

# Healthy *Blue Living*<sup>SM</sup> HMO

See what's

**NEW**



Blue Care  
Network  
of Michigan

Confidence comes with every card.®

## Group Administrative Guide

New for 2025: Blue Cross Well-Being<sup>SM</sup>

**Thank you** for choosing Healthy *Blue* Living. By offering this well-being health care plan, you’re showing your commitment to your employees and their health.

For your 2025 plan year, we’ve upgraded your Healthy *Blue* Living plan to include Blue Cross Well-Being services at no additional cost to you. As part of the upgrade, our WW® and WebMD® programs — Steps walking and Tobacco Coaching — transitioned to Personify Health. This Blue Cross Well-Being experience offers more personalized tools and support to help your employees work toward improved health — and lower out-of-pocket costs.

This reference guide provides valuable information to help you administer Healthy *Blue* Living and answer questions your employees may have. We look forward to working with you this year.

## Two benefit levels in Healthy *Blue* Living

We have two levels of employee out-of-pocket costs.

Enhanced level	Standard level
Lower out-of-pocket costs, such as copayments, deductible and coinsurance, depending on your plan	Higher out-of-pocket costs, such as copayments, deductible and coinsurance, depending on your plan

### Tasks for new and renewing employees

**New employees:** At the start of the plan year, new employees are at the enhanced level for the first 90 days. To stay at this level, they must complete the items on their to-do list before the deadline dates. If they don’t meet a deadline, they’ll still have great coverage but will drop to the standard level with higher out-of-pocket costs.

**Renewing employees:** They start at the same level as their previous plan year. Those who were at the enhanced level, will stay there if they complete all the items on their to-do list. Those who were at the standard level still complete the items on their to-do list to earn the enhanced level. If renewing employees don’t meet a deadline, they’ll still have great coverage but will drop to the standard level with higher out-of-pocket costs.



# What your employees need to do

Subscribers of the plan are the only members who must complete the Healthy Blue Living steps below to keep their contract at the enhanced level.

 Your employees need to do **steps 1 and 2** within the first 90 days of their plan year:


**STEP 01** **Schedule an appointment with their primary care provider for a health evaluation to check:** Body mass index, blood pressure, tobacco use (cotinine test required), blood sugar, cholesterol and depression.

After their appointment, they need to tell their primary care provider to electronically submit their results using a *Blue Care Network Qualification Form*. A sample form is available through their member account at **bcbsm.com**.

**STEP 02** **Complete their health assessment.**

**NEW** The health assessment transitioned to Virgin Pulse\* from WebMD® on Jan. 1, 2025. Employees take the new NCOA-certified health assessment to determine their current health and risk areas. They'll receive actionable insights on ways to improve through their Blue Cross Well-Being account.

To take the health assessment, employees need to log in to their member account at **bcbsm.com** using their computer or the browser on their mobile device. (The to-do list isn't available on our mobile app.) They'll click *My Coverage* in the navigation menu, *Medical*, *To-do List* and then *Take your Health Assessment*. First-time users will be taken to a new page to create their Blue Cross Well-Being account.

 If required, your employees need to sign up for the programs in **steps 3 and 4** within the first 120 days of their plan year.

**STEP 03** **If their qualification form shows a BMI of 30 or higher,** employees need to enroll and participate in a weight-management program.

**NEW** **More flexible weight-management programs:**

**Triple Tracker:** Employees track 20 days of physical activity — 7,000 steps, 15-minute workouts or 15 active minutes. Plan subscribers also receive a \$50 credit toward a physical activity tracker with more options to choose from, including Apple devices.

**Lifestyle Coaching:** Employees meet with a health coach 20 minutes each month — either by phone or messaging. Applying Mayo Clinic models, the coaches partner with employees to keep them actively engaged in identifying the type of eating habits, movement or other changes that work best for them.

**STEP 04** **If their qualification form shows they use tobacco,** employees need to enroll and participate in the new Blue Cross Well-Being coaching program to stay at the enhanced benefit level.

**NEW** **Simpler Tobacco Coaching program:**

Health coaches help employees identify daily habits that work best for them. Small achievable steps keep employees engaged and on track to quitting tobacco. They meet with their coach for 20 minutes each month — either by phone or messaging.



If Step 3 or 4 applies to any employee, we'll mail them details about the programs with instructions on how to enroll. To stay at the enhanced level, employees must participate in these programs until their primary care provider submits a new qualification form that shows their BMI is under 30 and they don't use tobacco, based on a blood or urine cotinine test.

