

Keeping employees happy and healthy at work

Worksite Wellness can facilitate onsite health and wellness offerings for your clients. The programs can be used separately or as part of an integrated onsite wellness program. The Worksite Wellness program offerings include:

Health Fairs

- Onsite health and wellness events tailored to meet your clients' health care needs.

Horizon Health Kiosk

- An onsite health station that provides the resources and information to help employees become aware of, and involved in, the management of their health and risk factors.
- The Web-enabled, interactive touch-screen kiosk measures weight, blood pressure, heart rate, body fat percent, body mass index (BMI) and blood oxygen saturation, and accepts glucometer uploads.
- Allows employees to save measurement data for tracking progress*.
- A key employee engagement tool that can be a core element of our incentive program, *Horizon Health Rewards*.

Lunch & Learn

- Lunch-time education sessions covering topics such as coping with chronic conditions, like diabetes, asthma or hypertension, or better managing the day-to-day, such as diet, exercise and stress.

Onsite Screenings

- Screenings include, but are not limited to, blood pressure, BMI, blood sugar lipid panel, pulmonary function and bone density.

Literature, Resources & Support Groups

- Referrals for support groups (upon request).
- Appropriate communication materials regarding wellness, prevention and chronic disease states.

* Aggregate group reports are available.



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Worksite Wellness

Journey
TO
HEALTH®

Rewarding healthy choices

Like all employers today, your clients want their employees to take greater responsibility for their health care decisions, become better-educated health care consumers and improve their health. The expected outcome for the employer is a healthier workforce and reduced health care costs. With *Horizon Health Rewards* your clients can drive their employees toward healthy behaviors with various incentives by rewarding them for completing health and wellness activities*, such as:

- Taking the Health Assessment Tool.
- Participating in a walking program.
- Researching health conditions.
- Visiting the gym regularly.
- Using health care cost calculators.
- Activating a personal health record.
- And much more.

Employees earn points that are deposited into personalized reward accounts. Points can be redeemed for rewards, including gift cards from hundreds of the nation's leading retailers, as well as HSA/HRA deposits, premium reductions and more. Your clients can customize the reward portfolio to provide incentives that apply to their employees, regardless of their interests or locations.

The *Horizon Health Rewards* program includes key components, proven and tested in *Fortune 500* company environments, that give your clients the ability to:

- Integrate rewards, systems, guidance and services to drive employees' activity and behavior change.
- Be flexible in the way solutions are applied to different audiences (e.g., employees, dependents, retirees), activities (e.g., health assessments, wellness programs, disease management programs) and rewards.
- Track and analyze activities and associated incentives with real-time reporting to ensure the proper application of incentives.
- Support all program elements in online and offline environments to serve the needs of a diverse employee workforce.
- Customize all elements of the solution, including activities and incentives, to meet their needs.

* Alternative ways to achieve rewards must be provided to individuals for whom it is unreasonably difficult or medically inadvisable to satisfy the standard.



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Horizon Health Rewards

Journey
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HEALTH®

Navigating the health care system

Horizon Blue Cross Blue Shield of New Jersey's Member Advocacy Program helps eligible employees navigate the health care process and coordinate care (this includes locating top medical institutions, critical illness providers and specialized medical programs). The program focuses on simplifying the health care process, helping employees manage their health care issues more efficiently and gain a better understanding of Horizon BCBSNJ's policies and procedures.

To guide employees through their health care needs, a member advocate can:

- Help employees better understand communication material associated with denied requests.
- Identify remedies to denied requests.
- Facilitate appeal preparation (document collection and specialist coordination, if applicable).
- Provide updates regarding policies.
- Foster communication between the employees' physicians and Horizon BCBSNJ's medical management team.
- Facilitate selection of participating physicians and other health care professionals for second-opinion services.

The Member Advocacy Program team works with different areas within Horizon BCBSNJ to coordinate other services for employees. A member advocate can facilitate referral to the appropriate department for:

- Home-care services and equipment following discharge from the hospital.
- Assistance with prescription drugs.
- A transfer from a community hospital to a tertiary care facility.
- Coordination of benefits between multiple carriers, including dental, medical, workers' compensation and disability carriers.
- Assistance regarding current coverage selection and/or alternative coverage options.
- Hospice and other services for terminally ill patients.
- Care Management and Case Management services, when applicable.

Our Member Advocacy Program helps eligible employees understand the process and provides guidance towards positive health care solutions.

