



LIVE WELL

1420 East College Drive  
Marshall, MN 56258  
www.swwc.org

# **ANNUAL LIVE WELL** **WORKSHOP**

September 17, 2019  
9:00-12:00pm  
SWWC Marshall Office/GoToWebinar option

## **AGENDA**

- 9:00am**     **SWWC Wellness – Kari Bailey, SWWC**  
Live Well Program  
Wellness Institute Incentive Program  
Wellness Coordinator Connection  
Newsletter
- 10:00am**     **Wellness Taxation/Reporting – Bethany Lacek, SWWC**
- 10:30am**     **BCBS Health & Well Being Program Updates – Chris Tuttle, BCBS**



### WHAT'S INSIDE

#### QUESTION & ANSWER

Life Purpose

#### TARGET TRAINING

Hamstring Curl

#### LIFE BALANCE

Setting Goals

#### CHALLENGE OF THE MONTH

Positivity

#### FOOD FOR THOUGHT

Cravings

#### RECIPE

Peanut Butter Cups

### IN THIS ISSUE

- Have you found yourself in a slump with setting the right goals or finding your purpose? Healthier Living has tips on staying proactive and positive when life has you down.

**SWWC**  
LIVE WELL

## IMPROVING PERSONAL DEVELOPMENT

By: Rachel Priest

Personal development is a journey of self-improvement. You become aware of your circumstances and take responsibility for your life. When you invest in your personal life, you make the decision to chase after your full potential. Do you have an itch to be the best you can be but are not sure where to start? Try out the following tips.

### Read about what you want to improve.

Do you want to be more spontaneous? Productive? Confident? Read about it. There are tons of resources you can find on what you are wanting to improve upon. This will help you discover the tools, steps and motivation to begin.

### Create a consistent practice.

Self-development does not happen overnight. It happens slowly. Try developing daily habits that will allow the improvements to become part of you. Create reminders like adding these habits to your calendar or putting up post it notes in your home, car or at work.

### Find others to walk alongside you.

It can be easier to lean on someone when times get tough. Surround yourself with people who are working toward similar goals or that will support you in yours. Create a group on Facebook, Messenger, email or text to communicate.

### Reflect and measure your progress.

At the end of the day, reflect on your progress and where you still need some work. You may want to find a way to measure your

progress to see where you stand on a daily, weekly and monthly basis. A great way to do this is to keep a journal.

### Remember why you started.

You may struggle to keep up your personal development habit, so be honest with yourself. Remember why you started and then reflect on why you are not progressing. True change happens when you put the work in. Review or revise your plan to get back on track.



Keep an open mind when it comes to actively engaging in your self-development. It is hard work that takes time, focus, patience and discipline. Always remember why you started. This is your journey of self-discovery.

By: Solveig Christenson



### DID YOU KNOW?

Did you know an apple a day may truly keep the doctor away? Apples are a low glycemic fruit packed with vitamin C, fiber and antioxidants. Regularly consuming apples can help with weight management and may lower your risk of developing type 2 diabetes, high blood pressure, cancers and heart disease. Store apples in the refrigerator and separate from other produce, to keep fresh for one to two months.

## Q: HOW CAN I FIND MY LIFE PURPOSE?

**A:** Finding purpose in your life can be challenging, but rewarding. Grab a journal or piece of paper so you have space to write down your thoughts.

### Reflect

What is most important in your life? Give yourself time to explore what this might be. Think values, morals and ethics.



### Think

What energizes you, what makes you get out of bed in the morning? Be honest, creative and open-minded. It might be certain people in your life, tasks in your current job or a recent success you had.

### Listen

Ensuring others feel appreciated can help find purpose, but you can also find purpose in knowing what other people appreciate in you. Pay attention to what others thank you for or ask close friends, family members or coworkers what they view as your top strengths.

### Journal

Write down three things you did today that you felt were purposeful. Can you notice any trends with what you feel is purposeful?

Your life purpose is a life-long challenge. Take it one day at a time and know that it is okay to reevaluate your life purpose as you change and grow. Feeling overwhelmed is also normal, take a deep breath and come back to the questions and tips listed above when you are in the right mindset.

# TARGET TRAINING

## HAMSTRING CURL

### TARGETED MUSCLES: Hamstrings

#### START

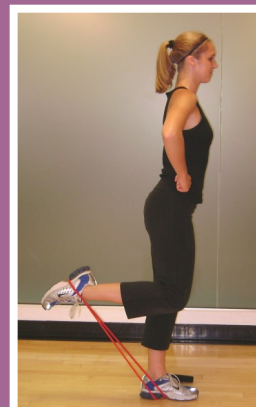
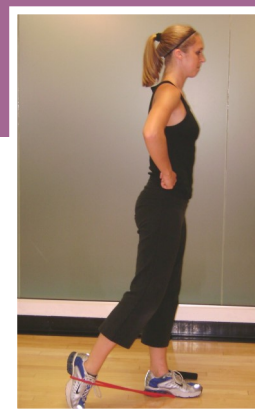
- Loop the middle of the band around your right foot or ankle, handles coming out toward your left foot.
- Step on the ends of the band near the handles with your left foot.
- Stand with your body weight transferred to your left foot, left knee slightly bent, and your right toe touching the floor behind and in line with your right hip. The band should be taut.
- Keep your core engaged by drawing the naval in toward the spine to maintain neutral back alignment.

#### MOVEMENT

1. Raise your right heel up toward your gluteals by bending your right knee. Ensure that your knee stays aligned directly below your hip.
2. Slowly lower and return to the starting position.

#### VARIATIONS

- **Beginner:** Hold onto the wall for balance.
- **Intermediate:** In the start position, wrap the band all the way around your right foot to increase tension on the band.



## SUCCESSFUL GOAL SETTING

Many studies suggest that writing down goals makes you more likely to accomplish them. Better yet, breaking a large goal into multiple parts, setting a completion date and reviewing your goals regularly increases your success. Interested in self-improvement? Find a notebook, app or computer and start preparing:

### Evaluate and Categorize

Paul Batz, leadership guru and co-author of *The Seven Fs*, created a tool to evaluate our wellbeing and our leadership ability called the *Seven F's Wheel*. The wheel is based on: Faith, Family, Finances, Fitness, Friends, Fun and Future. Paul believes one way to create your personal goals is to categorize them based on *The Seven Fs*. If you notice your wheel is lopsided, because you have no goals under that area, perhaps you should reevaluate and establish a goal in this area.

You may find that some goals fall into multiple categories. That is okay – many aspects of our lives are intertwined and changing one behavior will lead to positive changes in other areas of our lives.



### Break it down

Prioritize your goals, assigning them high, medium and low priority. Choose one to five goals to work on. Then take time to clearly outline each step you will need to take to accomplish each goal. Ask yourself the following questions when breaking a goal down into multiple steps:

- What *specifically* do I want to accomplish?
- How will my goal be measured? Can my success be measured numerically, or is it something I feel?
- How will I track my progress?
- How could I get there faster? Is there any “fluff” I can cut out on my way to success?
- Who can I reach out to for support along the way?
- What lessons from past mistakes or failures can I keep in mind this time around?
- What are some barriers or challenges I might encounter? How can I overcome them?

### Set a timeline

Identify a date you would like to have each goal completed by. Set tentative completion dates for the individual steps in your plan. These can be adjusted as you move slower or faster than your anticipated progress. Ask yourself:

- Is this a short-term, medium-term or long-term goal?
- What would I like to see in a month? Six months? One year? Five years?

### Review regularly

Whether you choose to track your goals on paper, in an app or on a computer, keep your goals and plan front and center by tracking and reviewing them weekly, monthly and yearly. Post your goals on sticky notes or create calendar reminders. Viewing and reviewing your goals regularly will help keep you motivated and allow you to adjust your plan based on how you are progressing. As you accomplish goals, revisit your *Seven F's Wheel* and your medium and low priority goals.

Photo Credit: Paul Batz

By: Morgan Goldammer

## QUICK CLICK

### FLORA

Flora allows you to stay focused on tasks, limit screen time and be present with loved ones. Plant a virtual seed alone or with a friend. Put your phone down and allow the tree to grow. If you pick up your phone before time is up, the tree dies. You can even set a price for a tree. If you or your friend fail to keep the virtual tree alive, you pay money to have a real tree planted.

# CHALLENGE OF THE MONTH

## POSITIVITY UNDER PRESSURE

Find a quiet place you can sit or lie down without being interrupted. Close your eyes and picture your true self. Imagine each affirmation that follows and believe each one to be true. You are learning how to relax under pressure. This month, repeat these affirmations as needed to find strength and stability in hard times.

I am prepared.  
I am strong.  
I am confident.  
I am intelligent.  
I am calm.  
I am worthwhile.  
I am relaxed.

By: Rachel Priest

## OUTSMART CRAVINGS

Cravings, we all have them. Sometimes you do not give in, and other times the craving is too strong.

Cravings are the strong urge for a certain type of food. Often times, people crave processed food or foods high in sugar, salt and fat. Have you ever indulged in a craving and afterwards thought, “I wish I had cravings for celery!”?

You can experience cravings for a number of reasons. The craving urge is caused by the regions of your brain that are in charge of memory, pleasure and reward. An imbalance in hormones can cause cravings. When under stress, your body releases the hormone cortisol, which can cause intense hunger cravings. Pregnant women experience hormonal changes that can affect taste and smell which leads to urges for a variety of foods.

Emotions play a role in cravings as well. Eating comfort food as a way to make you feel happier when you are having a bad day is an example.

