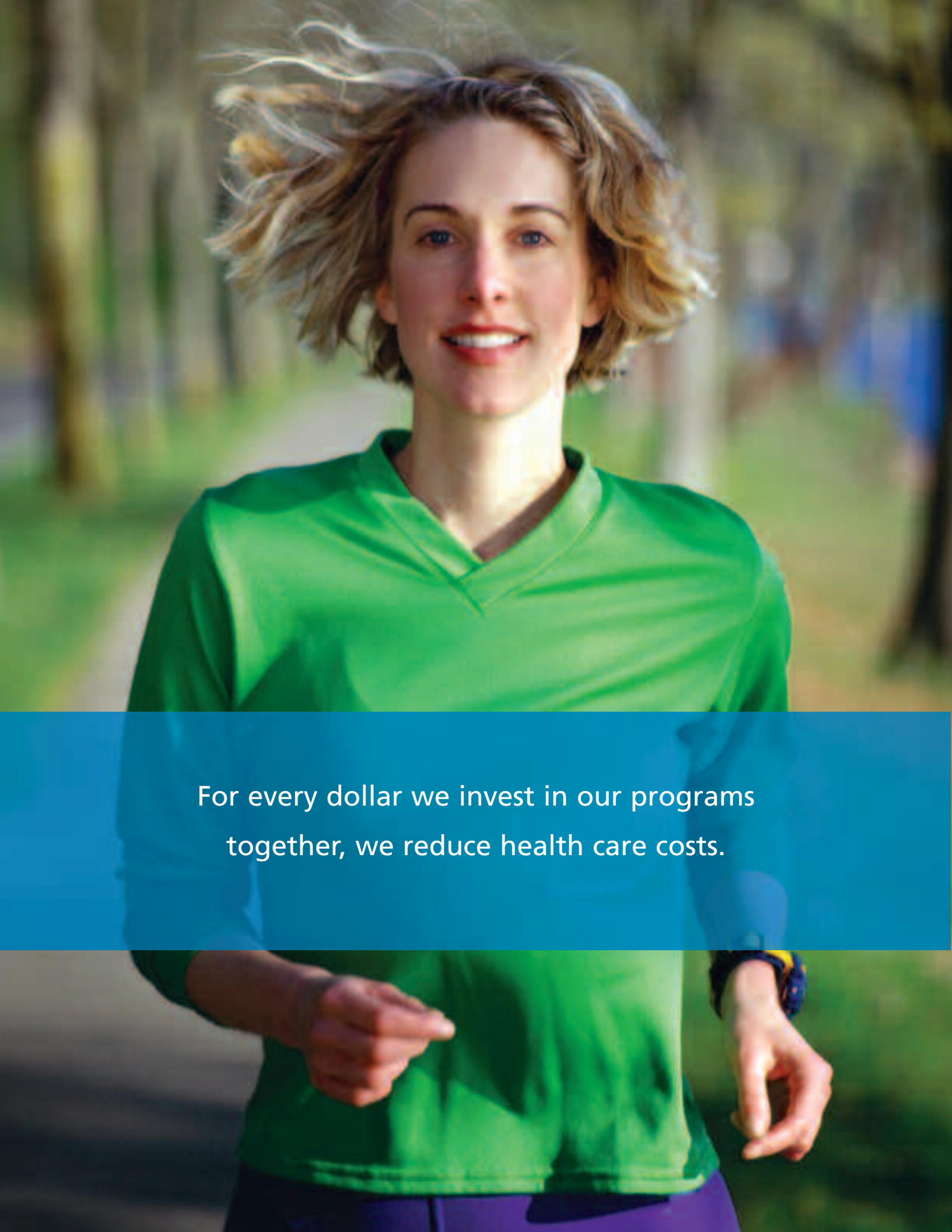




Health and Wellness and Disease Management Programs
Helping Your Employees Live Healthier



For every dollar we invest in our programs together, we reduce health care costs.



