



BlueCross BlueShield of Oklahoma

Experience. Wellness. Everywhere.™



Employer Guide to **Wellness Incentives**

Blue Cross and Blue Shield of Oklahoma makes it easy to set up a customized incentive program that fits your employee population.



Help motivate your employees to take better care of themselves and be better health care consumers by offering incentives.



What are Wellness Incentives?

Wellness incentives are rewards members can earn by engaging in specific healthy activities. They can be offered to groups of 151 or more employees with any Blue Cross and Blue Shield of Oklahoma (BCBSOK) product or on a standalone basis. The employer selects the eligible activities as well as the corresponding rewards. You decide who is eligible to earn rewards – employees only, employees and spouses or the whole family. Incentives are even available to employees who do not participate in your BCBSOK health plan. And, there are no administrative fees associated with the incentive program.

Incentive Reward Options

Our incentive program is flexible – choose from more than 60 member activities!

These incentives are tracked, reported and delivered by BCBSOK:


- **Health Care Account (HCA) Credit** – Employer funds are added to each member's health care account. These funds can be used to pay for eligible health care expenses that are determined by the employer, such as deductibles, copayments and other out-of-pocket expenses. The employer can credit funds to one or more of the five HCAs that BCBSOK administers.
- **Deductible Credit** – A dollar amount is credited toward the member's deductible, which reduces how much the member pays out of pocket.

These incentives are tracked and reported by BCBSOK, but the employer or a vendor delivers the reward. The incentive options are flexible. These descriptions offer just a few examples of how rewards can be set up. In most cases, BCBSOK can work with any of your vendors.

- **Premium Credits** – Members can reduce the amount they contribute toward the health plan premium.
- **Gift Cards** – Available to members from popular retailers.
- **Cash** – Employer or vendor gives cash to members for completing healthy activities.
- **HSA or FSA Credits** – Employer contributes to member's health savings account (HSA) or flexible spending account (FSA).
- **Pharmacy Benefit Manager (PBM) Rewards** – Reduces the pharmacy copayment or coinsurance the member has to pay for prescription drugs.
- **Drawings** – Members complete an activity and are entered to win a prize.
- **Subsidies** – Employer contributes toward a healthy activity for members, such as subsidizing a gym membership or weight management program.
- **Discounts** – Employer works with a vendor to provide a discount for healthy activities, such as a gym membership.

Easy for Members to Use

Members can view all their applicable incentive activities and potential rewards, as well as those they've completed, by logging into Blue Access® for Members at www.bcbsok.com. Just click on the *My Health* tab and go to *Incentives*.



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I need to...

Please Note: The information displayed may not reflect account activity within the last 48 hours.

Activities You Can Do To Earn Rewards

EFFECTIVE PERIOD	REWARD APPLIED PERIOD	INCENTIVE ACTIVITY	INCENTIVE REWARD
1/1/2009 – 12/31/09	1/1/2010 – 6/30/2010	Complete the Health Risk Assessment	Receive a \$50 deductible credit for each member that completes the HRA (individual limit \$100, family limit \$200) Family
1/1/2009 – 12/31/09	1/1/2010 – 6/30/2010	Annual Physical	Receive a \$100 BlueEdge Vitality Credit (individual limit \$300, family limit \$100) Employee Only
1/1/2009 – 12/31/09	1/1/2010 – 6/30/2010	Participate in Diabetes Condition Management Program	Receive a Book Employee + Spouse

Health FAQs

When should I complete an incentive form?
[View all FAQs](#)

Related Information

[View my claim status](#)
[Access Wellness Information](#)

Activities You Completed To Earn Rewards

DATE	PATIENT NAME	INCENTIVE COMPLETED	INCENTIVE REWARD
3/2/2009	Aaron Smith	HRA Completed	\$50 Deductible Credit
4/16/2009	Aaron Smith	Office Visit Completed	\$100 BlueEdge Vitality Credit
8/10/2009	Julie Smith	HRA Completed	\$50 Deductible Credit
8/10/2009	Samantha Smith	HRA Completed	\$50 Deductible Credit

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Your employees can view and track incentive information in Blue Access® for Members, our secure member Web site, at www.bcbsok.com.



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Employer Advantages

BCBSOK's wellness incentive reward program is flexible enough to meet a variety of employer needs and offers these valuable features:

- **Choice** – You can choose from more than 60 member activities, including health risk assessment, annual physical, preventive eye and hearing exams, preventive mammogram and flu shot. Incentives can also be awarded to employees with chronic health conditions who participate in a condition management program. For a complete list of activities, go to www.bcbsok.com/employer.
- **Control** – You determine start and end dates for each activity. You can decide when activities will be rewarded, which lets you use future dates. For example, an activity can be available to employees during open enrollment, with the reward given during the new plan year.
- **Limited Liability** – You can set a maximum amount for each activity for individuals and families as well as establish a maximum for all combined activities. You can also set lifetime maximums at individual and family levels.
- **Reporting** – BCBSOK offers reports to show member level activity and participation rates broken out by each type of incentive.
- **No Added Fees** – There are no administrative fees for BCBSOK's wellness incentive program.

Nearly one in every three Americans has a Blue Cross and Blue Shield product.

Customer Advocates Encourage Participation

When your employees call the toll-free customer service number, BCBSOK Customer Advocates (CAs) will promote the incentive program and encourage participation. Our CAs can view all available activities and rewards and confirm those the employee has completed. They can also help explain the incentives and answer questions.

Get Started Today

For more information about how to set up an incentive program for your employees, contact your Blue Cross and Blue Shield of Oklahoma account representative.

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