



Healthy Actions—It Pays to Be Healthy

More and more employers are looking to wellness programs to encourage healthy habits in their employees. These programs offer incentives that can help reduce absenteeism, attract workers, and improve morale. If you've been looking for an affordable, easy-to-execute wellness program—your search is over. Introducing the Healthy Actions program from Blue Cross Blue Shield of Massachusetts, your solution to achieving a healthier workforce.

At A Glance

Healthy Actions is a unique wellness program for employers with 1-99 employees enrolled in a qualifying plan. This program rewards employees for taking an active role in their health. And based on employee success and participation rates, employers get rewarded with up to 7.5 percent of their premium. With Healthy Actions, everybody benefits.

Rewarding Employees¹

To get started, employees must take an online health assessment that will help to identify unhealthy behaviors. Next, employees need to schedule a physical² and have their doctor fill out a Clinician Health Review form. This form will document key health measures such as weight, blood pressure, smoking status, and record preventive screenings.

If their doctor determines that their health is fine, they will receive a \$300 Visa debit card after they submit their Clinician Health Review form to IncentiSoft Solutions.³

If their doctor tells them to improve their health (for example, lose weight) they will receive a \$100 Visa debit card and if by the end of their plan year they achieve that health goal and submit a second form filled out by their doctor, they will receive an additional \$200 Visa debit card.⁴

—continued

1. The Healthy Actions program is available to subscribers enrolled in a qualifying Blue Cross Blue Shield of Massachusetts plan, whose employer has chosen to offer the Healthy Actions program.
2. If the employee has had a recent physical and is up-to-date with preventive screenings, their doctor can fill out the form without a new visit.
3. IncentiSoft Solutions is a national leader in results-based wellness programs chosen by Blue Cross Blue Shield of Massachusetts to administer the Healthy Actions program.
4. Employees will need to submit their forms before plan renewal. Rewards will be mailed in 2-3 weeks after submitting their forms.

Rewarding You, Too

Because you're making an investment in your employees' health, you also receive a financial reward, based on employee participation and success. And the more they participate and succeed, the greater your reward.

Costs

Employers with 10-99 Employees	Employers with 2-9 Employees	Employer Groups of One
0.4% of premium	1.25% of premium	2.5% of premium

Rewards⁵

If you have . . .	Then you will be awarded . . .
20-49% employee completion	1.25% of your current year's premium
50-79% employee completion	2.50% of your current year's premium
80-100% employee completion	7.50% of your current year's premium

For example, if 20 percent of your employees successfully complete the program, by receiving the \$300 in one attempt or two, you will receive 1.25 percent of your current year's paid premium as a reward. The good news is, the more your employees participate and become healthier, the bigger your reward.

Helping your employees live healthier through this engaging, outcomes-based wellness program is an investment that can pay off in many ways. And you can help your employees succeed by explaining why it's important to their health and to your company that they participate. To help, we've created a resource center on BlueIQ at www.bluecrossma.com/blue-iq with engaging communications and interactive tools.

Healthy Actions is available to qualifying new accounts and existing accounts on plan renewals. Interested in purchasing this program for your employees? Contact your broker or account executive today.

5. The premium reward is based on total premiums paid during the full 12-month contract period.

Please note: Employers may be subject to certain laws affecting benefits and wellness programs, and you may want to consult your own legal counsel with any questions.