If you are struggling with unhealthy food cravings, use the following tips to help curb your cravings and better manage your nutrition:

### Avoid Hunger

When you get to a point of extreme hunger, your body will crave unhealthy foods and you may overeat. Plan ahead by preparing healthy meals and snacks to have on hand throughout the day to ensure the healthy choice is the easy choice!

### Get Enough Sleep

Studies have shown that not getting enough sleep can lead to hormonal imbalances which can lead to overeating and weight gain.

### Replace Cravings

In addition to having healthy snacks and meals on hand, fight the urge to snack by coming up with alternative activities like going for a walk, drinking a glass of water or taking a mindful moment to just breathe.

### Start a Craving Journal

Keep track of when your cravings hit. Take note of what is happening in that moment, what you crave and what emotions you are feeling. Finding a pattern for your cravings may help you develop a plan to fight them.

# FEATURED RECIPE

## INGREDIENTS:

- 1 ripe banana
- 3/4 cup unsweetened peanut butter
- 1/4 cup honey
- 3/4 tsp. vanilla extract
- 2 1/4 tsp. coconut oil
- 1/4 plus 1/8 tsp. Himalayan sea salt

## DIRECTIONS:

1. Cut the banana into slices 1/2 inch thick.
2. Mix all remaining ingredients in a separate bowl.
3. Place a bit of the peanut butter mixture to cover the bottom of each of the silicone muffin cups.
4. Place a banana slice on top of the peanut butter.
5. With a spoon, scoop the peanut mixture onto each banana slice and cover completely.
6. Place in the freezer to solidify.

**PREP TIME: 10 MINUTES**

**SERVES: 12**

## PEANUT BUTTER BANANA CUPS



### Nutritional Info

Calories	128
Fat (g)	10
Carbohydrates (g)	10
Fiber (g)	1.5
Protein (g)	4



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# LIVE WELL 2020



At SWWC, we know that employees spend a majority of their time at work. That's why we strive to help members of our Insurance Pool lay the groundwork in creating a culture of health in the workplace that supports overall wellbeing. We want to make the healthy choice the easy choice. Our initiatives are designed with the employer and employee in mind which is why we offer programmatic activities, incentive campaigns, on-site biometric screenings, and built-environment sustainability. At the end of the day, we know that as an employer, you desire healthy, happy, and productive employees. We're here to help.

## SWWC

**Kari Bailey, Regional Wellness Specialist**

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**[kari.bailey@swwc.org](mailto:kari.bailey@swwc.org)**

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# Live Well Initiative

## Introduction

The following guidelines have been established for the SWWC Live Well Initiative.

The intent of Live Well is to create a culture of health in the workplace that supports overall wellbeing.

### **Major Objectives: To assist our insurance pool groups to:**

- Promote wellbeing activities
- Raise awareness with onsite biometric screenings
- Recognize and reward individual wellbeing participation
- Support organizational built-environment sustainability
- Create a culture of health in the workplace

### **Service Cooperative's Role:**

- i. Assist groups with laying the framework for creating a culture of health in the workplace
  - a. Work with group Wellness Coordinator to:
    - i. Establish a site wellness committee
    - ii. Determine frequency of meetings
  - b. Assist in developing a vision statement, goals and priorities, and a wellness budget
- ii. Assist groups in developing and approving their wellbeing workplan
- iii. Support during plan implementation
- iv. Assist groups in analyzing plan effectiveness
  - a. Develop/assist with measurement devices
  - b. Tracking participation
  - c. Interpreting results
  - d. Make recommendations for improvement

### **Wellness Committee Role:**

It is required that each Group form a Wellness Committee to provide direction for the site-based Live Well planning and budgeting. This committee should be comprised of:

- Wellness Coordinator(s)
- Representatives from all demographics within the group

A 'Group' is defined as an entire employer group, even though there may be multiple, geographically separated buildings.

Other than health and wellness materials, it is not the intent of Live Well to cause financial gain related to wellness activities for any employee(s) of the Group.



- ✓ Live Well is funded by the health insurance pool reserves and is therefore only available to participant employer groups in that pool. Blue Cross Blue Shield of Minnesota does not offer or fund this program.
- ✓ Reimbursement from Live Well is intended to supplement employer wellness program offerings, not supplant it.
- ✓ Reimbursement is contingent upon continued membership in the SWWC Health Insurance Pool. If a group manifests intent to leave the SWWC Health Insurance Pool, the right for reimbursement shall be limited.
- ✓ Participation is strictly voluntary.
- ✓ Each group's budget should be designed to cover operational expenses of implementing site-based wellbeing activities.
- ✓ This project highly recommends the establishment of partnerships with local or area medical facilities/providers, other health insurance pool participating agencies and businesses whenever possible in an effort to promote cost efficiency.
- ✓ The use of this funding is intended to help local sites carry out sustainable wellbeing initiatives. Groups should be mindful of making policy, system, and environmental changes that will further promote the sustainability of creating a culture of health in the workplace.
- ✓ Live Well funding is intended to help local sites carry out their activities for their employees. The amount per site is based on the number of health insurance contracts as indicated from our insurance carrier on the renewal date.
- ✓ Carryover of funds: No funds can be carried over from one fiscal year to the next. Request for reimbursement of expenses must be made in the fiscal year the expense was incurred.
- ✓ Sharing resources amongst Wellness Coordinators is very beneficial in the continued success of Live Well Initiatives.
- ✓ Funding is available only on a reimbursement basis – the expenditure is made and then a request for reimbursement form is submitted. **All requests for reimbursements with proper documentation (copy of invoice, confirmation of payment by the group) must be submitted no later than MAY 22, 2020 (School Districts) or DECEMBER 4, 2020 (CCOGA) – however, they can be submitted to the Wellness Coordinator Connection (WCC) at any time prior to this date.**

# Summary

## **STEP 1 – Group completes and returns the following for Participation in Live Well**

- Live Well Agreement (page 9)
  - Include Administration Signature
  - Designate Site Wellness Coordinator
  - Form Wellness Committee

## **STEP 2 – Site Wellness Coordinator/Committee completes and returns the following for Approval**

- Site Wellness Committee develops program goals, description of all programs, and budget
- Complete a Live Well Funding Request on the Wellness Coordinator Connection (WCC) website
  - Detailed work plan of all proposed activities and screenings
  - Budget to reflect all expenses related to proposed activities and screenings

## **STEP 3 - Implementation**

- Site Wellness Committee administers activities and screenings as outlined, crediting SWWC for the program
- Site Wellness Committee tracks employee participation in all programs
- Site Wellness Committee analyzes outcomes/results of all programs

## **STEP 4 – Site Wellness Coordinator/Committee completes the following for Reimbursement**

- Complete a Request for Reimbursement on the WCC
  - Define participation and outcomes/results of each activity/screening offered
  - Upload proof of payment (invoices, receipts, etc.) for all activities and screenings for Reimbursement

# Activities and Screenings Guidelines

Planning for Live Well activities should be determined by the interests and/or needs of the employees and within program parameters. Character and the diversity of the employee work environment should be recognized.

**Activities** eligible for Program Reimbursement should be available to all employees on the health plan. Typical examples would be (but are not limited to):

- Wellbeing seminars/presentations, health promotion resources, wellness fairs, challenges, onsite equipment for staff utilization

**Screenings** eligible for reimbursement should be available to all employees on the health plan. Typical examples would be (but are not limited to):

- Cholesterol, blood glucose, blood pressure/heart rate, body mass index/body composition, bone density, caloric resting metabolic rate, dermanalysis, ergonomics, hearing, vision, PSA, pulse oximetry, thyroid, vitamin D

**Food/Beverage, Incentives or trinkets** in any form, shall not be paid out of activity or screening dollars.

**Crediting SWWC:** Grant recipients should use the SWWC Logo and language below on press releases, flyers, websites, and other publications to credit the Health Insurance Pool and the Live Well Program at SWWC. Use of the SWWC logo is meant to enhance – not replace – the credit language. Please use both the credit language and the SWWC logo on all print and web materials related to your Live Well activity.

*“The wellness program [at name of School, City, or County] was made possible with funding from the Health Insurance Pool and participation in the Live Well Program offered through the SWWC Service Cooperative.”*

Group annual Live Well activities and budgets should be planned out well in advance by the Wellness Committee. At the discretion of each Group, the annual Live Well plan and budget should be submitted to the designated administrator(s) and/or governing board for review and approval. Budget line items should be within acceptable expenditure guidelines as used by the Group.

**The approved annual plan and budget must be submitted on the Wellness Coordinator Connection portal in order to be reimbursed for program activities/screenings. The approved budget must be submitted in advance, before a Request for Reimbursement form is submitted. **JANUARY 1, 2020 (School Districts) or JULY 1, 2020 (CCOGA).****

# Essential Elements of Wellbeing



The Five Essential Elements of Wellbeing provide employers with the opportunity to focus their wellness efforts on improving the overall wellbeing of their employees. Efforts should be made to offer different activities in each of these five areas to encompass overall wellbeing.

