

2022

# HEALTH AND WELLBEING GUIDE

Fully and Self-Insured

# A comprehensive, integrated approach to health and wellbeing

Put better health within reach for your employees with tools and resources that help them take charge of their health.

Tools and resources shown are included at no additional cost as part of your health plan, unless otherwise noted:

**FA** = Fully Insured, Available for purchase at an additional fee  
**FNA** = Fully Insured, Not Available  
**SA** = Self-Insured, Available for purchase at an additional fee  
**SNA** = Self-Insured, Not Available

If you are interested in purchasing an available tool or resource, please contact your Blue Cross and Blue Shield of Minnesota account manager.

## Decision tools

Tools to research treatment options and compare costs for more informed choices about care.

### Find a Doctor tool

Online tool helps members find in-network doctors and hospitals and compare costs for different services and procedures.

### Pharmacy options

Online search tool determines formulary options and in-network pharmacies.

### Second opinion services **FNA | SA**

Grand Rounds provides a suite of patient services including expert medical opinions from world-class physicians, treatment decision support and concierge referrals during critical moments of need.

### Cost comparison incentive **FNA | SA**

Multi-channel engagement program that pays cash rewards for shopping for high-value care through SmartShopper®.

Creating more  
**confident**  
health care consumers



Each health care provider is an independent contractor and is not our agent. Grand Rounds is an independent company offering second opinion services. SmartShopper® is a digital engagement and shopping platform provided by Sapphire Digital, an independent company. Payment for this offer is made exclusively by Sapphire Digital.

# Care options

A spectrum of solutions that provide individualized needs for care.

## **Blue Distinction® Centers (BDC)**

These primary and specialty providers have earned national recognition for delivering safe, effective care.

## **Online care**

Board-certified doctors, psychiatrists and psychologists from Doctor On Demand® treat many common conditions through a smartphone, tablet or computer.

## **Nurse line** [FA](#) | [SA](#)

Professional medical advice and information from registered nurses 24 hours a day, seven days a week.

## **Health screenings** [FA](#) | [SA](#)

Creates awareness about overall health status by providing individual results for standard measurements including BMI, blood pressure, cholesterol and glucose. Identifies areas for action to prevent and manage chronic conditions.

## **Employee assistance program (EAP)** [FA](#) | [SA](#)

Confidential, short-term assistance for finding childcare, elder care, legal advice, mental health counseling and more from masters-level professionals. Services are available to eligible members and their household by telephone 24 hours a day, seven days a week. Online and in-person counseling is available as an enhanced option for an additional fee.

## **Online behavioral health therapy** [SA](#)

Learn to Live is an online cognitive behavioral therapy program for people concerned about substance use, anxiety, stress, insomnia or depression.

The **right care**  
at the **right time**



Blue Distinction Centers met overall quality measures for patient safety and outcomes, developed with input from the medical community. Individual outcomes may vary. National criteria is displayed on bcbs.com. Neither Blue Cross and Blue Shield Association nor any Blue plans are responsible for damages, losses, or non-covered charges resulting from Blue Distinction or other provider finder information or care received from Blue Distinction or other providers. Designation as Blue Distinction Centers means these facilities' overall experience and aggregate data met objective criteria established in collaboration with expert clinicians' and leading professional organizations' recommendations.

Doctor On Demand® is an independent company providing telehealth services.

Learn to Live, Inc. is an independent company offering online tools and programs for behavioral health support. Learn to Live is an educational program and should not be considered medical treatment.

# Support resources

From lowering stress to managing weight or a chronic condition, these options offer employees the support they need.

## VIRTUAL SUPPORT

### Online health and wellbeing platform

Sharecare is an interactive engagement platform that allows members to track core health factors to improve their RealAge®. Includes personalized content, condition-specific decision support tools and a dynamic health profile to store health data.

### Health assessment

Provides members with their RealAge based on health and lifestyle habits versus a chronological age. RealAge provides a simple and intuitive understanding of their health along with personalized recommendations on how to lower their number.

## PERSONALIZED SUPPORT

### Quitting tobacco support

Personalized guidance for developing a quit plan and ongoing support from a wellness coach.

### Case management

Support from a clinical case manager for managing a chronic or serious health condition. Includes education, reinforcing treatment plans and information about available community resources.

### Maternity management

Support and guidance to maintain a healthier pregnancy from a maternity case manager. High-risk members receive telephonic outreach. All members may self-refer.

### Care Advocacy [FNA](#) | [SA](#)

Enhanced case management, wellness coaching and concierge service are delivered through one integrated team. A single point of contact helps members easily navigate all their health needs.

**Empowering**  
employees to take charge  
of their health



### Health Champion\* [FNA](#) | [SA](#)

A specialized, integrated team delivers enhanced case management, wellness coaching and concierge services to help members easily navigate all their health needs.

### Chronic condition cost assistance [FA](#) | [SA](#)

Enhanced medical and pharmacy benefit adds additional coverage to help employees better manage a chronic condition.