Welcome

Healthier employees make good sense

Excellus BlueCross BlueShield offers leading health management and prevention programs to help individuals and organizations achieve healthier lifestyles and reduce health care costs. We bring off-site and on-site solutions for small to large businesses in many delivery modes – face-to-face, Web-based, telephone or mail. Our full range of health and wellness tools meets virtually every need by promoting and supporting physical and emotional health and well-being while delivering savings and improved productivity. The outcome – healthier, more productive and more successful employees. In all, that’s good for business, for the community and for you.

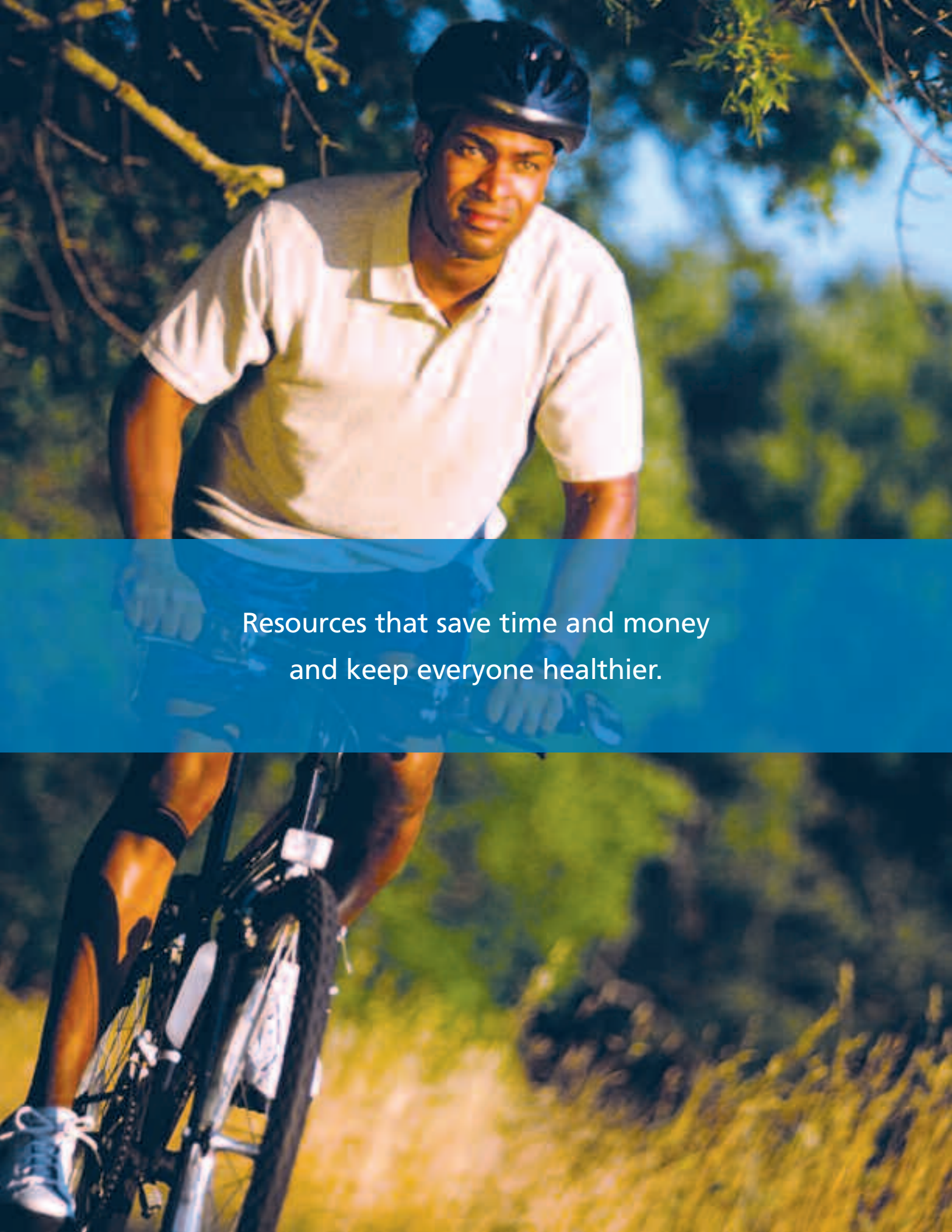
What you’ll find inside:

