



Wellness at Work

Integrating a **wellness program** with a **consumer directed health plan** is a smart way to manage healthcare spending

The marriage of **consumer directed health plans** (CDHPs) with thoughtfully designed **wellness programs** can lead to **lower overall costs** while increasing your employees' engagement with their healthcare. We can help you to link CDHP and wellness programs from Blue Cross & Blue Shield of Rhode Island that make the most of contribution incentives you are already making through us – at no additional cost to you.



SOUND BODY, SOUND MIND: CHANGING YOUR COMPANY'S CULTURE

Employees spend a lot of time in the workplace, and correlating wellness goals with work/life balance is imperative to your business. Building a successful wellness program takes time, and includes a wellness solution that is integrated within your organization. Encouraging healthy behaviors in employees can help ease rising healthcare costs for you and gives your company a competitive edge as it looks to attract and retain top talent.

**PRODUCTIVITY LOSSES
FROM MISSED WORK
COST EMPLOYERS**

\$226 Billion or **\$1,685** per employee,
each year

* Centers for Disease Control and Prevention, Workplace Health Promotion, 2016-17 At A Glance Fact Sheets

**YOU CHOOSE A FUNDING STRATEGY.
WE MAKE THE REST EASY, HANDLING MUCH OF THE ADMINISTRATION.**

It's a new way to think about healthcare. Our partnership makes it all possible.



**CONSUMER DIRECTED HEALTH PLANS (CDHPs) + HEALTH ACCOUNTS
ALLOW YOU TO GAIN CONTROL OF YOUR HEALTHCARE EXPENDITURES**

17% average decrease in claims cost PMPM for BlueSolutions
with HSAs compared to plans without HSAs*

*Based on BCBSRI and London Health employer segment data from January 1, 2015 - March 31, 2017

INTEGRATING WELLNESS: A SMART, SUSTAINABLE APPROACH TO HEALTHCARE SPENDING

Since employees in a CDHP have an increased financial stake in how their healthcare is provided and paid for, they become more involved in the management of their health and are incentivized to learn more about choices they have for their care. But we know you want them to be more than just good consumers; you want them to be healthier employees as well. You want to encourage them to take better care of themselves. Here's one way to do it:

An effective funding strategy for your employees' health accounts

You already participate in funding your employees' health accounts, which can include Health Reimbursement Accounts (HRAs) or Health Savings Accounts (HSAs). You've already gone through the process of how to contribute, whether it's an up-front, lump sum, periodic, or hybrid funding arrangement.

	Why not make those funds work harder?	You decide the terms and incentives, while your employees can determine their level of engagement.
	Why not tie your contributions to healthy activities?	Those healthy activities convert to real dollars invested in your employees' health accounts.
	Why not invest in a long-term strategy that could save more money over time?	Wellness dollars invested today can pay off with happier, healthier employees and overall savings.



A UNIQUE APPROACH TO FUNDING

Integrating your health account contributions with a wellness program creates an incentive-based funding approach that involves your employees earning their contributions by accomplishing various wellness activities.

SET-UP IS EASY

Creating simple programs that are tied to impactful financial incentives will help get early buy in from your employees. Rewarding participation works in the early phases of implementation. As that happens, employees consider pursuing and achieving healthy outcomes to be a reward in itself.

Industry-leading wellness

BCBSRI partners with Virgin Pulse®, a national leader in wellness and technology headquartered in Rhode Island, to offer an industry-leading wellness platform and mobile app that rewards employees for healthy choices. Through this relationship, BCBSRI developed its program for CDHP + wellness + HSA to build employees' engagement in their healthcare.

- The program has become a key part of our total employee benefits package.
- Integration means our case management team has information they need to make strategic and measurable interventions.
- The program is scalable and can be customized to meet your unique objectives.



PARTICIPATION-BASED PROGRAMS

Points can be earned quarterly, and then are converted into dollars invested in your employees' health accounts

EXAMPLE:



Annual Well
Visit

5,000 pts



Take an Online
Health Assessment

1,500 pts



Use a Step Tracker
Per/1000 steps

10 pts

Earn Quarterly Points:

10,000 pts = \$100

Virgin Pulse® is an independent wellness company, contracted by Blue Cross & Blue Shield of Rhode Island (BCBSRI) to provide wellness services.

INTEGRATING CDHP + WELLNESS WILL WORK FOR YOU

A strategically designed wellness program can be a cornerstone of your company's approach to healthcare, and a great way to attract and retain top talent. When you offer BCBSRI wellness and CDHP with health account contributions also made through BCBSRI, we can help you to create a unique, incentive-based funding approach where employees are earning their benefit. And we can create this customized strategy at no additional cost to you.

Key benefits can include:



Improves your workplace culture



Increases employee productivity



Boosts overall employee wellness



Enhances total benefit strategy



Provides tools and information your employees need



Engages your employees physically, financially, and socially

BCBSRI: Check out our story

At BCBSRI, we work with more than 5,000 Rhode Island companies, unions, and municipalities to help shape their employee benefit strategies. Those relationships have provided us with unique insight into the healthcare landscape and which strategies are most effective for controlling costs and improving employee health.

We used those insights to rethink our own benefits program, strategy and practice back in 2012 by making a few simple changes, and it continues today through an integrated program focused on employee well-being.

You can access our wellness story at bcbsri.com/b2blue. See the results we were able to achieve. We hope it will help leaders like you chart a new course toward healthier employees and greater control of benefit costs with wellness incentives.