- **Purpose:** How you occupy your time; liking what you do every day; having a sense of purpose
- **Social:** Having strong relationships in your life
- **Financial:** Effectively managing your economic life
- **Physical:** Having good health and enough energy to get things done each day
- **Community:** A sense of engagement you have with the area you live

**Incentive Program:** Keep in mind if your Group is participating in the Wellness Institute Incentive program, you will need to offer biometric screenings and a minimum of four activities throughout the year, with at least two activities focusing on different elements of wellbeing. The activities should be participatory in nature and employees must not be required to meet a certain outcome in order to be eligible for the incentive. **Participation in all activities needs to be tracked by the Group, and submitted to SWWC by MAY 1, 2020 (School Districts) or NOVEMBER 6, 2020 (CCOGA).**



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## Live Well Sample Workplan

Program Title	Program Description	Element of Wellbeing	Timeline	Vendor	Budget
Try This, Not That	We will offer quarterly cooking classes that will increase employees' awareness of healthy substitutions in the kitchen by providing educational opportunities for them to learn how, when, and what to substitute.	Physical	4/year (Jan, April, July, October) 5:30-6:30pm	Registered Dietitian from our local hospital	Instructor fee of \$100/class + \$50 supply fee for instructors ingredients = \$600
Why VEBA/HSA?	We will offer two informational sessions on the tax advantages of a VEBA or HSA	Financial	2/year	Select Account	No charge
Sledding with Staff	We will offer the opportunity for employees to come together with their families for a day of sledding	Social	mid-January	Amazon	Sleds - \$100 Snowshoes - \$100
Ditch Duty	Employees will be encouraged to participate in our annual staff ditch cleanup	Community	2/year – March & October		No charge
Passion Board	We will create a bulletin board where employees can post their passions.	Career	Annually	Amazon	Notecards/Supplies \$100
Serving with Purpose	We will survey staff to determine their interests for activities. Staff that have a passion for topics will be encouraged to present.	Career	Monthly	Staff	\$50 instructor fee x 12 = \$600
Stand Up!	Purchase additional sit-to-stand workstations for employee use	-	2 stations	Cooperative Purchasing	\$350/station x 2 = \$700
Biometric Screenings	We'll offer a blood pressure, body mass index, cholesterol, glucose screening on site. In addition, employees can choose from one additional screen: PSA, thyroid, hemoglobin, vitamin D, or hearing.	-	March	Local hospital	\$40/person x 75 = \$3000
<b>Total Budget</b>					<b>up to \$5250</b>

*This illustration is based on a Group with 75 contracts with a potential budget of \$5250 (up to \$30/Contract Eligible Activity Reimbursement + \$40/Contract Eligible Screening Reimbursement).*



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# Live Well

The vision of Live Well is to assist our groups in establishing and sustaining a wellness program that increases the overall wellbeing of their employees.

The School Pool Advisory Committee and CCOGA Advisory Committee provide input and recommendations regarding Live Well to SWWC’s Department of Risk Management team.

The day-to-day operations of the Live Well Initiative are facilitated through Kari Bailey (Regional Wellness Specialist).

Local site activities and annual budgets are determined and coordinated by the Site Wellness Coordinator(s), the Site Wellness Committee, and the employees.

## Live Well Agreement

I, \_\_\_\_\_ of \_\_\_\_\_  
*Wellness Coordinator’s Name* *Employer Group*

have read the Live Well information and the Live Well Guidelines. I agree to give SWWC credit for all wellness activities with the language provide as stated in the SWWC Live Well Packet.

I understand that a Live Well workplan and budget must be completed on the Wellness Coordinator Connection (WCC) website, and approved by SWWC prior to offering onsite activities or screenings and prior to receiving reimbursements for wellness dollars spent by the employer group.

The member agrees to be bound to all terms of this agreement.

\_\_\_\_\_  
*Wellness Coordinator*

\_\_\_\_\_  
*Administrator*

\_\_\_\_\_  
*Employer*

\_\_\_\_\_  
*Date*



## BCBS/SWWC Insurance and Health Programs

Member Customer Service | 866-537-7702  
[bluecrossmn.com/mnservcoop](http://bluecrossmn.com/mnservcoop)



## SmartShopper - [BCBSMN.smartshopper.com](http://BCBSMN.smartshopper.com)

### What is SmartShopper?

SmartShopper is a health care shopping and savings program that works with your medical benefits. With SmartShopper, you and your covered family members shop for different medical procedures and tests via phone, web or mobile device. When you choose to have your procedure at a facility on the SmartShopper list, you earn cash. You also save money on what you pay out-of-pocket for the procedure. Shopping with SmartShopper is completely confidential.

### FIRST ... REGISTER

Call the SmartShopper Personal Assistant Team at 1-866-285-7452, or visit [BCBSMN.smartshopper.com](http://BCBSMN.smartshopper.com) and follow the simple prompts.

### THEN ...

#### STEP 1: SHOP

When your doctor recommends a medical test, service or procedure, call the Personal Assistant Team or visit SmartShopper online to search for a reasonably priced location in your area.

#### STEP 2: GO

Have the procedure at one of the facilities on the SmartShopper list.

#### STEP 3: EARN

Four to six weeks after the procedure, SmartShopper mails a check to your home. No forms. No hassles. It's that easy!

\*Program not available for those in the WesternMN Network.

Sample Procedures with Rewards	
Procedure	Your Reward
Bunionectomy	up to \$150
Carpal Tunnel	up to \$150
Colonoscopy	up to \$250
CT Scan	up to \$75
Gall Bladder Removal (Laparoscopic)	up to \$250
Hammertoe Correction	up to \$150
Hip Replacement	up to \$500
Hysterectomy	up to \$150
Knee Replacement	up to \$500
Mammogram	up to \$50
MRI	up to \$75
Spinal Fusion	up to \$500
Ultrasound	up to \$25
Upper GI Endoscopy	up to \$200



## Omada - [go.omadahealth.com/mhc](http://go.omadahealth.com/mhc)

Digital lifestyle change program combining the latest technology with ongoing support so you can make the changes that matter most –whether that's around eating, activity, sleep or stress. It's an approach shown to help you lose weight and reduce the risks of type 2 diabetes and heart disease.

Minnesota Healthcare Consortium is offering Omada to employees and their adult family members who are enrolled in our Blue Cross and Blue Shield of Minnesota health plan - at no cost to you. You'll get your own:

- Interactive program
- Wireless smart scale
- Weekly online lessons
- Professional health coach
- Small group of participants

To take the 1-minute screener, visit [omadahealth.com/mhc](http://omadahealth.com/mhc).

Already diagnosed with Type 2 Diabetes? New in 2020, Omada will leverage their deep expertise in behavior change and add additional components designed to improve blood glucose control and address clinical gaps in diabetes care. Participants will be surrounded with the tools and support they need to develop sustainable self-management behaviors designed to: improve blood glucose control, avoid dangerous blood glucose values, encourage lifestyle change to lose weight, support adherence to diabetes and lipid medications, and promote regular check-ups.

\*Program not available for those in the WesternMN Network.



### Sharecare

Together, Blue Cross and Blue Shield of Minnesota and Sharecare are transforming how Blue Cross members view their health.

Members will begin their health care journey online by completing the RealAge® test. RealAge reveals a person's age based on health, genetics and lifestyle habits verses their chronological age. Rather than a numerical wellbeing score, RealAge provides a simple and intuitive understanding of their health.

Following the completion of the assessment, members will immediately receive highly-personalized recommendations on how to lower their RealAge. They will then be invited to download the mobile app so they can access their information anytime, anywhere.

Resources include a dynamic health profile, easy insights to track lifestyle behaviors, highly-personalized health and wellbeing content, incentives, AskMD®, health topics, challenges and much more.

Sharecare's proven engagement platform provides members with the right information at the right time to help them make the right decisions.

The new Fitness Incentive program counts all of your physical activity towards your reward ... not just your gym workout. Just meet the required level of activity and earn \$20 credit in the Sharecare Marketplace (available to CCOGA's January 1, 2020). Engage with Sharecare at least 21 days during a month and register 210,000 steps during that same month and earn your reward. Choose a gift card from 100+ retail stores and restaurants as one of the options with the Sharecare Marketplace (two members/household ages 18+ are eligible to participate in the incentive program). Go to [bluecrossmn.sharecare.com](http://bluecrossmn.sharecare.com) to log in or register.





### Learn to Live - [Learntolive.com/partners](https://learntolive.com/partners)

Mental health struggles are more common than cancer, diabetes and heart disease and yet three out of four people don't get the help they need. Now there's an easy way to get it, in the privacy of your own home.

If you're experiencing insomnia, stress, excessive worry or depression, Learn to Live is an online cognitive behavioral program that can help you work through those issues when and where it's convenient for you and it's proven to work.

#### HERE'S HOW IT WORKS

- A quick online assessment determines which lessons would benefit you the most. Eight interactive lessons then help you explore situations that trigger negative emotions and give you tips, tricks and strategies to work through them. It is part of your health plan so there is no additional cost to you and it is completely confidential.
- Learn to Live can help you get a handle on stress, anxiety and worry and learn how to deal with those feelings so you're in control — not your emotions.



### Doctor on Demand - [doctorondemand.com/bluecrossmn](https://doctorondemand.com/bluecrossmn)

With Doctor On Demand, video visits can be done in just minutes — with no travel time — which means it's quick, it's convenient and it saves money.

Board-certified doctors are available 24/7, 365 days a year to treat many common medical conditions. You also can schedule next-day appointments to see licensed psychologists and psychiatrists between the hours of 7am to 10am local time.

Doctor On Demand treats most of the top 20 conditions treated in urgent care centers, including:

- Upper respiratory infection
- Allergies
- Yeast infections
- Sports injuries
- Travel medicine
- Sinus infections
- Urinary tract infections
- Nausea
- Diarrhea
- Heartburn
- Back pain
- Rashes
- Strep throat

#### How Much Does it Cost?\*

- Medical: starting at \$48 (typically less than in-person)
- Psychology: \$60 - \$115
- Psychiatry: \$242 first time; \$104 follow-up

\*Depending on your health plan, all or some of the cost may be covered

This service is available to any employee – on the health plan or not. If the employee is on the health plan, once they create an account with Doctor on Demand, the service provides real-time benefits eligibility and claims processing specific to their plan. Members also have the option to set up payment through their HSA, FSA or major credit card.