Health Promotion

- Health Risk Assessment
- Health Improvement Programs
- Step Up Fitness and Nutrition Program
- Quit For Life™ Tobacco Cessation Program
- Member Discount Programs with Blue365
- 6,000+ Health Topics Online
- Ways to Save on Prescription Drugs
- Worksite Wellness Programs

Disease Management

- Health Coaching
- Utilization Management
- Case Management



Resources that save time and money
and keep everyone healthier.

Living healthier made incredibly simple

Our personalized programs offer simple ways for individuals to stay healthy, stay at work and be more productive. They're designed to engage the employee, walking them through each step at their own pace. They're easy to learn, easy to use and easy to implement. Employees can choose to do programs on their own, with their co-workers, their family or with support from our professional staff. We provide all the instructions, tutorials and customizable tools necessary. And we're constantly working to improve our programs, making them work dynamically and cohesively to motivate people to make positive, life-long changes.

Healthy employees are our top priority

Our specially trained professionals work proactively with you, the employer, to recommend and design strategies that meet your specific needs. They identify opportunities based on your data, culture and requirements then implement the best mix of programs to help you make informed decisions about your employees' health care needs.

There's a reason we insure more businesses. We bring more to the businesses we insure.

We've created a portfolio of innovative programs, resources and Web tools designed to help your employees and your business be healthier. We'll help you improve general fitness, tackle tough problems such as smoking and weight management and help you use health care more efficiently. Resolving issues that have dramatic affects on long-term health, employee satisfaction and overall health care costs.

Your partner for a healthier workforce

Employers all around the country are seeing the benefits of health promotion. This is your opportunity to experience those benefits with the most advanced programs available. Solutions that help you save money and create a healthier workforce. Solutions only we provide to help your business grow. That's a partner you can depend on.

Make health care work harder for your business

To learn more about any of the programs featured in this booklet, contact your Sales Consultant or Broker, or visit excellusbcb.com



Health and Wellness

Healthy employees are good for business. Our Health and Wellness programs help employees develop healthy habits that pay dividends beyond lower overall health care costs. These programs boost morale, improve performance and productivity and lead to higher overall satisfaction. In fact, many of these programs make attractive offerings for retaining your most valuable employees.



Give your employees a healthy advantage.

Contact your Sales Consultant or Broker to learn about all of our Health and Wellness programs, or view more online at excellusbcbs.com

Health Risk Assessment: Prevention is the best medicine

75% OF HEALTH CARE COSTS RESULT FROM POOR LIFESTYLE HABITS AND AVOIDABLE BEHAVIORS.

U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES, HEALTH DATA, 2008.

Our state-of-the-art Health Risk Assessment privately and securely evaluates an employee's overall health through a series of health and lifestyle-related questions. The results are then presented in an easy-to-understand, individualized Wellness Report.

The report makes an employee aware of their current health risks – showing them what is contributing to their wellness score, suggesting measurable improvements they can make to their lifestyle and behaviors and referring employees to programs we offer to help them live healthier. Employees can refer back to their reports online for reference or take an assessment every year to monitor improvement.

Health Improvement Programs: Work on a healthier lifestyle 24/7

Our state-of-the-art health improvement programs will help build a strategy for lifelong health. Get the tools needed to start on the path to a healthier lifestyle.

Get started and get healthy. Whether it is fitness and nutrition or preventive steps to reduce the risks associated with heart disease, smoking, stress and diabetes, we can help your employees reach their goals.