## Time frames for new hires

### Hired in first or second quarter of your plan year:

The employee will be at the enhanced level for the first 90 days. They must complete the first two steps on their to-do list within the first 90 days of their plan's effective date to remain at the enhanced benefit level. If the employee scores a B for the tobacco or weight health measure, they must begin participating in required programs within the first 120 days of their plan year.

### Hired in third quarter of your plan year:

The employee will be at the enhanced level for the first 90 days. They must complete the first two steps on their to-do list within the first 90 days of their plan's effective date. If the employee scores a B for the tobacco or weight health measure, they must begin participating in required programs within the first 120 days of their plan year to remain at the enhanced benefit level.

The employee's primary care provider won't need to submit another qualification form at the start of the new plan year since the information on the first qualification form will be less than 180 days old.

### Hired in fourth quarter of your plan year:

The employee will be at the enhanced level for the remainder of the plan year. At the start of the new plan year, the employee must complete the first two steps on their to-do list within the first 90 days of their plan's effective date. If the employee scores a B for the tobacco or weight health measure, they must begin participating in required programs within the first 120 days of the next plan year to remain at the enhanced benefit level.



# The Blue Care Network Qualification Form

We don't limit the number of times your employees can see their primary care provider to have a qualification form completed, even if they see their doctor less than 12 months after their last annual physical. The qualification form has six important health measures. During your employees' appointment, their doctor will check and score each one with an A, B or C:

- A** = They met the recommended target.
- B** = They didn't meet the recommended target, but they'll agree to take the right steps to improve the health measure.
- C** = They didn't meet the recommended target, and they won't commit to their doctor's treatment plan or enroll in a BCN-sponsored weight management or tobacco cessation program.

A's and B's will keep employees at the enhanced level if they complete everything else on their to-do list. Any C's will move them to the standard level with higher out-of-pocket costs. Here are the health targets they should aim for:

Health measure	Target to score an "A"	If they don't score an "A", they need to do this for a "B"
Tobacco	No tobacco use confirmed by blood or urine cotinine test*	Tell their doctor they'll enroll and participate in BCN's Tobacco Coaching program until a new qualification form shows they no longer use tobacco.
Weight	BMI under 30	Tell their doctor they'll enroll and participate in one of two weight-management programs until a new qualification form shows their BMI is under 30.
Blood pressure	Below 140/90	Commit to and follow their doctor's treatment plan.
Blood sugar	Fasting blood sugar or A1C at or below target	
Cholesterol	LDL-C is below target (based on risk factors: <100, <130 or <160)	
Depression	Any symptoms of depression are well-controlled	

\*After one negative test, no testing is needed again. Self-reported tobacco users don't need the test.

## Employees who score all A's on their qualification form

Employees don't need to complete a qualification form and health assessment every year if they scored all A's on their most recent one. We'll send them a letter when it's time to submit one again. Or they can check their to-do list by logging in to their account at **bcbsm.com**.

Age	How often to complete qualification form
Younger than 40	Every three years
40 or older	Every two years

# Your employees' personal, online Healthy Blue Living to-do list

Your employees have access to their personal to-do list through their member account at **bcbsm.com**.

Here's how they can check their to-do list:

- Log in to their account at **bcbsm.com**.
- Click *My Coverage* in the navigation menu.
- Click *Medical* from the drop-down menu.
- Click *To-do List*.

If an employee doesn't have a member account, tell them to go to **bcbsm.com/register**.

Their to-do list will show them:

- If their contract is at the enhanced or standard level
- The tasks they've already completed and the date they did each one
- The tasks they still need to complete and the dates each are due
- Their qualification form results in the Health Measure Results table
- Whether they received A, B or C scores from their doctor

If their qualification form results show they use tobacco or have a body mass index of 30 or higher, a link for enrolling in a program will be posted to their to-do list along with the sign-up deadline date.

## Other benefits of your employees' online member account

Their account provides everything your employees need to understand their health care plan — and get the most from their benefits.