Formerly SelectAccount®

**Further - Health Care Spending & Saving - [hellofurther.com](http://hellofurther.com)**

Further Member Customer Service: 800-859-2144

Further Member Online Service Center



**Blue 365 - [blue365deals.com/bcbasmn](http://blue365deals.com/bcbasmn)**

With Blue365, great deals are your for every aspect of your life, like 20% off at Reebok.com, discounted products through Jenny Craig, or a gym membership for only \$29 a month.

Register now at [blue365deals.com/bcbasmn](http://blue365deals.com/bcbasmn) to take advantage of Blue365. It's an online destination featuring healthy deals and discounts exclusively for our members.

Just have your Blue Cross and Blue Shield of Minnesota member ID card handy. In a couple of minutes, you'll be registered and ready to shop. Every week, we will send a special deal straight to your email inbox!



**Live Well - [www.swwc.org/livewell](http://www.swwc.org/livewell)**

Find up-to-date information on our Live Well (employee wellness) program, including how to receive funding for your site-based employee wellness program (for insurance members). We also offer an incentive program for groups in our insurance pools. Employees on the groups' health plan can earn a \$500 incentive for participating in their organizations Live Well activities. Contact Kari Bailey for more information.

**Wellness Coordinator Connection - [mhcwellness.org](http://mhcwellness.org)**

Online portal for requesting funds for the Live Well (employee wellness) program.



**Contact the SWWC Team for more information or visit [www.swwc.org/healthinsurance](http://www.swwc.org/healthinsurance)**

**Doug Deragisch**, Senior Director of Administrative Services, [doug.deragisch@swwc.org](mailto:doug.deragisch@swwc.org), 507-537-2295

**Kari Bailey**, Regional Wellness Specialist, [kari.bailey@swwc.org](mailto:kari.bailey@swwc.org), 507-537-2292

**Mari Wagner**, Insurance Specialist, [mari.wagner@swwc.org](mailto:mari.wagner@swwc.org), 507-706-0471

**Bobbie Carmody**, Administrative Assistant, [bobbie.carmody@swwc.org](mailto:bobbie.carmody@swwc.org); 507-537-2247

## Member Benefits



### BCBS/SWWC Insurance and Health Programs

Member Customer Service | 866-537-7702

[bluecrossmn.com/mnservcoop](http://bluecrossmn.com/mnservcoop)



### Further – Healthcare Spending & Saving

Member Customer Service 1-800-859-2144

[hellofurther.com](http://hellofurther.com)



### Cooperative Purchasing – Wellness Solutions for Workplace

888-739-3289

Check us out on Facebook and Twitter or at [www.swsc.org/cp](http://www.swsc.org/cp)



### Group Long Term Disability – Madison National Life Insurance

### Group Life – Madison National Life Insurance

800-356-9601

[www.madisonlife.com](http://www.madisonlife.com)



### Dental Insurance – Delta Dental

800-553-9536

[www.deltadental.com](http://www.deltadental.com)



### Vision Insurance – Ameritas Vision

800-776-9446

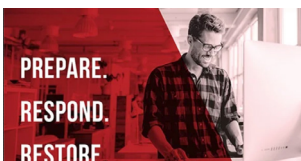
[www.ameritas.com](http://www.ameritas.com)



### Long Term Care – Mutual of Omaha

800-775-6000

[mutualofomaha.com](http://mutualofomaha.com)



### Cyber Liability Insurance – NAS Insurance

877-244-9688

[nasinsurance.com](http://nasinsurance.com)

### Contact us for more information or to get started:

Mari Wagner, Insurance Specialist, [mari.wagner@swwc.org](mailto:mari.wagner@swwc.org), 507-706-0471

Doug Deragisch, Senior Director of Administrative Services, [doug.deragisch@swwc.org](mailto:doug.deragisch@swwc.org), 507-537-2295

[www.swwc.org/healthinsurance](http://www.swwc.org/healthinsurance)

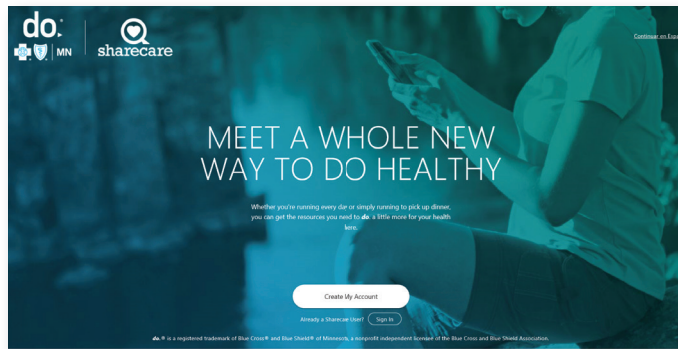
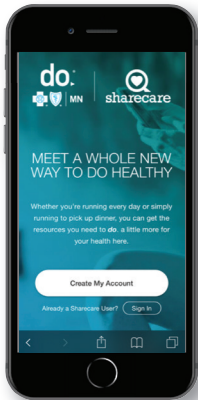
# TAKE YOUR FIRST STEP TO A YOUNGER YOU



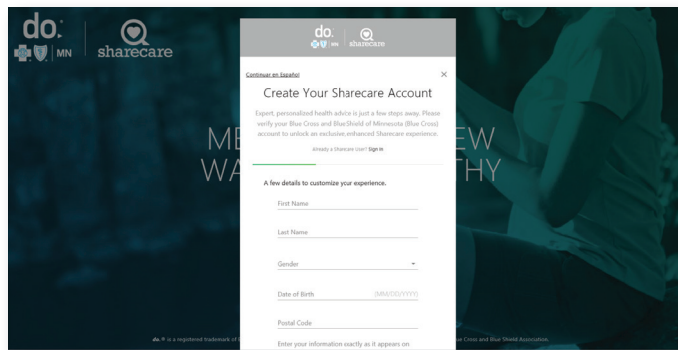
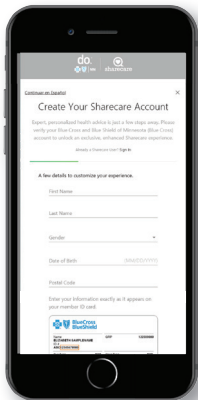
## Register for Sharecare today

ON YOUR PHONE

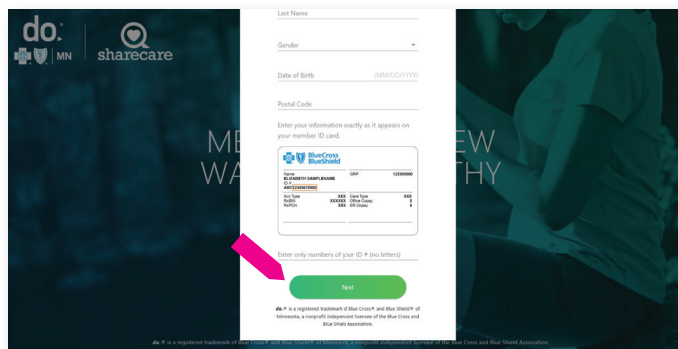
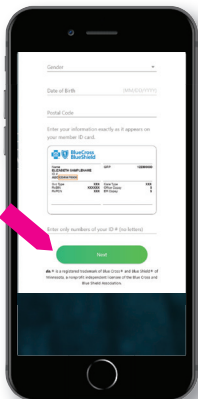
ON YOUR DESKTOP



- 1 Get started at [bluecrossmn.sharecare.com](https://bluecrossmn.sharecare.com)  
New users select "Create My Account." Existing Sharecare users, select "Sign In" to link with your Blue Cross and Blue Shield of Minnesota information.



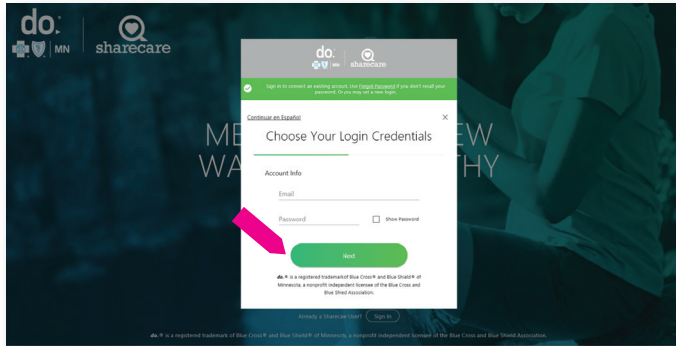
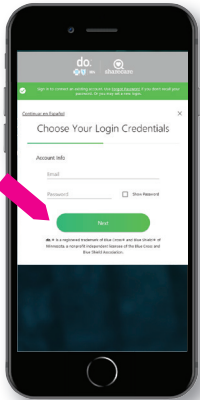
- 2 Complete the required fields including your Blue Cross member ID



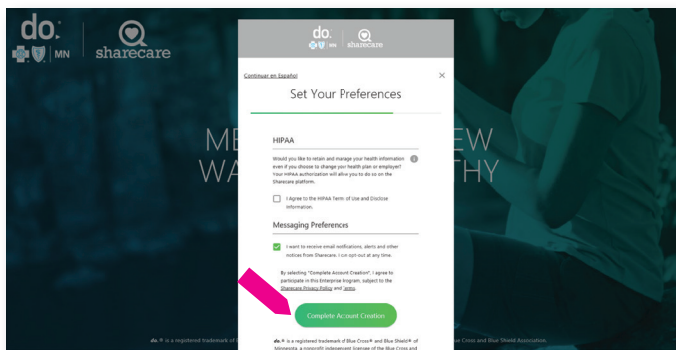
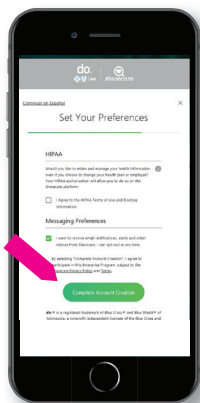
- 3 Click "Next"