- Personal Health Page
- Personal Preventive Care Plan: Individual preventive care plans include specific recommendations for:
 - Lab tests
 - Physical examinations
 - Special medical procedures
 - Advisable self-care
 - Mental health
 - Screening results and biometrics
 - Nutritional needs
 - Physical activity
 - Substance use
 - Personal injury prevention
- On-demand health videos
- Interactive tools to help you every step of the way

ACCORDING TO THE AMERICAN CANCER SOCIETY, 30-40% OF ALL CANCERS COULD BE ELIMINATED IF PEOPLE ATE HEALTHIER FOODS.

Step Up Fitness and Nutrition Program: Healthy goals made reachable



EMPLOYERS SPEND, ON AVERAGE, 35-40% OF TOTAL HEALTH CARE COSTS ON CONDITIONS RELATED TO OBESITY, INACTIVITY AND POOR EATING HABITS.

DR. STEVE ALDANA, WELCOA
(WELLNESS COUNCIL OF AMERICA), 2007.

Over 8 billion steps taken

This free, award-winning program motivates employees to develop healthier habits, such as eating more fruits and vegetables, while encouraging them to be more physically active, like walking and exercising more regularly. They'll also be able to access a wealth of information on fitness and nutrition, helping them build a wellness plan that fits their lives.

The Step Up Healthy Competition makes getting fit even more fun. Employees work together as teams to meet fitness and nutrition goals over an eight-week period. It can be set up and managed online, so tracking results is just as easy as participating in the fun.

Plus we'll give you all the tools, information, program materials and resources you'll need to keep your employees on track – whether they're just starting out or already exercising consistently.

Get started with our interactive online tour at excellusbcb.com – it's FREE.

Step Up provides all the tools you'll need:

- Easy online setup and management
- Personalized Web pages for employees and teams
- Tools to help track progress and goals
- Calculators for converting your steps, body mass and target weight
- Tips on eating smarter
- A library of fitness and nutrition articles
- Delicious, nutritious recipes
- Ways to make exercise part of daily home and work routine
- Tools to help employees stay motivated

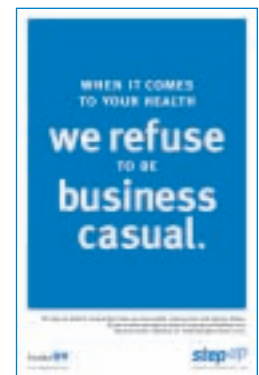
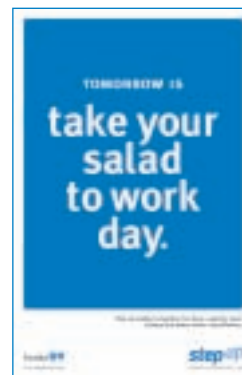


Set up your Step Up Healthy Competition now at stepup.excellusbcb.com

Boost morale, reduce fatigue and start building a healthier workforce today.



Employees enter and track daily goals on their personal Step Up Web page.



Workplace posters

Quit For Life®: Finally - A Quit Tobacco Program that works

Smoking is responsible for an excess \$5,717 in health care costs per smoker per year and is the most preventable cause of death and disease. For more than 20 years, the award-winning Quit For Life™ program has been helping people quit. Our program is effective because we develop the quit plan around the individual tobacco user with the help of a Quit Coach. Its success is in the fact that it is evidence-based, personalized and convenient. Our coaches work one-on-one to help tobacco users break the habit – keeping them motivated every step of the way. Individuals can call their Quit Coach anytime.

Quit For Life gives employees the power to quit:

- Personalized quit programs
- Support materials
- One-on-one Quit Coaches
- Help line access
- Free supply and delivery of nicotine replacement
- Motivation to stay smoke-free for good



EMPLOYERS SPEND OVER \$57 BILLION PER YEAR IN EXCESS MEDICAL COSTS AND LOST PRODUCTIVITY - ON AVERAGE AN EXCESS COST OF \$15 PER SMOKER, PER DAY OR \$5,717 PER YEAR, ACCORDING TO FREE & CLEAR, INC..