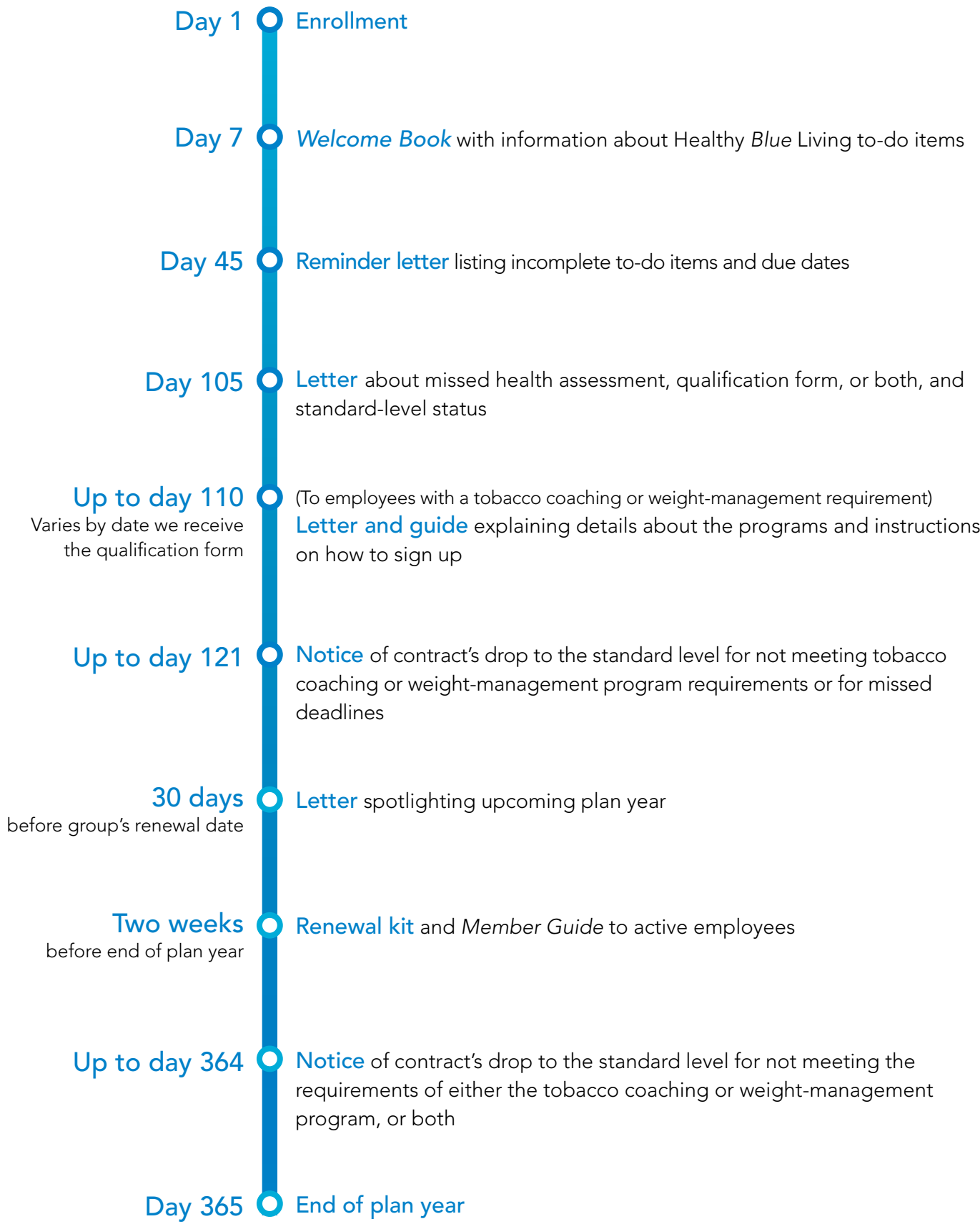
In their account, they can:

- See coverage information and review their *Member Handbook*.
- Select or change their primary care provider.
- Check claims and explanation of benefits statements.
- Manage prescriptions, find a pharmacy and compare medication costs, depending on their plan.
- Check the status and expiration of authorizations and referrals.










# We send information to keep your employees on track

We send information and periodic reminders to your Healthy *Blue* Living employees to help them stay at or earn back the enhanced level.



# You can help your employees

While we send information to help your employees with their Healthy *Blue* Living steps, here are a few ways you can help keep them on track, too:

-  **Encourage them to register for their member account at [bcbsm.com](https://bcbsm.com).** Their up-to-date Healthy *Blue* Living to-do list and deadline dates are posted here.
-  **Tell your employees to finish the items on their to-do list** as soon as possible to avoid missed deadlines.
-  **Ask them to pay attention to the mail** we send because it has information about tasks they need to do, how to do them and when each is due.
-  **Encourage them to participate in required weight-management or tobacco coaching programs,** depending on their qualification form scores, so they don't drop to the standard level.
-  **Remind employees to enroll in Blue Cross Well-Being.** They'll find all the resources, programs and support for completing their to-dos tasks and improving their whole well-being.
-  **Direct them to [bcbsm.com/hbl](https://bcbsm.com/hbl)** to learn how their plan works. They'll find answers to common questions about plan requirements so they understand what steps they need to take and when.
-  **Use our tutorial videos on your organization's intranet site** to help employees transition smoothly to Personify Health's well-being experience. The videos are available through the Healthy *Blue* Living online toolkit at [bcbsm.com/engage](https://bcbsm.com/engage).

