

WHAT DOES MY WELLNESS PACKAGE INCLUDE?

Life@Blue offers you a holistic approach to live a healthy life across all dimensions of wellness: *physical, financial & emotional*.
Your Total Rewards package has been carefully and meticulously curated to include the benefits that give you the resources to support your overall wellbeing.

HOW DOES IT IMPROVE MY HEALTH?	PROGRAMS	WHAT IS IT?	WHO IS ELIGIBLE?	SUPPORTING BENEFITS?	HOW DO I REGISTER?	HOW DO I ACCESS IT?	
Stress, anxiety, insomnia, and depression management	Learn to Live	No cost, online programs, tools, and resources are available from Learn to Live to help you and your eligible dependents with stress, depression, social anxiety, insomnia, panic, or substance abuse. Confidential, easy to access and based on years of research.	Associates & dependents (age 13+)		To get started, visit: Learn to Live and use code blue1	learntolive.com/partners with access code blue1	
	Employee Assistance Program (EAP)	EAP provides a robust website that has videos, articles, webinars, and other resources to help you with work-life balance topics – budgeting, finding childcare, issues at school, legal problems, stress management and much more. Your EAP benefit now includes Talkspace; which is a digital platform that supports behavioral health and emotional wellness.	Associates & dependents (age 13+) Professional counselors are also available, any time, any day of the year for associates enrolled in an employee medical plan.	Paid Time Off (PTO) Volunteer PTO Company-designated holidays	To get started, visit: Carelon Behavioral Health (EAP)	Carelon Behavioral Health (EAP) Or Call: (800)-432-5155 For your Talkspace benefits use code BCBSMN 5	
Financial readiness Financial Wellness Financial Savings	Fidelity	The enterprise contributes four percent to your 401(k)-retirement plan (regardless of age), provided you contribute at least five percent per pay period. Fidelity Retirement Advisors provide confidential, 1:1 consultation, to help you plan and calculate for retirement, college or prepare savings goals. Online planning tools and calculators are also available.	All associates (18+)		Register online here: Schedule Appointment for a 1:1 consultation Or Call: 1-877- 980-2583 Monday-Friday, 7 a.m. – 11 p.m.	To make changes or to view your 401(k) plan contribution, click here .	
	Willis Towers Watson	The plan provides a retirement contribution of 4% of your eligible compensation up to the IRS compensation limit and is 100% employer funded. No employee contributions are allowed to be made to this plan. You become vested in your account on your third employment anniversary.	All associates (18+)	401(k) Plan Cash Balance Retirement Plan	No action required by you as you are automatically enrolled in the Cash Balance Retirement Plan .	You can check your last calculated balance, calculate your current balance, or project future benefits by logging into your account online or by calling Willis Towers Watson (WTW) at 1-855-275-0228	
	Thrive Account	The Thrive Account is an employer sponsored benefit that provides associates with \$50 a month (\$600 annually) to be used for purchases in various spending categories that are meaningful to you. This account is administered by ThrivePass and is available to all Blue Cross and Blue Shield of Minnesota benefit eligible associates.	All associates		Wellness	Register online here: ThrivePass Portal	ThrivePass Portal
	Perkspot	Access PerkSpot to browse thousands of discounts! Daily updates of dozens of categories and brands.	All associates			Register online here: PerkSpot	PerkSpot
Blue365	Gain access to health and wellness related fitness products, gym memberships, healthy eating and more.	Must be enrolled in a Blue Cross Blue Shield of MN Dental or Vision plan.		Discounts	Register online here: Blue365 Deals	Blue365 Deals	

EMOTIONAL WELLNESS

FINANCIAL WELLNESS

Financial Wellness

Financial Savings	Farmers	This program offers groups discounts that could save you up to 10% or more on coverage, a payroll deduction discount, and a tenure discount. Just mention discount 04G when you call Farmers. Note: Your current agent may not have knowledge of this discount program. If you have question call our BCBS of MN Farmers agent John Kaz, 952-897-0783.	All associates	Discounts	To receive a quote: call (855) 498-3697 or Agent John Kaz, (952) 897-0783	Farmers Agent John Kaz, (952) 897-0783
	Microsoft	The Home Use Program allows Blue Cross associates to purchase a copy of the Office 365 for home/personal use at a discounted rate.	All associates		Register online here: Microsoft Home Use Program - Microsoft Store	Microsoft Home Use Program - Microsoft Store
	Cell Phone	Cell phone discounts	All associates		See your provider for details	See your provider for details.