RealAge® is a registered mark of Sharecare, an independent company providing a health and wellness engagement platform. Offerings subject to change.

\*Managed by Mercer Health Advantage, an independent company providing high-intensity care management services.

### **Diabetes and heart disease prevention** SA

Omada® helps those at risk for diabetes and heart disease take preventive measures through education, health coaching and online peer groups.

### **Diabetes management program** FNA | SA

This personalized program is designed to empower behavior change to help people take control of their diabetes. Omada® provides participants tools and support to reach a healthier weight, improve blood glucose control and address gaps in care in a convenient digital platform.

### **Palliative care** SNA

Supportive care for members in the advanced stages of a serious illness. Livio addresses the physical, cognitive, emotional, social, and spiritual needs that often come with a serious illness. Not available for HSA plans.

### **End-stage renal disease** SA\*

Support for managing chronic and end-stage kidney disease. The integrated kidney care program from Village Health helps manage kidney care to maintain health and support overall quality of life. It is available to eligible members at no additional cost.

\*Talk to your account representative for eligibility requirements.

### **Digital physical therapy** SA

Physical therapy from the convenience of home from Hinge Health. Employees have access to unlimited sessions supervised by a licensed physical therapist as well as expert medical opinions at no additional cost.

The Omada program is from Omada Health, Inc., an independent company providing digital care programs.

On-Site Professional Management, LLC, d.b.a. Livio Health, is an independent company that provides primary, urgent and palliative care services.

VillageHealth is a program of DaVita Integrated Kidney Care, a division of DaVita Kidney Care, an independent company. VillageHealth offers supportive and coordination of care services for kidney disease.

Hinge Health is an independent company providing musculoskeletal care services.

Blue365® is a registered mark of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and/or Blue Shield plans.

## REWARDS AND DISCOUNTS

### **Wellness discount marketplace**

Blue365® provides discounts on local and national products and services that complement overall wellness.

### **Fitness incentive** SA

Encourages regular physical activity by providing an incentive for meeting minimum participation requirements.

### **Wellness rewards** FA | SA

Incentive program to encourage employees to take steps to improve their health through the Sharecare platform.

### **Wellness challenges** FA | SA

Fun and friendly competitions through the Sharecare platform that address a spectrum of health and wellbeing themes.



# Ready to see a younger you?

With Sharecare, you can.

Sharecare is a digital health solution that can help lower your RealAge. RealAge is how old your body thinks it is compared to your calendar age. It only takes about 20 minutes to complete the test and find out, then you can turn your plans into action, with resources like:

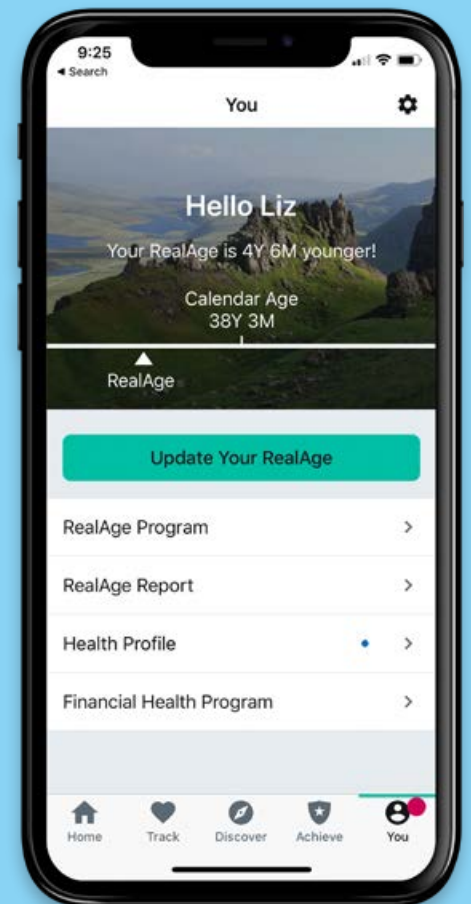
- **The RealAge program** helps you set goals for managing stress, sleep, nutrition and activity
- **A personalized timeline** provides content based on interests, health history and RealAge results
- **AskMD®** provides a personalized assessment of symptoms to make doctor visits more effective
- **Daily trackers** connect with smartphones or fitness devices to track activity automatically
- **Green Days** count toward lowering your RealAge when you meet certain health goals
- **Health profile** puts your health history\* and other test results in one place
- **Financial health tools and resources** encourage financial wellness
- **Relaxation videos and ambient sounds** relieve stress and promote restful sleep
- **Benefits hub** connects to other available wellness benefits

Take your first step to a younger you — take the RealAge test today.

Register at [bluecrossmn.sharecare.com](https://bluecrossmn.sharecare.com).

\*Personalized content for Associate membership will not be driven by claims data.

AskMD® is a registered mark of Sharecare, an independent company providing a health and wellness engagement platform. Offerings subject to change.





# Better together