Knowing the score

Horizon Blue Cross Blue Shield of New Jersey offers an easy, secure and quick way for employees to manage their personal health. Employees can use *My Health Manager's* online tools and resources, powered by *WebMD*[®], to improve their health, practice prevention and strengthen communication with their physicians. *My Health Manager* has a variety of features tailored to meet employees' needs:

- **Health Assessment Tool (HAT)** – Allows employees to gauge their potential health risks by answering a comprehensive self-assessment. Employees also receive a report based on the information they provide to help determine current health status and learn to manage risks for various conditions.
 - Your clients can receive aggregate reports on their population's risks based on the results of the HAT. This helps your clients establish a baseline to manage employees' well-being through *Journey to Health*[®].
- **Hospital Advisor** – Offers side-by-side comparisons of hospitals based on quality and cost for a specific diagnosis or procedure.
- **Personal Health Record** – Offers a secure location to store and organize an individual's health record, including test results and prescription medication history.
- **Condition Centers** – Provides in-depth health assessments and personalized reports for more than 35 health conditions.
- **Symptom Checker** – Enables employees to evaluate various health symptoms they may have by responding to a quick series of questions.
- **Fitness** – Helps employees build a 13-week personalized fitness program and track fitness activities, research suggestions on nutrition, receive articles on fitness and much more.
- **Treatment Cost Advisor** – Estimates the costs related to over 350 different conditions, tests, procedures and office visits.

Your clients and their employees can visit www.HorizonBlue.com/mhm to use the suite of tools available through *My Health Manager*.

Giving employees the support they need

The Horizon Health and Wellness Education Program is a comprehensive disease management program designed to help employees and their dependents* with chronic conditions better manage their health and improve their quality of life.

The Horizon Health and Wellness Education Program provides quarterly educational mailings and personal support from our professional Care Specialists, an interdisciplinary team of registered nurses, dieticians and social workers. The program supports and reinforces the treatment plan prescribed by employees' physicians.

The Horizon Health and Wellness Education Program offers the following specialized programs:

- Asthma
- Chronic Kidney Disease
- Coronary Artery Disease (CAD)
- Chronic Obstructive Pulmonary Disease (COPD)
- Diabetes
- Heart Failure
- Hepatitis C
- Multiple Sclerosis (MS)
- Weight Management

Eligible employees have access to the tools they need to get more involved in their health care and improve their quality of life, including:

- A toll-free line supported by registered nurses.
- Quarterly condition-specific educational mailings.
- Referrals to community programs.
- Access to a personal dietician to review individual nutritional needs.
- Information about innovations in treatment and nationally-recognized guidelines.

Horizon BCBSNJ identifies eligible employees and their dependents to participate in the programs by gathering data from medical, laboratory and pharmacy claims, individual utilization profiles and the Health Assessment Tool (HAT) results.

* Eligibility varies by age for each program.

A tailored health care plan

Horizon Blue Cross Blue Shield of New Jersey's Value-Based Benefit Design portfolio offers customized plan designs and supportive elements to help employees with certain chronic or complex health conditions better manage their health. This pilot program provides innovative benefit designs so employees can more easily follow recommended care plans and take a proactive role in establishing healthy behaviors.

Horizon BCBSNJ's Value-Based Benefit Design pilot program offers three channels to help reduce barriers to health care that employees may face.

- Horizon BCBSNJ will customize a plan design based on the needs of a particular employee population.* Whether it is lowering certain prescription drug coverage copayments or customizing disease-specific medical services, we can help meet your clients' health care strategy with specific benefits.
- Value-Based Benefit Design relies on the idea of personal responsibility. Employees can take advantage of our disease management program (*Horizon Health and Wellness Education Program*) available for their individual chronic condition. We can also tailor other services to support care plan compliance, prescription adherence and positive behavior change, including:
 - *Horizon Health Rewards* incentive program.
 - Online tools and programs such as *My Health Manager* and *Horizon Wellness Discounts*.
 - Onsite health kiosks and worksite wellness services.
- Value-Based Benefit Design can help establish a supportive workplace culture to promote the importance of adhering to a healthy lifestyle. This includes:
 - Communications support to remind employees of the tools available to make managing their condition easier.
 - Weaving healthy decisions into everyday activities (e.g. cafeteria choices).
 - Motivating employees to follow treatments prescribed by their physicians.
 - Developing rewards for healthy behaviors and choices.

With the launch of a Valued-Based Benefit Design program, your clients can look towards overall improvement in the health status of targeted employees.

* Value-Based Benefit Design solutions to address conditions such as diabetes, asthma and obesity. Please call your Horizon BCBSNJ Sales Representative or Account Manager for further information.

The prescription for coverage

Horizon Blue Cross Blue Shield of New Jersey's Pharmacy Services administers prescription drug benefits, provides employees with important information about prescription drugs and gives access to online tools.

Pharmacy Network

CVS/Caremark, a leading pharmaceutical services company, provides pharmacy benefit programs. Its network includes 96 percent of all walk-in pharmacies, providing employees with choice and convenience. To locate a participating pharmacy, visit www.HorizonBlue.com and select *Pharmacy Services*.