Exclusive discounts on health and wellness with Blue365®:

Blue 365 includes select savings on products and services you can use to improve and maintain health every day. Leading national companies in a wide range of categories have created special offers and discounts just for BlueCross and BlueShield members.

Fitness: Save on membership, monthly fees and other services at Gold's Gym®, Curves®, Snap Fitness™, and GlobalFit™.

Nutrition: Save on programs, products and consultations at eDiets®, Kronos Optimal Health®, Jenny Craig® and NutriSystem®.

Elective Procedures: Save on vision products and services at Davis Vision®, QualSight LASIK®, LasikPlus® and TruVision™

Hearing aids: Save on products from Beltone™ and TruHearing

Explore all the healthy choices at excellusbcb.com/Blue365

BLUE365 IS A NATIONAL PROGRAM THAT'S PART OF YOUR EXCELLUS BLUECROSS BLUESHIELD MEMBERSHIP. IT GIVES YOU EXCLUSIVE ACCESS TO DISCOUNTS AND SAVINGS, MAKING IT EASIER AND MORE AFFORDABLE TO MAKE HEALTHY CHOICES.



6,000+ Health Topics Online: Thousands of answers right at your fingertips

With over 6,000 health topics online, the Healthwise® Knowledgebase gives employees quick access to credible information on conditions, treatments, procedures, preventive care and medications – the same information health providers rely on every day. Tips and tools for reducing stress, avoiding colds and flu and much more.

- Research conditions, symptoms and treatments
- Learn about alternatives to surgery
- Discover home treatments and preventive care
- Find simple ways to reduce your risk factors
- Get tips for talking with your doctor or pharmacist
- Stay informed on the latest tests, exams and screenings



6,000+ HEALTH
TOPICS AT YOUR
FINGERTIPS 24/7.

In-depth and reliable information you can trust.

Prescription Drug Savings: Cut prescription costs in half

Escalating prescription drug prices are a costly burden for your business. You and your employees can reduce those costs by choosing generic drugs.

- Most generic drugs are one-quarter the cost of their brand counterparts.
- Generics are safe, effective and approved by the FDA - they just cost less - a lot less.
- Generic drugs lower your prescription costs without sacrificing quality.
- Employers save on average \$95 per month for each prescription that is filled with a generic instead of a brand name drug and employees save by lowering their out-of-pocket costs.

We've created an eye-opening Web tool that shows employees how much they can save with this simple switch.

The Generic Drug Calculator:

This Web tool helps employees identify the prescriptions they're taking, locate the generic equivalent and calculate their total savings.

More tools you can use including:

- Generic alternatives chart for drugs without exact equivalent
- Generic Trial Program info

THE GENERIC DRUG
CALCULATOR SHOWS
HOW MUCH A SIMPLE
SWITCH CAN SAVE.



*Safe and effective, generic drugs
save millions of dollars every year.*

Worksite Wellness Programs: Take action with education

When you look at the impact employee health has on your bottom line, it only makes sense to do everything you can to keep them healthy. Our on-site programs make it easy – targeting preventable health care issues and giving your employees the guidance, tools and support to motivate healthy behavioral changes.

Our worksite wellness programs provide you with results-oriented solutions that reduce injury, increase employee morale and limit the onset of costly chronic conditions.

Worksite Wellness is also a great way to promote other services to your employees. Our practitioners will help you customize and bring relevant programs to help employees become more health literate and enhance their life overall. It's a great way to connect the importance of being healthier to your best assets.



**INVESTING IN
WORKSITE WELLNESS
CAN SAVE UP TO \$6
FOR EACH DOLLAR
INVESTED.**

AMERICAN JOURNAL OF HEALTH
PROMOTION, 2005.