ON YOUR PHONE

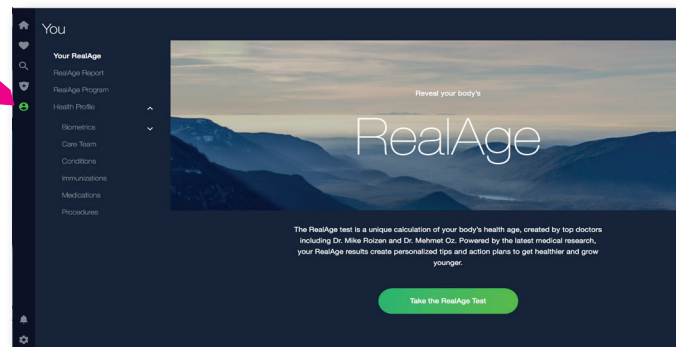
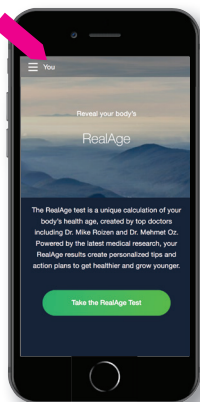
ON YOUR DESKTOP



4 Choose your log-in credentials and click "Next"



5 Accept the HIPAA Terms of Use and choose your messaging preferences. Then click "Complete Account Creation" to submit.



6 **Take your RealAge® test**  
Click on the "You" icon and complete all the questions. If you have taken the RealAge previously, you need to complete it again after linking your accounts. You can also download the Sharecare app and complete your RealAge on your mobile device.



**Questions?** Call the number on the back of your Blue Cross member ID card or visit [support.you.sharecare.com](https://support.you.sharecare.com) and click "Submit a Request" for support.



RealAge® is a registered mark of Sharecare, an independent company providing a health and wellness engagement platform. Offerings subject to change.


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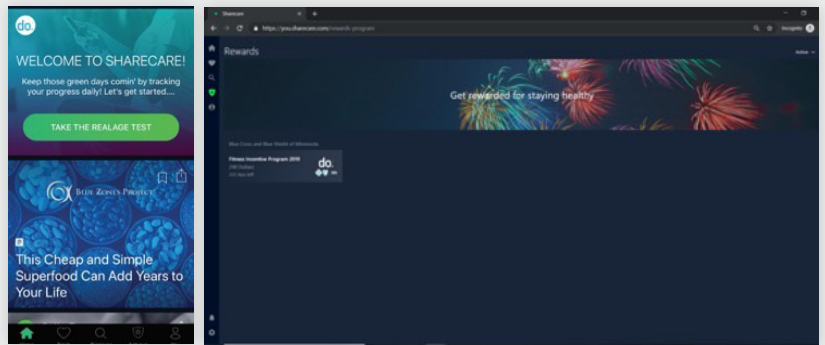


# Rewards Redemption

Step by step instructions on how to redeem rewards in Marketplace

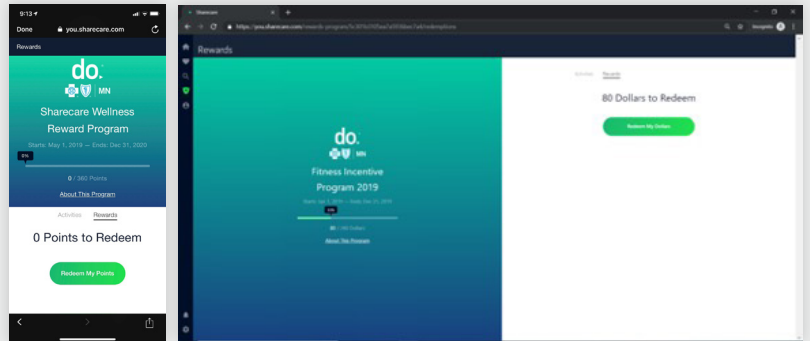
The Sharecare Rewards Marketplace is easy to use.

To begin, click on Rewards in the *Achieve*  section of the Sharecare platform. Then click on the Rewards Program.



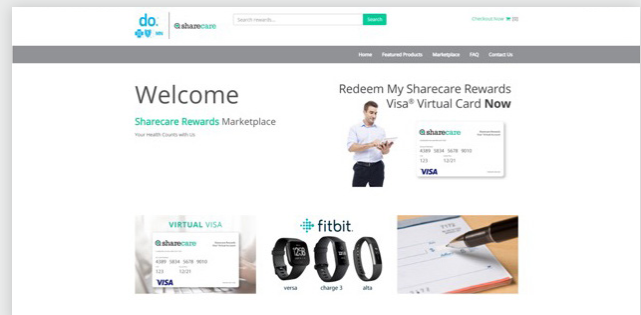
To redeem points, click on *Rewards*, then the green *Redeem My Points* button.

This will bring you to the Marketplace to shop for your rewards.



Once in the Marketplace, you can redeem your rewards for a variety of products, Sharecare Visa Reward eCard or eGift Cards.

- The Sharecare Visa Reward eCard may be used everywhere Visa is accepted for everyday purchases.
- There are 80+ brands of eGift cards available.

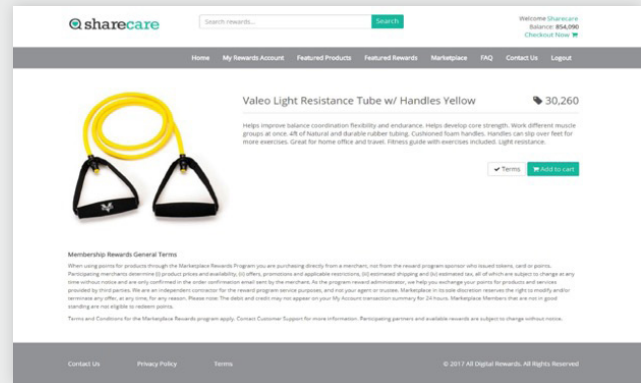


## 1. Select a product

Clicking on an item within the Marketplace will take you to the individual product page where you will see a description and product specifications.

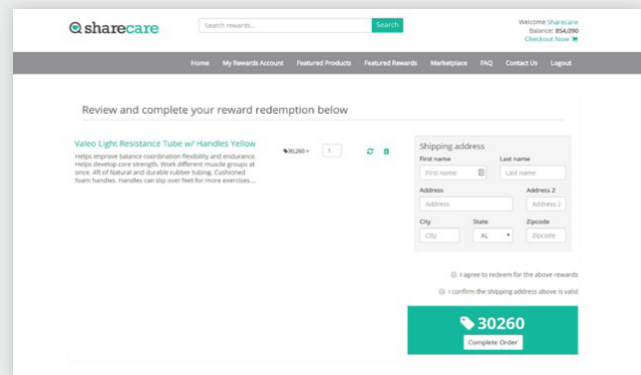
## 2. Add to Shopping Cart

You can add the product to your shopping cart from this page.



## 3. Check out

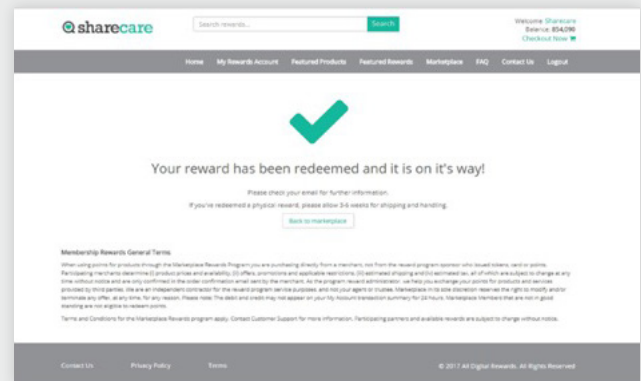
Once you add a product to your cart, you will be taken to the checkout page to review your redemption details.



## 4. Redeem & Confirm

Once you have reviewed the redemption and select to complete your order, you will be taken to a confirmation page with directions to check your email for additional information on the reward redemption.

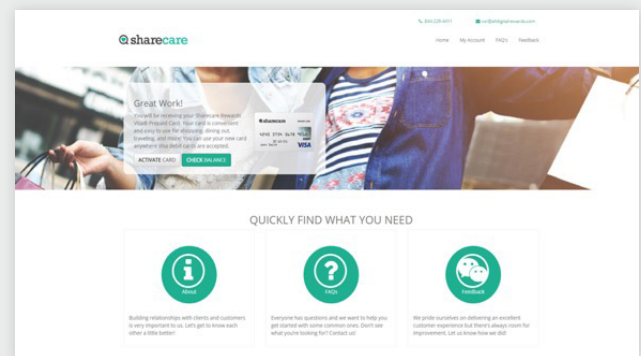
- You will receive 2 emails:
  - The first notification of the reward is coming.
  - The 2nd notification will provide a link to claim the gift or Rewards eCard, which expires in 30 days.



The **My Account** feature is a user friendly site to Activate Card and Check Balances in real-time.

This is easily accessible from the Sharecare Marketplace.

