

How Do I Save the Most Money on My Insurance?

Go for the Gold Rate! Anyone who is at the Silver Rate has the chance to move to the Gold Rate and save the most money by achieving:

Reasonable Alternative Standard

Complete an HMP to Stay at Silver



Go for the Gold Rate in 2017!

First: Address Biometric Values out of Normal Limits

If you have a measured value out of the normal limits after going through the wellness screenings, you can still save the most amount of money on your health insurance premium rate. By achieving the Reasonable Alternative Standard, you can move up to the Gold Rate for Plan Year 2017! Measured values out of normal limits must be addressed by the following standards before **April 1, 2017**:

BMI – 12 week weight loss goal of 5% not to exceed 12 pounds or move to a BMI of < 26, whichever is less.

Blood Pressure, LDL, Glucose – decrease by 10% (for BP each # that is above range) or achieve normal limits, whichever is less. Employees will need to turn-in lab results to the Wellness Center office.

Tobacco use – complete health coaching for tobacco cessation through Highmark before April 1, 2017.

Employees only need to improve one biometric value (and health coaching for tobacco cessation if applicable) to move to the Gold Rate.

Union employees must also have their covered spouses improve one biometric value (and health coaching for tobacco cessation if applicable) to move to the Gold Rate.

Next: Get Re-Screened (starting January 1)

Employees and covered spouses of Union employees must be re-screened for biometric values out of normal limits and complete health coaching for tobacco cessation before **April 1, 2017**.

Here's how to be re-screened:

<u>Value</u>	<u>Normal Level</u>	<u>Re-screening</u>
BMI	Less than 26	Re-weigh at the Wellness Center office
Blood Pressure	Less than 140/90	Re-check at the Wellness Center office
Cholesterol (LDL)	Less than 130	Call the Wellness Center so an order can be placed to go to the lab for re-draw
Glucose	Less than 126	Call the Wellness Center so an order can be placed to go to the lab for re-draw
Tobacco	Non-tobacco user	Call a Blues On Call SM Health Coach at 1-888-258-3428

Last: Save Money on Your Health Insurance

Employees and covered spouses of Union employees who are at the Silver Rate that achieve the defined Reasonable Alternative Standard outcome (and complete tobacco cessation if applicable) before April 1, 2017 will then move to the Gold Rate with a retroactive adjustment back to January 1, 2017.