UTEX GOLF, and Sears). On the right side, there is a 'Welcome' section with a balance of 200 HealthPoints, a 'Recommended Activities' section, and a 'Rewards' section for Barnes & Noble. The footer includes 'Site Map | Privacy Statement' and the 'INCENTIVE' logo.

## *Rewards for your company*

- medical cost savings
- greater productivity
- reduced absenteeism, presenteeism
- improved employee morale
- health-conscious employees
- employee awareness of concern for their health
- greater participation in health promotion programs

## *Rewards for your employees*

- overall improved health
- lower risk for illnesses
- better managed stress
- improved body image and self-confidence
- improved job performance
- long-term behavior change
- greater satisfaction in work and personal lives

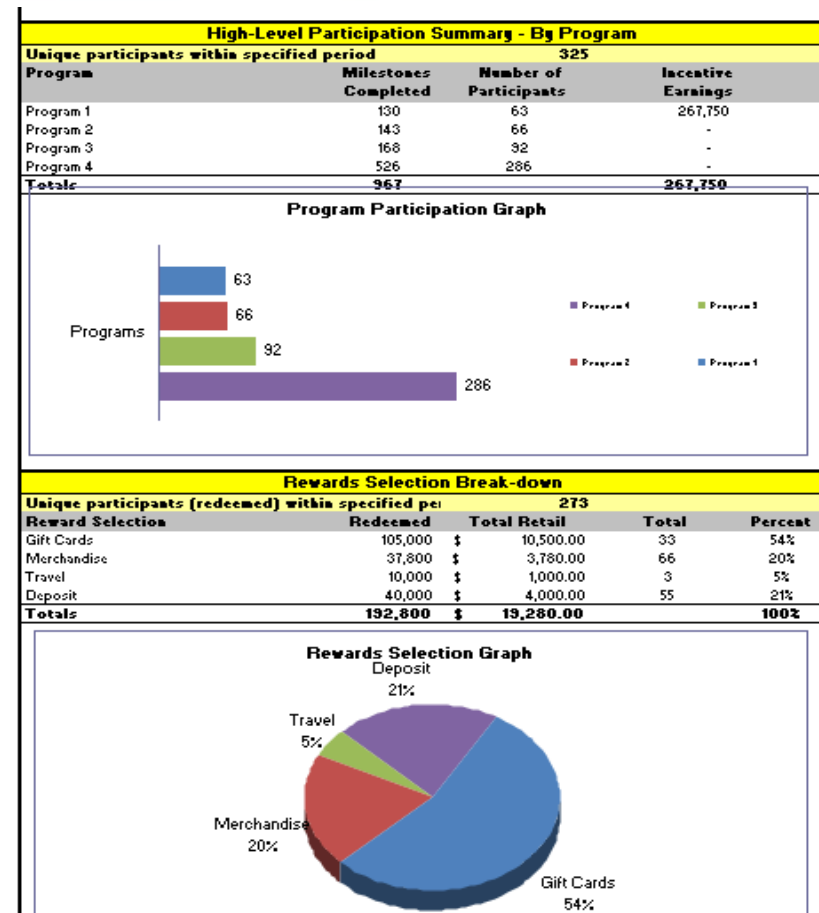
## *Greater engagement, greater rewards*

To ensure the success of program, IBC will provide:

- customizable promotion guide complete with posters, flyers, and employee letters;
- secure, personalized website so participants can track and redeem points;
- customer service available by phone or web;
- online reports to track results of employee participation, point earnings, and redemption.

## Track your progress

- comprehensive collection of employer reports to track results for participation, point earnings, milestone completion, rewards selection, and more;
- reports can be run 24/7 and are available in HTML, PDF, Excel, and text formats.



## *Healthy Lifestyles Rewards rollout*

- Beginning July 2009, large group customers (100+) can elect this program for their IBC managed care members at renewal;
- 3 programs allow for HealthPoints redemption;
  - gift cards
  - HRA contributions
  - HSA funding
- Employer funds administration and reward costs.

## *Program Costs*

FEE	COST
<b>Administrative fee (Paid by customer)</b>	\$0.95 pcpm (<1000 contracts) \$0.85 pcpm (1000-2499 contracts) \$0.75 pcpm (2500-4999 contracts) \$0.65 pcpm (5000-9999 contracts) \$0.60 pcpm (10,000+ contracts)
<b>Cost of rewards</b>	Paid by customer



Independence  
Blue Cross

Healthy Lifestyles™  
*Rewards*

*We're here for you every step of the way.*

Visit [www.ibx.com/healthy\\_rewards](http://www.ibx.com/healthy_rewards)