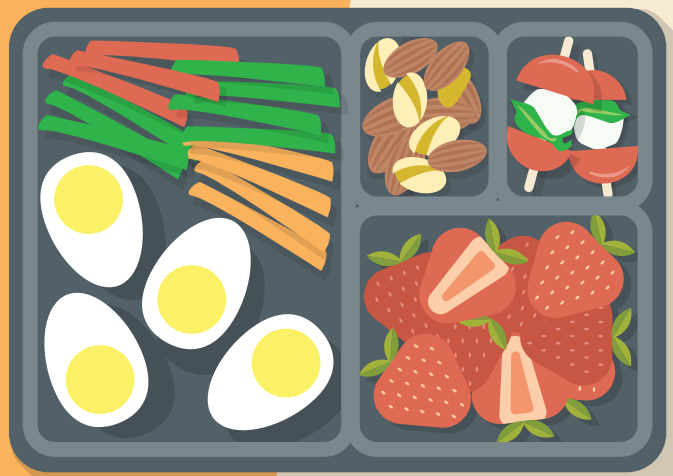
- Once the Sharecare Rewards Visa eCard is claimed, there is a standard expiration period of 6 months from activation.
- Once gift cards are claimed, there is no expiration. However, no activity for 12 months allows retailers to apply a reasonable monthly inactivity fee on the card holder balance.



For questions, call the number on the back of your BCBSMN ID card to speak with Sharecare customer support. Or visit [support.you.sharecare.com](https://support.you.sharecare.com) for online support.

# Stuck in a lunchtime rut?

Try this lunchbox rescue



If you find yourself eating the same ol' lunch all week, we've got good news. A quick, healthy, customizable, budget-friendly, no-microwave-required option is easier than you may think.

**Omada® is a digital lifestyle change program available to MHC employees and their adult dependents at no additional cost, if you're eligible. And in celebration of National Nutrition Month®, we're excited to share these steps to create a grown-up, more sophisticated version of the classic box-style lunch.**

**STEP 1** | **PACK IN THE VEGGIES.**  
Steer towards non-starchy varieties and opt for an array of colors. Options in this category should make up around half of your box.

**Examples:**

- Bell peppers • Spinach • Turnips • Broccoli
- Zucchini • Asparagus • Radishes • Tomatoes
- Celery • Snow peas

**STEP 2** | **PICK OUT YOUR PROTEIN(S).**  
Choose good quality options that can also be enjoyed cold.

**Examples:**

- Mini meatballs • Tuna • Tofu • Salmon • Shrimp
- Edamame • Hard boiled eggs • Greek yogurt
- Chicken breast • Uncured turkey pepperoni

**STEP 3** | **DON'T FORGET THE FAT.**  
The healthy fat that is!

**Examples:**

- Hummus • Walnuts • Olives • Avocado • Edamame
- Shredded coconut • Pumpkin Seeds • Nut butter

**STEP 4** | **ADD A FUN ZINGER.**  
This is an optional item that adds a bit of fun but still keeps you on track.

**Examples:**

- Blueberries • Orange slices • Cheese wedge
- Kale chips • Dark chocolate • Roasted chickpeas

## SEE IF YOU'RE ELIGIBLE FOR OMADA

MHC is offering Omada to employees and their adult family members who are enrolled in our Blue Cross® and Blue Shield® of Minnesota health plan—at no cost to you.\*

[omadahealth.com/mhc](https://omadahealth.com/mhc)



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\*The Omada program is not available to members who are in the Western Network product.



# Omada for Type 2 Diabetes

We leverage our deep expertise in behavior change and add additional components designed to improve blood glucose control and address critical gaps in diabetes care.

## SPECIALIZED PROGRAM GOALS

Omada surrounds participants with the tools and support they need to develop sustainable self-management behaviors designed to:

- ✓ Improve blood glucose control
- ✓ Avoid dangerous blood glucose values
- ✓ Encourage lifestyle change to lose weight
- ✓ Support adherence to diabetes and lipid medications
- ✓ Promote regular check-ups

All of these components develop health behaviors that are known to reduce diabetes-related complications, improve overall health and quality of life, and reduce healthcare spend.

## CONDITION SPECIFIC ENHANCEMENTS

At a glance, what makes the Type 2 Diabetes (T2D) offering unique?

### Features

**Curriculum:** Core lifestyle change + disease self-management education (covering all 7 AADE self-care topics)

**Connection to Medical Home:** program referrals, health maintenance support, data reporting

### Medication Self-Management

**Home Monitoring:** cellular scale + cellular glucometer

**Program Length:** ongoing as a participant needs

**Coach:** Certified Diabetes Educator

**Peer Group:** T2D specific

**Care Navigation / Benefit Referrals**

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## UNIQUE PROGRAM COMPONENTS

As recommended by the American Diabetes Association and the American Association of Diabetes Educators, comprehensive care for type 2 diabetes requires lifestyle changes, self-monitoring of blood glucose, medication management, and routine health maintenance visits.<sup>1,2</sup> Many individual, environmental, and provider factors make it difficult to access care and reach blood glucose targets.<sup>3,4</sup>

We curate a personalized, holistic experience based on a participant's unique care plan and health goals. In addition to programming and proactive coaching around diet, activity, stress, sleep, and weight monitoring, Omada's type 2 diabetes program provides the following:



### Professional Health Coach

Each participant is paired with an empathetic coach who is a Certified Diabetes Educator (CDE) and trained in diabetes management and the interpretation of blood glucose data. Coaches proactively engage with participants to support behavior change and identify healthy patterns for life.



### Health Maintenance

All people with type 2 diabetes should receive certain screening and preventive services on a regular basis. Coaches help participants identify which services they may still need to receive, including retinal exams, foot exams, vaccinations, and blood tests.



### Care Navigation

One of the biggest obstacles for people to reach their blood glucose goal is seeing their PCP at the right cadence for medication adjustments and further evaluation. Coaches work with participants to make sure that they are accessing necessary preventive services to minimize the risks of complications from diabetes.



### Type 2 Diabetes Curriculum

Engaging lessons and activities are released each week. Content focuses on important knowledge and practical skills that build self-efficacy around diabetes self-management. Sample topics include: the benefits of blood glucose monitoring; preventing diabetes complications; managing sick days; among many others.



### Remote Blood Glucose Monitoring

Coaches review each participant's blood glucose values at least weekly and discuss important trends with participants in order to identify the relationship between diet, exercise, medications, and blood sugar. For all dangerous blood glucose values (both high and low), a CDE immediately responds to the participant on a 24/7/365 basis. After dangerous values, a participant's coach also reaches out within one business day to ensure that the participant understands what may have caused these values to avoid future occurrences.



### Medication Self-Management

We gather detailed information about the medications specific to diabetes, dyslipidemia, and obesity included in a participant's care plan. Using the remotely gathered blood glucose data, coaches can help ensure that participants are seeing their primary care physician (PCP) at the right cadence for medication adjustments. They will also work with participants to identify and overcome any barriers to taking medications, such as side effects, regimen complexity, beliefs, logistics, and costs.

Questions? Please contact your Omada Rep for more information.

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1 American Diabetes Association. Standards of Medical Care in Diabetes—2019. *Diabetes Care* 2019;(42).

2 Powers MA, Bardsley J, Cypress M, et al. Diabetes Self-management Education and Support in Type 2 Diabetes: A Joint Position Statement of the American Diabetes Association, the American Association of Diabetes Educators, and the Academy of Nutrition and Dietetics. *Diabetes Care* 2015;38(7):1372-1382. doi:10.2337/dc15-0730.

3 Nam S, Chesla C, Stotts NA, Kroon L, Janson SL. Barriers to diabetes management: Patient and provider factors. *Diabetes Res. Clin. Pract.* 2011;93(1):1-9. doi:10.1016/j.diabres.2011.02.002.

4 Ahola AJ, Groop PH. Barriers to self-management of diabetes. *Diabet. Med.* 2013;30(4):413-420. doi:10.1111/dme.12105.

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# PARTICIPANT'S EXPERIENCE



## OMADA FOR TYPE 2 DIABETES

Omada curates a personalized experience based on a participant's care plan (including medications and complications) and unique health goals. In addition to programming and proactive lifestyle change coaching around diet, activity, stress, sleep, and weight monitoring, Omada for Type 2 Diabetes provides the following features.



### PROFESSIONAL HEALTH COACH



This is the ongoing support I need

Each participant is paired with a compassionate, proactive coach skilled in type 2 diabetes management and the interpretation of blood glucose data.



### TYPE 2 DIABETES CURRICULUM



I finally understand my condition

Weekly engaging lessons focus on knowledge and practical skills that build self-efficacy around diabetes self-management.



### HEALTH MAINTENANCE



I'm staying on top of my health

Coaches help participants identify which critical screening services they may still need to receive, including retinal exams, foot exams, vaccinations, and blood tests.



### MEDICATION SELF-MANAGEMENT



I'm overcoming my barriers

Coaches address a participant's challenges to taking medications (side effects, cost, etc.), and use data to help ensure PCP visits at the right cadence for adjustments.



### REMOTE BLOOD GLUCOSE MONITORING



I'm able to make sense of my readings

Coaches review each participant's blood glucose values at least weekly and discuss important trends between diet, exercise, medications, and blood glucose values.



If health plan members are eligible, the cost is included in their benefits.

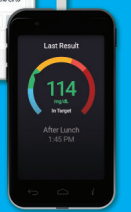


### CARE NAVIGATION

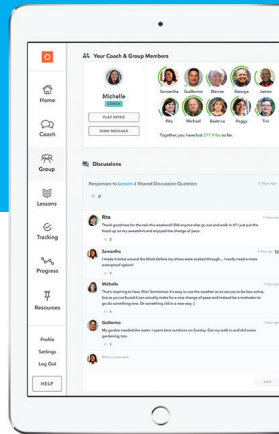


I'm preventing complications

Coaches work with participants to make sure that they are accessing necessary preventive services to minimize the risks of complications from diabetes.