Mail Order Pharmacy

With the Caremark Mail Service Program, employees:

- Save time and money with our online mail service pharmacy.
- Receive an extended supply of medicine, usually up to 90 days, with free shipping.
- Enjoy the ease of having a prescription delivered to any location.
- Speak to a registered pharmacist 24 hours a day, seven days a week.

Online Pharmacy Services

Through Horizon BCBSNJ's online pharmacy services, employees can:

- Look up drug coverage and pricing.
- Download a copy of the Horizon Prescription Drug Guide.
- View their prescription benefit plan.
- Refill a mail order prescription.
- View a summary of their retail and mail prescription activity.
- See when a prescription expires and when to refill an order.
- Research potential savings by using generics, preferred brands and mail service.
- Download and print Claim Submission and Mail Service Order forms.
- Obtain more information from our Frequently Asked Questions.

Horizon BCBSNJ's innovative Pharmacy Services offer cost-effective, quality pharmaceutical care to employees.



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Savings for a healthier life

Horizon Blue Cross Blue Shield of New Jersey has established relationships with a variety of businesses to provide discounts and savings on popular products and services that employees and their families can use. Below is a list of some discount services:

- **ChooseHealthy™** – Discounts on vitamins and supplements, homeopathic remedies, diet and sports nutrition products, personal body care products, audio/video products and books, smoking cessation and stress reduction programs.
- **Cord Blood Banking** – Savings on umbilical cord blood preservation.
- **Vision Care** – Discounts on eye examinations, lenses, eyeglass frames and laser vision correction services.
- **Weight Management** – Price reductions on weight management programs from Weight Watchers®, Jenny Craig®, NutriSystem® and the Weight Management program through ChooseHealthy.
- **Gym Memberships** – Discounts on gym memberships through WellQuest Fitness Network, New York Sports Clubs, YMCAs, GlobalFit and JCCs.
- **HearUSA** – Savings on modern hearing technology and hearing evaluations through the nation's leading audiology network.

To use Horizon Wellness Discounts, employees must present their Horizon BCBSNJ ID card at the select businesses. Or, they can mention that they are a Horizon BCBSNJ member when calling each business. For more information on these discounts, visit <www.HorizonBlue.com/Discounts>.

Horizon Wellness Discounts

Providing personalized support

Horizon Blue Cross Blue Shield of New Jersey's Case Management program is a confidential, voluntary program for eligible employees. The program provides professional guidance for patients and families facing a complex medical situation by helping them use the health care system more efficiently. Employees with certain complex illnesses or injuries, such as cancer, transplants, high-risk pregnancies and heart surgery, may benefit from the Case Management program.

Complex Case Managers

Upon enrollment into the Complex Case Management program, employees are assigned a Complex Case Manager. Case Managers are registered nurses with a minimum of three years experience in a hospital setting. The Complex Case Manager will:

- Provide advocacy and clinical information during a complex medical situation in conjunction with the attending physician.
- Coordinate medically necessary services, equipment and supplies as requested by the attending physician and other health care professionals.
- Provide educational materials, training resources and information about community-based services.
- Monitor the patient's progress in following the treatment plan established by the physician(s) and other health care professionals.
- Collaborate with the patient, caregivers and physician(s) on an ongoing basis to help ensure the patient is receiving the most effective and appropriate care.
- Evaluate and ensure that all follow-up actions are pursued in the patient's best interest.

Eligible employees can contact their Case Manager at any time with questions and concerns about their medical care.

Care for the mind and body

Horizon Blue Cross Blue Shield of New Jersey partners with Magellan Behavioral Health™ to provide access to behavioral health and substance abuse treatment. Magellan has an extensive national network of participating physicians and health care professionals to provide biologically based and non-biologically based behavioral health and substance abuse care services (including treatment of alcoholism). Magellan works with patients and physicians to help coordinate preferences in treatment, services and access to appropriate health care professionals.

Participating behavioral health professionals offer a full range of counseling services, including:

- Individual and group psychotherapy.
- Family counseling and crisis intervention.
- Addiction recovery programs.

Magellan promotes behavioral health and wellness through an integrated approach of care for both the mind and body.

Behavioral Health and Substance Abuse Care

Importance of quality care

The Horizon Blue Cross Blue Shield of New Jersey Utilization Management (UM) Program is based on the premise that quality medical care is the single most important element in delivering health care services.

Horizon BCBSNJ recognizes that underutilization or overutilization of appropriate services represents potential dangers to employees' receipt of quality medical care in the most effective manner. Therefore, UM activities are intended to identify optimal modes of practice that produce high-quality care and outcomes.

UM is an organized and comprehensive component of our medical management program strategy that strives to improve access to health care services for employees. UM helps coordinate care through Complex Case Management, Member Advocacy and Disease Management programs for employees on an as-needed basis. Our clinical team works to ensure eligible employees receive the quality care they deserve.



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