Just a few of the programs available to your company:

Preventive Health Screenings

- Blood Pressure
- Blood Glucose
- Body Mass Index (BMI)
- Total Cholesterol
- Lipid Profile

Other

- Flu shots
- Step Up: An eight-week challenge for employees to eat healthier and be more active

Health Education Programs

- Allergy Management
- Asthma Management
- Cancer Risk Reduction
- Child Safety
- Cold and Flu Prevention
- Diabetes Management
- Stress Management
- Nutrition
- Women's Health

Multi-session Workshops

- Weight Management: A five-part series on the benefits of a balanced diet and exercise



Make a smart investment in your company and your employees.

Contact your Sales Consultant or Broker for more information.



Disease Management

Putting the care of your employees first. Our Disease Management programs help employees receive the guidance, support and care they need efficiently – with an eye on quality. Using medical and pharmacy claims, we identify employees who will benefit from skilled assistance in managing their conditions. We connect them to a variety of certified medical specialists, clinical pharmacists, nurses and dieticians and our own Health Coaches to ensure their conditions and concerns are expertly treated.



Spend your health care dollars wisely.

Contact your Sales Consultant or Broker to learn about our Disease Management programs, or see more online at excellusbcbs.com

Health Coaching: A little help goes a long way

Our Health Coaching program provides support and education for employees with chronic conditions, significant medical conditions, minor medical occurrences or general health questions. Members can contact a Nurse Health Coach by phone or online anytime, anywhere, 24/7.

Health Coaches reach out to employees who may benefit from qualified assistance and can address a broad range of health care needs from chronic conditions such as asthma or diabetes to preference-sensitive conditions such as back pain or cancer. Our trained professionals provide the information and support your employees need to understand their condition, know their options and select a path of treatment that is right for them. The service will also assist them in realizing how their choices will impact their lives and provide the necessary insight to have productive discussions with their physician. Individuals can even work with the same coach over time; many of our members choose to do so.

Protect your most important asset, your people, with a Health Coaching program that will pay dividends for your company with increased productivity, improved morale and reduced turnover of healthier, more satisfied and well-balanced employees.

Health Coaching provides the guidance your employees are looking for:

- Registered nurses available 24/7 and dietitians available
- Information regarding treatment options
- Symptom management and urgent needs support
- Tips for communicating concerns with a doctor
- Management of chronic conditions such as asthma, heart disease and diabetes
- Management of preference-sensitive conditions
- General support for everything from bee stings to diaper rash



Health Coaches are there for your employees and their families 24/7.



Have a health question?

Ask a Health Coach 24/7 at 1-800-348-9786.

Utilization Management: Connecting your employees to the care they need

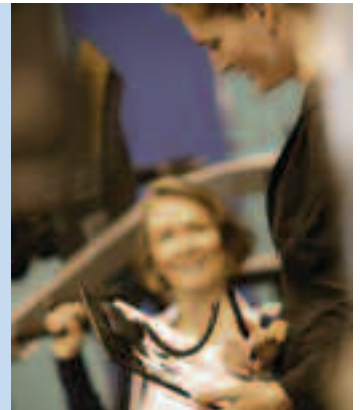
Our Utilization Management program tracks each step of your employees' medical care to ensure they select the most cost-effective medical services available without sacrificing quality of care. Our goal is to lower your medical expenses by helping your employees get better faster.

By applying sophisticated clinical guidelines and comprehensive ongoing evaluations, our licensed health care providers monitor treatment progress to determine the appropriateness of health services, as well as the delivery of the care setting and length of treatment, making sure your employees receive the best care for their individual needs. As a result, patients experience better health outcomes more quickly, which decreases costly treatments, hospitalizations and prescription medications.

Our team works making sure your employees receive the best care before, during and after treatment and that positive outcomes are maximized – all at demonstrated cost savings to you.