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Physical Wellness

Acute Care	2nd.MD	2nd.MD provides expert medical opinions via video or phone consultations with leading medical specialists. A member must have received a diagnosis and/or treatment plan from a licensed medical practitioner or remain undiagnosed after multiple visits to specialists. The 2nd.MD care team assists the member in selecting a Specialist, providing medical records to the Specialist for review, and scheduling the Specialist consultation.	Associates enrolled in the Coupe Health medical plan only.	Medical Insurance Dental Insurance Vision Insurance	Please contact your Health Pro for more details. Phone number: 1-800-606-3564	Please contact your Health Pro for more details. Phone number: 1-800-606-3564
	Wondr Health	Wondr Health, formerly Naturally Slim, is an online skill-building program which teaches you not what to eat, but when and how to eat, to lose weight and keep it off. The program focuses on behavior change, taking care of your Vital Needs, and how to start adding physical activity into your life. No more food to buy, points to count, or guidelines on what you can and cannot eat. Participants have access to the program for a full year of tailored, relevant content and support.	Associates enrolled in the Coupe Health medical plan only.		Coupe Health.com	Coupe Health.com
	Ovia	Ovia Health's mobile apps Ovia Fertility, Ovia Pregnancy, and Ovia Parenting are your daily companions as you navigate your health and parenting journey by helping you take control of your health and achieve your goals. While the apps are available for free on the App Store and Google Play, linking your app to your Coupe Health benefit unlocks all of Ovia's features, including unlimited 1-on-1 coaching and related benefits navigation.	Associates enrolled in the Coupe Health medical plan only.		Coupe Health.com	Coupe Health.com

Physical Wellness

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Acute care	Health Coaching	Coupe Health members are able to work on a variety of health-related concerns via our one-on-one, confidential coaching session. These telephonic based sessions help members address things like healthy eating and nutrition, physical activity, sleep, smoking, stress reduction, and understanding medications. Our health coaches are experts in numerous areas that tailor the member's experience on a personal level. Health coaches are specifically trained to help people manage conditions such as anxiety, arthritis, depression, pregnancy, GERD, IBS, migraines, hypothyroidism, insomnia, alcohol and/or opioid misuse, and infertility.	Associates enrolled in the Coupe Health medical plan only.	Medical Insurance Dental Insurance Vision Insurance	Coupe Health - Virgin Pulse	Coupe Health - Virgin Pulse
	Hinge Health	Hinge Health provides virtual physical therapy to reduce back, knee, hip, neck, pelvic health, and shoulder pain. Your Hinge Health care plan can be done from anywhere, and whenever works best for your schedule in their convenient app. That means never rushing to an appointment or worrying about copays! Best of all, Hinge Health is available at no cost to you through your Coupe Health medical plan.	Associates enrolled in Coupe Health medical plan.		Register online here: www.hingehealth.com/coupehealth Or Call: 1-855-902-2777 Member Support help@hingehealth.com	Coupe Health - Virgin Pulse
Chronic care management	Livongo	Coupe Health members have access to Livongo for Diabetes and Livongo for Hypertension: health benefits that help make it easier to live with diabetes and high blood pressure. Livongo is available to subscribers, covered spouses, and covered dependent(s) enrolled in the Coupe Health plan who have been diagnosed with diabetes and/or hypertension. Participants will receive a free glucose and blood pressure monitor, unlimited test strips, and coaching support.	Associates & dependents enrolled in the Coupe Health medical plan only.		Coupe Health.com Or Call: 1-800-945-4355	Coupe Health.com
Rewards	Wellness and Incentives	With the Coupe health and wellness program Coupe health and wellness program , members earn points and rewards when they complete various activities within the platform.	Associates enrolled in the Coupe Health medical plan only.	Coupe Health - Virgin Pulse	Coupe Health - Virgin Pulse	