# Build healthy patterns that last with Omada



Ready to take control of your health? Omada is a personalized program that combines human support and digital tools to help you reach your health goals, one step at a time. **Good news: Omada now also covers type 2 diabetes.**

- **Eat healthier, move more**  
Discover easy ways to sneak healthy choices into daily life.
- **Develop a personalized plan**  
Whether it's meditation or medication, zero in on your needs.
- **Track progress seamlessly**  
Get feedback on health metrics like glucose values and weight.
- **Break barriers to change**  
Gain powerful problem-solving skills to overcome challenges.
- **Feel healthy for life**  
Set and reach your evolving goals with strategies and support.

**Now covering type 2 diabetes, still at no cost to you:**  
If you or your adult family members are at risk for type 2 diabetes or heart disease, or are living with type 2 diabetes, Omada is available at no additional cost—a \$650+ value.

Stay tuned:

Applications will be accepted in January 2020

## You'll get your own:

- Professional health coach
- Connected devices
- Online community
- Weekly lessons
- Actionable data

do<sup>®</sup> is a registered trademark of Blue Cross<sup>®</sup> and Blue Shield<sup>™</sup> of Minnesota. Blue Cross<sup>®</sup> and Blue Shield<sup>™</sup> of Minnesota and Blue Plus<sup>®</sup> are nonprofit independent licensees of the Blue Cross and Blue Shield Association.



# Feeling stressed, sleepless, anxious or discouraged? *We're here to help.*



## You're not alone

One in 2 people will experience a mental health issue during their lifetime—and we want to be a resource for you during those difficult times.

The **Minnesota Healthcare Consortium** has invested in your mental and emotional well-being by offering online support from Learn to Live at no cost to you.

## How we can help

Based on over 10 years of clinical studies, Learn to Live offers online programs and clinical assessments based on the proven principles of Cognitive Behavioral Therapy.

Our programs for Stress, Anxiety & Worry, Depression, Insomnia and Social Anxiety offer effective tools to help you understand how your mind works and change your behavior patterns—to help you live your best life.



## Learn to Live benefits:

- Immediate 24/7 access to self-paced programs
- Ability to start, stop and save your progress
- No cost to you (or your family)
- As effective as in-person therapy
- Coaching available (phone, email, text)

## Private & Confidential

Our member information is completely confidential, HIPAA compliant and will never be shared with the **Minnesota Healthcare Consortium** and **Minnesota Service Cooperatives**.

**Learn to Live will be available starting on 9/1/19 to employees and family members (ages 13+) who are enrolled in our Blue Cross and Blue Shield of Minnesota health plan - at no additional cost.**



From: MHC Wellness Team

Subject: Learn to Live Training for Wellness Champions/Supervisors/Managers

You're invited to a short webinar to learn how **we can all help more colleagues and their families** that may be struggling with stress, anxiety and other mental health concerns. Learn to Live online therapy programs and assessments are part of employee benefits and are available to all employees with coverage under the MHC health plan and their family members ages 13+.

Learn to Live will be hosting a 30-minute presentation on the following dates in Q4:

- [Monday, October 14<sup>th</sup> at 12-12:30pm](#)
- [Tuesday, October 15<sup>th</sup> at 9-9:30am](#)
- [Monday, October 28<sup>th</sup> at 12-12:30pm](#)
- [Tuesday, October 29<sup>th</sup> at 9-9:30am](#)
  
- [Monday, November 4<sup>th</sup> at 12-12:30pm](#)
- [Tuesday, November 5<sup>th</sup> at 9-9:30am](#)
- [Monday, November 18<sup>th</sup> at 12-12:30pm](#)
- [Tuesday, November 19<sup>th</sup> at 9-9:30am](#)
  
- [Monday, December 2<sup>nd</sup> at 12-12:30pm](#)
- [Tuesday, December 3<sup>rd</sup> at 9-9:30am](#)
- [Monday, December 16<sup>th</sup> at 12-12:30pm](#)
- [Tuesday, December 17<sup>th</sup> at 9-9:30am](#)

Please pre-register and use our company's access code: **MHC**

Hear how the program works and gain insights on how you can make referrals to employees, co-workers and family members. You can also watch this [short video](#) to get yourself more acquainted with this free and 100% confidential benefit.

Thank you,



do.®

ONLINE DOCTOR

## ON THE CLOCK AND NEED A DOC?

All you need is a smartphone, tablet or computer to get quick, convenient care with Doctor On Demand.

 on demand

# TAKE A BREAK AND SAY AH HH

With Doctor On Demand, video visits can be done in just minutes — with no travel time — which means it's quick, it's convenient and it saves money.

Board-certified doctors are available 24/7, 365 days a year to treat many common medical conditions. You also can schedule next-day appointments to see licensed psychologists and psychiatrists between the hours of 7 a.m. to 10 p.m., local time.

## GET QUICK CARE

Doctor On Demand treats most of the top 20 conditions treated in urgent care centers, including:

- Upper respiratory infection
- Allergies
- Yeast infections
- Sports injuries
- Travel medicine
- Sinus infections
- Urinary tract infections
- Nausea
- Diarrhea
- Heartburn
- Back pain
- Rashes
- Strep throat

**do.**® more for your health

To learn more, or to sign up now, visit  
[doctorondemand.com/bluecrossmn](https://doctorondemand.com/bluecrossmn).



### HOW MUCH IT COSTS\*

- **Medical:**  
starting at \$48  
(typically less than in-person)
- **Psychology:**  
\$60 - \$115
- **Psychiatry:**  
\$242 first time;  
\$104 follow-up

\*Depending on your health plan, all or some of the cost may be covered.

**do.**® is a registered trademark of Blue Cross® and Blue Shield® of Minnesota.

Doctor On Demand is an independent company providing telehealth services.





do.®

MATERNITY MANAGEMENT

HEALTHIER BABIES BEGIN WITH  
HEALTHIER PREGNANCIES

# GET YOUR BABY OFF TO A GOOD START

Having a baby can be an exciting time — it can also be overwhelming.

That's why there's the maternity management program. The maternity management program provides parents one-on-one support from a maternity health coach during and after a pregnancy.

You'll get helpful personalized advice from a knowledgeable expert to answer all the questions that come with being pregnant. In addition, you'll get:

- Guidance for having a healthier pregnancy
- Online tools and resources about prenatal and infant care
- Help preparing for your baby's arrival
- Tips on staying happy and healthy after your baby is born

## CONSIDERING BREAST FEEDING?

Breast pumps are covered by most health plans with a prescription from your doctor. If it's covered by your plan, you will need to buy or rent it from an in-network durable medical equipment supplier (DME). Here are a few things to keep in mind when buying a breast pump:

- The type of pump you choose, manual or electric, will determine your cost and coverage
- Additional breast pump supplies including bottles, tubes, shields and freezer packs are not covered by your health plan
- Not all DME suppliers sell breast pumps. If you need help finding one, contact the customer service number on the back of your member ID card or log in to your [bluecrossmnonline.com](https://bluecrossmnonline.com) account and search for "durable medical equipment."

**do.**® more for your health — and your baby's

Take the first step to getting your child off to a good start in life. If you're expecting, call now to get started.

**1-866-489-6948**

8 a.m. – 4:30 p.m., Central Time



## PREPARING FOR BABY CHECKLIST

Prenatal care is the most important thing you can do for your health and the health of your baby. Schedule regular prenatal visits with your doctor throughout your pregnancy.

### Before delivery

- Use the Find a Doctor tool at [bluecrossmnonline.com](https://bluecrossmnonline.com) to find an in-network hospital your doctor delivers at. You can also start your search for an in-network pediatrician for your child.

### During your hospital stay

- A lactation support visit is covered when received during the hospital delivery and subsequent inpatient stay to answer questions you may have on breastfeeding
- If you already have your breast pump, bring it with to the hospital and ask questions you may have about how to use it

### After delivery

- Enroll your baby in your health plan within 30 calendar days
- Schedule your baby's first well-baby appointment with an in-network pediatrician
- Schedule your postpartum visit on the sixth week after giving birth
- Talk to your doctor or maternity management coach if you're feeling down, stressed or overwhelmed

“After my birthday”

“Once I lose this weight”

do<sup>®</sup>

“New Year’s Day”

“When things calm down at work”

“Someday...”

QUITTING TOBACCO

## SOUND FAMILIAR?

Make a solid plan to kick tobacco to the curb with a wellness coach.  
Get started by calling **1-888-662-BLUE (2583)** or TTY **711**.

# MAKE A SOLID PLAN TO GIVE TOBACCO THE BOOT

If you use tobacco — or love someone who does — quitting is always just around the corner. The fact is, even though we know tobacco is bad, it's really hard to kick.

But as a Blue Cross and Blue Shield of Minnesota member, you've got an edge. That's right, your plan gives you help from a wellness coach, at no cost to you. Together, you'll develop a quit plan to finally kick tobacco to the curb.

Your coach will work with you to identify hurdles and brainstorm ways to keep those urges in check. You'll have regular phone check-ins as well as access to online resources to help keep you on track.

**do.**<sup>®</sup> more for your health

Get started today at **1-888-662-BLUE (2583)** or TTY **711**.

Monday through Thursday, 8 a.m. to 8 p.m.,  
Friday, 8 a.m. to 6 p.m., Central Time



**SMOKING IS THE  
LEADING CAUSE  
OF PREVENTABLE  
DEATHS IN THE  
UNITED STATES.**



## It's your health. Take action!

Preventive screenings can save lives. Make annual screenings and SmartShopper a part of your health routine. In-network prices for the same screening can vary widely, so use SmartShopper to compare costs. Get a piece of the savings with cash back when you choose a cost-effective, high-quality location.