ACCORDING TO A STUDY OF NATIONAL COSTS ATTRIBUTED TO BOTH OVERWEIGHT (BMI 25-29.9) AND OBESITY (BMI GREATER THAN 30), MEDICAL EXPENSES ACCOUNTED FOR 9.1 PERCENT OF TOTAL U.S. MEDICAL EXPENDITURES IN 1998 AND MAY HAVE REACHED AS HIGH AS \$78.5 BILLION (\$92.6 BILLION IN 2002 DOLLARS).

FINKELSTEIN, FIEBELKORN AND WANG, 2003.



CASE STUDY

A member living alone with a severe neurological disorder was unable to walk and suffered from general feelings of weakness and shortness of breath. She was feeling depressed, wasn't good about taking her medication because of the high cost and was missing scheduled health care visits. Our Utilization Management team worked with her physician to provide home care and physical therapy sessions, recommended a switch to generic drugs and gave her the encouragement to get better. Beyond reducing her medication costs, excessive and wasteful spending on doctor visits, screenings and hospitalizations were prevented. She is in good spirits and walking unaided.

Case Management: Complete care for complex cases

Our Case Management team manages the care of employees with the most complex and catastrophic medical conditions that are responsible for your greatest health care costs.

Through predictive modeling and sophisticated program and data integration they can identify members with gaps in health care, reach out to them and provide the needed guidance to ensure the delivery of high-quality care within realistic cost-containment strategies.

Working closely with you, the treating physician and our experienced team of clinicians provide information and education to promote understanding, while evaluating and coordinating the treatment process. Our clinical team includes clinical pharmacists from FLRx, our internal pharmacy benefit management division. If needed, the individual's family members are also encouraged to participate in the treatment process.

The process streamlines the delivery of care and assures your employees' health improves rather than worsens from poor self-management and lack of communication between health care providers.

Patient-Centered Case Management (PCM) effectively reduced overall costs by 26 percent*. The savings were realized in patients having fewer costly hospital days and emergency room visits, with care shifting to less costly home care and hospice settings when appropriate. Other findings included:

- Hospital admissions were reduced by 38 percent*
- Hospital days were reduced by 36 percent*
- Home care was increased by 22 percent*
- Hospice use was increased by 62 percent*

SafeRx®: Safe Medication Use and Consultation

Recognized as best-in-class, our SafeRx program provides an integrated, patient-centered, customized approach to medication management by helping to ensure member safety with appropriateness and efficacy of medications.

We leverage the clinical expertise of pharmacists and claims data with the skills and outreach capabilities of case management nurses. Care Managers refer members to the SafeRx program.

Our team of clinical pharmacists reviews each case and provides specific recommendations to the case manager to be shared with the member and his or her prescriber. Pharmacist recommendations focus on ways to optimize therapy, improve quality and safety, and/or provide member cost savings.

Each patient enrolled in the program saves approximately \$250 per year. Additional savings can be found related to preventable hospitalizations and costs due to drug errors.



Helping Your Employees Live Healthier

When you combine health and wellness and disease management, the benefits really add up. The integration leads to a better exchange of information across programs to attract the participation of employees at risk for high benefits use. A case management team examines everything from benefit design to drug utilization review, from care support to disease management; then accesses, plans, facilitates and advocates for options and services that increase outreach and meet the employee's health care needs. The results – efficiencies in cost, reduced overutilization and increased health improvement rates when employees with chronic conditions receive intervention. This translates to better care for the employee and lower costs for you.

Excellus BlueCross BlueShield brings you and your employees all the information, tools, programs and support you need to make smart decisions about health care.

Contact your Sales Consultant or Broker to learn more about the programs, plans, services and resources we've created for your business.

excellusbcs.com



Some health programs may require a fee.

For more information, contact your Sales Consultant or Broker. Some programs available only with specific coverage options.