

Offer your employees incentive-based rewards

To help you promote an even higher level of engagement in employee wellness, you have the option to fund an online incentive-based rewards program for your employees.

The idea is simple: Your employees earn points for completing healthy activities, which they track online. When they reach the required number of points, they receive a \$50 gift card. They can choose gift cards from hundreds of leading retailers. You are only responsible for funding the gift card.

Some of the activities your employees can earn points for include:

- Completing their online Wellness Profile
- Engaging with online wellness coaching
- Getting preventive screenings
- Participating in a weight loss program
- Enrolling in a tobacco cessation program

Healthy employees mean lower costs for you

With our Healthy Lifestyles Solutions programs, we help empower your employees to engage in a new level of personal action and accountability for their health.

Companies that invest in and actively promote programs for employee health and well-being are:

- 2.5 times more likely to be seen by their employees as a best performer
- 3 times more likely to be productive
- 3.5 times more likely to encourage creativity and innovation
- 4 times less likely to lose talent within the next year¹

By promoting a culture of wellness, you can demonstrate your commitment to your employees, who then reward you with increased productivity, satisfaction, and loyalty.

1. World Economic Forum, "The Wellness Imperative: Creating More Effective Organizations."
2. Adapted from Department of Health and Human Services, Centers for Disease Control and Prevention.

Contact your broker or Independence account executive to learn more about Healthy Lifestyles Solutions.

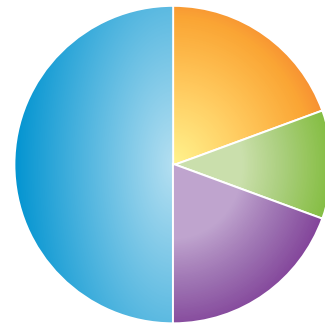


Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association.

A healthier workforce offers you significant rewards such as:

- Cost savings due to better overall employee health
- Greater productivity and reduced absenteeism
- Higher employee morale

50 percent of health care costs are related to lifestyle choices and behavior²



Healthy LifestylesSM Solutions

Encouraging healthy behaviors to help improve employees' health and your bottom line

As an employer, you have a unique opportunity to motivate your employees to take small steps that can lead to big changes in their health and well-being. Independence Blue Cross (Independence) helps you make employee wellness a priority, with the goal of improving employees' health and reducing your overall health care costs.

Our Healthy Lifestyles Solutions programs are available at no cost with all Blue Solutions medical plans. We combine easy-to-use online tools and personalized support to empower your employees — from the healthy to the chronically ill — to achieve and maintain their best possible health. You also have the option to fund an additional incentive-based rewards program.

To encourage your employees to make their healthy behaviors second nature, we make it easy for them to engage with Healthy Lifestyles Solutions when, where, and how it's convenient for them.

We help you build a healthier workforce

Healthy Lifestyles Solutions engages your employees with innovative health and wellness capabilities including:

- Online and mobile tools
- One-on-one interaction with a registered nurse Health Coach
- Reimbursements for healthy lifestyle choices
- Money-saving health and wellness discounts



FITBIT ACTIVITY UPLOADS TO IBXPRESS



Employees who use the popular Fitbit device can now automatically upload information to ibxpress like heart rate, calories burned, and steps taken. This data is integrated with online tools to personalize action plans and health information.

Enhanced online and mobile tools drive healthy actions

Your employees can get on the road to good health anytime and anywhere by using an industry leading suite of health management tools.

Enhancements to these tools make it even easier for your employees to assess their health, set wellness goals, and track their progress to get results. Plus, there's even more up-to-the-minute health information available online and by email to help your employees take better control over their health care decisions.

Your employees can log in to ibxpress.com anytime and anywhere to access the following tools and resources:

- **Wellness Profile** — This easy-to-use assessment tool helps your employees get a clearer picture of their overall health. After answering some simple questions, they immediately receive a health score and a personalized action plan for improvement.
- **Personal Health Record** — Your employees can track their medical history — such as doctor visits, personal health data, and prescription drugs — in one centralized, secure location.
- **My Health Assistant** — Using information from the Wellness Profile and Personal Health Record, this online coaching tool guides your employees in setting goals, selecting healthy activities that fit their needs and lifestyle, and tracking their progress to stay motivated.
- **Message boards** — More than 50 interactive message boards help your employees learn more about various health and wellness topics from medical professionals and peers.
- **Personalized health content** — Your employees' personal interests drive the health information that appears on their wellness homepage, including news articles and videos. They can also choose to get health and wellness newsletters sent directly to their email inbox.

Mobile tools keep employees connected on the go

With our free IBX app, your employees can use their smartphones to make more informed decisions when they're on the go. They can log in to the app using their existing [ibxpress](http://ibxpress.com) username and password to:

- Use the **My Health Assistant** to update their progress on weekly action plans, receive automated reminders of activities to be completed, and get real-time feedback on their goal progress.
- Access the information saved in their Personal Health Record anytime using the **Mobile Health Record**.
- Make the most of their visit to the doctor with the **Doctor's Visit Assistant**, which includes a prescription drug cost estimator and a note-taking feature.

Reimbursements and discounts motivate healthy choices

Your employees can stay motivated to reach their wellness goals by taking advantage of our Healthy Lifestyles Solutions reimbursements and discounts.

We offer reimbursements of up to \$150 on:

- Fitness center memberships
- Participation in an approved weight management program
- Participation in an approved tobacco cessation program

When your employees meet the eligibility requirements, they can simply log in to ibxpress.com to submit documentation and request reimbursement.

Your employees can save even more when they make healthy choices with our money-saving discounts:

- Blue365® offers savings on a variety of health-related products and services, including Jenny Craig® and Nutrisystem® weight management programs and Reebok fitness gear.
- Blue Insider discounts help your employees maintain better work-life balance with savings on activities such as shopping, movies, theater, and travel from regional and national companies.

Your employees can access Blue365 and Blue Insider discounts* anytime and anywhere by logging in to our secure member website at ibxpress.com.

Registered nurse Health Coaches are a trusted point of contact

Health Coaches are registered nurses who serve as a single, trusted point of contact to answer your employees' questions and help coordinate their care. In particular, your employees with chronic conditions may work with a Health Coach to get help managing their condition.

All of your employees can contact a Health Coach for assistance 24/7, either by phone at 1-800-ASK-BLUE (1-800-275-2583) or by email when they log on to ibxpress.com and click the Health & Wellness tab at the top of their homepage. Health Coaches can answer their general health-related questions and concerns, provide wellness and preventive health information, and help coordinate care if they need treatment for an injury or surgery.

Independence Health Coaches have a 360-degree view of an employee's health using our innovative Nurse Dashboard tool, which includes claims history, pharmacy utilization, and information from the Wellness Profile. This enables them to have more meaningful and productive interactions to help your employees improve their health outcomes.

GlobalFit® Discounts

Your employees can save on memberships to thousands of gyms in the GlobalFit® network, in addition to home exercise equipment from leading manufacturers of personal fitness products.

* Healthy Lifestyles Solutions reimbursements and discounts are subject to change. Information about reimbursement eligibility requirements and required documentation for reimbursements is available in the Health & Wellness section at ibxpress.com.

GlobalFit® is an independent company offering gym and fitness product discounts to Independence Blue Cross members.