## Rehires

Any employees reinstated within six months or less from the date their plan lapsed are placed at the level they were at previously, enhanced or standard. If the lapse is more than six months, we follow the new-hire process.

Employees who are terminated and then reinstated during the first 90 days of the plan year are given whatever remains of their 90 days to complete the first two steps on their to-do list.

## Employees added retroactively

We discourage retroactive contract additions because adding an employee after the plan's effective date doesn't give them the full 90 days to complete their to-do list items. You must notify us of any enrollment changes before your plan's effective date.

## Employees older than 65 are eligible

Active employees and retirees older than age 65 are eligible for Healthy *Blue* Living. However, if Medicare is the primary health care coverage for an employee, retiree or their spouse, that person can't enroll in Healthy *Blue* Living. Individuals eligible for Medicare may be able to enroll in a Medicare product.

# Resources for your employees

 **NEW** Blue Cross Well-Being

Blue Cross Well-Being includes Personify Health’s best-in-class, well-being services to drive better health outcomes for your workforce at no added cost to them or you. Personalized programs are tailored to employees’ health and interests and help them stay actively engaged in improving their well-being, including:

- **Lifestyle Coaching:** Health coaches partner with employees to identify what type of eating habits, movement or other changes work best to help them lose and manage their weight.
- **Triple Tracker:** Employees track 20 days of physical activity — 7,000 steps, 15-minute workouts or 15 active minutes. Employees receive a \$50 credit toward a physical activity tracker with more options to choose from, including Apple devices.
- **Tobacco Coaching:** Health coaches help employees identify daily habits that fit their lifestyles to quit tobacco.

We also offer other personalized tools to help employees reach their well-being goals — self-guided health Journeys®, Nutrition Guide, Sleep Guide, daily tip cards, healthy habit trackers and more.

 Member discounts

Members have access to exclusive discounts and a variety of health-related products and services from fitness gear to gym memberships. Members can take advantage of these offers and more by logging in to their online member account, then clicking *Member Discounts with Blue 365®*.

 24-Hour Nurse Line

For no extra cost, members can speak to a registered nurse by calling **1-855-624-5214** or (TTY: 711). A registered nurse can answer health care questions, assess symptoms, provide self-care tips and give advice on how to make decisions about treatment options for a condition or disease.

 Customer Service


Our dedicated Customer Service representatives are trained to answer members’ questions. Your employees can call the Customer Service number on the back of their BCN member ID card.

Blue365 is brought to you by the Blue Cross and Blue Shield Association, an association of independent, locally operated Blue Cross and Blue Shield plans.  
Value-added items and services are not part of your insurance benefits and are not covered under contracts with Medicare or any other applicable federal health care program. For complete terms and conditions see [www.blue365deals.com/terms-use](http://www.blue365deals.com/terms-use).


# Resources for you

 Group Secured Services

Using a secure, private online account makes managing your health care plan easier. Log in to your employer account at **bcbsm.com** any time for helpful tools and resources. Depending on your plan, you can:

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- View group and member information, add and update member contracts and request ID cards.
  - Access your group account through eBilling.
  - View, download and email benefit guides for employees.

## Healthy Blue Living tool kit



Visit **bcbsm.com/engage** for materials you can share with your employees to support them through the transition to Personify Health. Download resources — and a planner on how to use them — to help employees understand and complete their plan requirements. Check back often as the site is frequently updated with new materials.

 Blue Care Network agents and sales representatives

Talk with them for guidance. They can help you make the best choices for your business.

 MI Blue Daily

To help you learn about today’s changing health care landscape and stay up to date on new products and resources for your business, visit **mibluedaily.com**. Subscribe for real-time updates to be sent to your inbox.

## Field Services

As an employer group representative, you have a BCN field specialist to partner with you for claims and benefits assistance, onsite visits and support at open enrollment events. Call toll-free **1-877-465-5120** to connect with your Field Specialist.

Blue Care Network is committed to helping members achieve their best health status. Lower out-of-pocket costs for participating in our health care plan, Healthy Blue Living, are available to all subscribers who meet qualification requirements. If any contract holder thinks they might be unable to meet a standard or requirement under this plan, they might qualify for an opportunity to earn lower out-of-pocket costs by different means. They can consult their BCN primary care provider to find an alternative that’s right for them in light of their health status.



For more plan information, visit:

**[bcbsm.com/hbl](https://bcbsm.com/hbl)**

Find resources:

**[bcbsm.com/engage](https://bcbsm.com/engage)**

Find us online:

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Blue Care Network of Michigan is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.