Shop online or call a SmartShopper Personal Assistant who can help you:

- Understand all your in-network options and find the right place for your procedure
- Schedule the procedure at a reward eligible location†
- Save money on out-of-pocket costs
- Earn a cash reward for your choices

The SmartShopper Personal Assistant Team is available Monday through Thursday from 8 a.m. to 8 p.m. and Friday from 8 a.m. to 6 p.m. ET.

## How it works



### 1. SHOP

by phone or online



### 2. GO

to a reward eligible location



### 3. EARN

up to \$500 in cash rewards

# Shopping for preventive screenings has never been easier!

Call the SmartShopper Personal Assistant Team at 1-866-285-7452 or log in to [BCBSMN.SmartShopper.com](https://BCBSMN.SmartShopper.com)

†To schedule a procedure at an eligible location please call the Personal Assistant Team. The SmartShopper program is offered by Sapphire Digital, an independent company. Incentives available for select procedures only. Payments are a taxable form of income. Rewards may be delivered by check or an alternative form of payment. Members with coverage under Medicaid or Medicare are not eligible to receive incentive rewards under the SmartShopper program.

A reward eligible location means an in-network healthcare provider that has been identified through the SmartShopper program who a covered person may utilize and thereby qualify for an incentive reward payment. Sapphire Digital is an independent company which provides a member health platform and tools.

Blue Cross<sup>®</sup> and Blue Shield<sup>®</sup> of Minnesota and Blue Plus<sup>®</sup> are nonprofit independent licensees of the Blue Cross and Blue Shield Association.

# SmartShopper®

Visit us anytime at [BCBSMN.SmartShopper.com](https://BCBSMN.SmartShopper.com) or call **1-866-285-7452**  
Monday through Thursday from 8 a.m. to 8 p.m. and Friday from 8 a.m. to 6 p.m. ET.

## Welcome to SmartShopper! Top 10 Frequently Asked Questions

### 1. What is SmartShopper?

SmartShopper is a health care shopping and savings program that works with your medical benefits. With SmartShopper, you and your covered family members shop for different medical procedures and tests via phone, web or mobile device. When you choose to have your procedure at a facility on the SmartShopper list, you earn cash. You also save money on what you pay out-of-pocket for the procedure. Shopping with SmartShopper is completely confidential.

### 2. How do I use SmartShopper?

First, register by calling the SmartShopper Personal Assistant Team or going online. Then, when you need a medical procedure or routine screening, call a Personal Assistant, who will give you the most reasonably priced options where the procedure is performed in your area. If you go online or shop on your mobile device, enter the procedure you're shopping for and those options pop up. If you have your procedure at a SmartShopper option, you'll earn a cash reward.

### 3. What kind of medical procedures qualify for the cash reward?

You can use SmartShopper to shop for routine, non-emergency procedures. For example, screenings such as mammograms and colonoscopies; diagnostic tests such as CT scans, MRIs and Ultrasounds; and even surgeries including knee or shoulder surgery. You can call the SmartShopper Personal Assistant Team to see if the procedure you need qualifies for a cash reward, or shop for it on the web site.

### 4. How much money could I potentially earn with SmartShopper?

Cash rewards vary from \$25 to \$500, depending on the procedure and where you have it and there's no cap on how much cash you could earn. Incentives earned during the calendar year will be reported to the IRS.

### 5. Does using SmartShopper mean any changes to my benefit plan or my primary doctor?

No. Your benefit plan and your primary doctor are not affected in any way, whether you choose to use SmartShopper to earn cash rewards or not.

### 6. Do I have to use one of the facilities SmartShopper identifies?

No. SmartShopper is a completely voluntary program and the decision about where to have your procedure is up to you. If you do not want to earn cash when you have a routine medical procedure, it is always your choice.

### 7. What if my doctor already scheduled my procedure at a facility not on the SmartShopper list?

You can call the SmartShopper Personal Assistant Team. If you'd like to have the procedure at one of the SmartShopper options and earn the cash reward, the Personal Assistant will be happy to change your appointment and help you get a new referral from your doctor if needed.

### 8. What if the place where I am already scheduled is a SmartShopper option?

If you are already scheduled at a SmartShopper facility, congratulations! You still need to shop either on the phone or online to get a confirmation number, but you'll receive the cash reward.

### 9. I know that the SmartShopper options are less expensive, but how do I know they are high quality?

All health centers and facilities on the SmartShopper list are fully vetted as part of your health plan's network and have met the plan's strict quality standards.

### 10. Should I shop on the phone or online?

Whether you're on the phone or online, SmartShopper provides a simple and convenient shopping experience just like you've come to expect in other areas of your life. However, when you shop with the Personal Assistant Team, you do get the benefit of a friendly and professional personal assistant who can answer questions, make changes, set appointments and support you every step of the way.

# SmartShopper®

Visit [BCBSMN.SmartShopper.com](https://BCBSMN.SmartShopper.com) for more information!

The SmartShopper program is provided by Sapphire Digital, an independent company. Incentives available for select procedures only. Payments are a taxable form of income. Rewards may be delivered by check or an alternative form of payment. Members with coverage under Medicaid or Medicare are not eligible to receive incentive rewards under the SmartShopper program.

Sapphire Digital is an independent company which provides a member health platform and tools.

Blue Cross® and Blue Shield® of Minnesota and Blue Plus® are nonprofit independent licensees of the Blue Cross and Blue Shield Association.

# Save Money with SmartShopper

Earn a reward check every time you and your family choose an eligible lower-cost, high-value doctor or facility for the health services listed below. Keep this list for reference of procedure categories that could earn you reward dollars through SmartShopper.

To learn more, call our Personal Assistant Team at **1-866-285-7452** or visit **BCBSMN.SmartShopper.com**.

Save on these Health Care Services	Reward Amount [lowest-cost]	Reward Amount [2nd lowest-cost]	Reward Amount [3rd lowest-cost]
Bladder Repair For Incontinence (Sling)	\$250	\$75	\$50
Bladder Scope with Stent	\$250	\$75	\$50
Bone and Joint Scan of Whole Body	\$75	\$50	N/A
Bone Density Study of Spine or Pelvis	\$25	N/A	N/A
Breast Biopsy Percutaneous with Imaging	\$150	\$75	\$50
Breast Lumpectomy	\$150	\$75	\$50
Bronchoscopy	\$150	\$75	\$50
Bunionectomy	\$150	\$75	\$50
Cardiac Angioplasty with Drug Eluting Stent	\$150	\$75	\$50
Carpal Tunnel	\$150	\$75	\$50
Cataract Removal	\$150	\$75	\$50
Colonoscopy	\$250	\$75	\$50
Colonoscopy with Removal of Lesion(s) or Polyp(s)	\$250	\$75	\$50
CT Angiography with and without Contrast	\$75	\$50	N/A
CT Scan with and without Contrast	\$75	\$50	N/A
CT Soft Tissue Neck with Dye	\$75	\$50	N/A
Gall Bladder Removal (Laparoscopic)	\$250	\$75	\$50
Hammertoe Correction	\$150	\$75	\$50
Hernia Inguinal Repair (Age 5+, Non-Laparoscopic)	\$150	\$75	\$50
Hip Replacement	\$500	\$250	N/A
Hysterectomy	\$150	\$75	\$50
Hysteroscopy Uterine Tissue Sample (with Biopsy, with or without D&C)	\$150	\$75	\$50

# Save Money with SmartShopper

To learn more, call **1-866-285-7452** or visit **BCBSMN.SmartShopper.com** to log in and use SmartShopper.

Save on these Health Care Services	Reward Amount (lowest-cost)	Reward Amount (2nd lowest-cost)	Reward Amount (3rd lowest-cost)
Hysteroscopy with Removal of Lesion(s) or Uterine Lining (e.g. Endometrial)	\$150	\$75	\$50
Knee Arthroscopy with Cartilage Repair	\$250	\$75	\$50
Knee Replacement	\$500	\$250	N/A
Laminectomy - Inpatient	\$500	\$250	N/A
Lithotripsy - Fragmenting of Kidney Stones	\$250	\$75	\$50
Mammogram	\$50	\$25	N/A
MR Angiography Head without Dye	\$75	\$50	N/A
MRI with and without Contrast	\$75	\$50	N/A
Nasal/Sinus - Corrective Surgery - Septoplasty	\$150	\$75	\$50
Nasal/Sinus - Endoscopy - Sinus Surgery	\$150	\$75	\$50
PET Scan Image with CT	\$150	\$75	\$50
Removal of Ovaries and/or Fallopian Tubes (Laparoscopic)	\$250	\$75	\$50
Repair of Laparoscopic Inguinal Hernia	\$150	\$75	\$50
Repair of Umbilical Hernia (Age 5+)	\$250	\$75	\$50
Shoulder Arthroscopy with Rotator Cuff Repair	\$250	\$75	\$50
Sigmoidoscopy	\$150	\$75	\$50
Spinal Fusion (Anterior & Posterior)	\$500	\$250	N/A
Tonsillectomy and Adenoidectomy	\$150	\$75	\$50
Total Thyroid Removal	\$250	\$75	\$50
Tympanostomy and Myringotomy	\$150	\$75	\$50
Ultrasound	\$25	N/A	N/A
Upper GI Endoscopy with Biopsy	\$200	\$75	\$50
Urethra and Bladder Scope	\$150	\$75	\$50

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