

# Create your path to well-being



## Bring healthy habits within reach

Your well-being journey is personal. Whether you want to eat healthier, manage stress better, be more active, or just get some more sleep, your goals are unique to you.

Achieve Well-being from Independence Blue Cross is a motivating and personalized set of well-being tools and resources that can help you achieve what's important to you in a way that's simple, easy, and fun.

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### Personalized online tools that work for you

Visit [ibxpress.com](https://ibxpress.com) or download the IBX mobile app to start your well-being journey today!

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Complete the Well-being Profile.



Start a program.



Develop your Action Plan.



Access an expansive library of Health Content.



Use the Health Navigator to search symptoms.



Track your activity levels and sync your devices.



Stay motivated with tokens and badges for achievements.



Look for reminders, encouraging emails, and text messages.

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

# Where to get care

You have alternatives for care when your doctor's office is closed. When a sudden illness or injury requires prompt medical attention, your choices for care include participating urgent care centers and retail health clinics. But in a true emergency, you should seek care from the ER.



## Retail clinic

Get quick, convenient care for illnesses and vaccines.

COST	TIME	SEVERITY
\$	●	●

### Best for

- Allergic reactions (minor)
- Bronchitis
- Burns (minor)
- Cold, cough, and flu
- Cuts and scrapes
- Digestive issues
- Ear pain
- Eye pain or irritation
- Fever
- Headache (minor)
- Insect bites
- Sinus pain
- Sore throat
- Urinary tract infection
- Vaccinations
- Vomiting



## Urgent Care Center

Use this faster, less expensive choice if you get sick or hurt.

COST	TIME	SEVERITY
\$\$	●●	●●

### Best for

- Allergic reactions (minor)
- Animal bites
- Asthma attack (minor)
- Cold, cough, and flu
- Back pain
- Broken bones (minor)
- Bronchitis
- Burns (minor)
- Digestive issues
- Ear pain
- Eye pain or irritation
- Fever
- Headache (minor)
- Infections
- Injuries (minor)
- Insect bites
- Sinus pain
- Skin conditions
- Sore throat
- Sprains and strains
- Stitches
- Urinary tract infection



## Emergency Room (ER)

Go to the ER in case of a life-threatening or severe sickness or injury.

COST	TIME	SEVERITY
\$\$\$	●●●	●●●

### Best for

- High fever with headache or stiff neck
- Loss of consciousness
- Major injury
- Overdose
- Poisoning
- Seizure
- Severe allergic reaction
- Signs of heart attack or stroke
- Spine injury
- Sudden severe headache
- Suicidal thoughts
- Trouble breathing

This flyer is provided for informational purposes and is not meant to substitute for the advice provided by your own physician or other medical professional. You should not use the information contained herein for diagnosing or treating a health problem or disease, or prescribing any medication. If you have, or suspect that you have, a medical problem, promptly contact your health care provider.

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# Be proactive with a preventive exam



Your annual preventive exam (annual physical) is the best way to stay in good health. It helps to prevent illness and detect diseases early, before they become serious. The following information will help you to get the most out of your preventive exam.

## Avoid surprise charges: know before you go

- You are covered for one annual preventive exam per year.
- Most of your preventive care is covered 100 percent if you see an in-network doctor.
- Check the preventive schedule\* to know what is covered at 100 percent.
- **Remind your doctor that you are there for your routine preventive exam so your visit is properly billed.**
- You may incur additional charges if your doctor provides diagnostic care.

What's the difference between preventive care and diagnostic care?

- **Preventive care** is when you go to a doctor for a check-up only and don't have symptoms of illness or a medical history that requires treatment or screening.
- **Diagnostic care** is when you go to a doctor for symptoms or a medical condition which may require exams or screenings to diagnose, monitor, or treat your condition.

## Annual preventive exam screenings

- **Vital signs:** Blood pressure, heart rate, respiration rate, temperature
- **Head and neck exam:** Throat, tonsils, teeth and gums, ears, nose, sinuses, lymph nodes, thyroid and carotid arteries
- **Abdominal exam:** Liver size, fluid, bowel sounds, tenderness

## Recommended lab tests

- **Cholesterol screening:** Every five years or more frequently with risk factors
- **Preventive screenings:** Age and gender appropriate (See the preventive exam chart on opposite side for more details.)

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## Don't hesitate to ask questions

**Talk to your provider about what tests are being ordered. If something seems out of the ordinary, ask if it's covered as preventive.**

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## Know what you need and when to get it

Review the recommendations below, then make your appointment today.

### Preventive care saves lives

Preventive exams, screenings, and tests are important. Find specific lists for adults and children on [ibxpress.com](https://ibxpress.com). Then talk to your doctor or contact a Health Coach directly.

**Learn more at [ibx.com/preventive](https://ibx.com/preventive)**

**Contact a Health Coach at**

**1-800-ASK-BLUE (1-800-275-2583, TTY: 711).**

### Preventive Care for Adults

Physical exams	Age 18 and older	Annually	
Blood pressure	All ages	Annually	
Cholesterol	Beginning at age 17	One screening between the ages of 17–21, then every 5 years. Based upon medical necessity.	
Colorectal cancer screening	Age 50 and older	Fecal occult blood testing	Once a year
		Highly sensitive fecal immunochemical testing (FIT)	Once a year
		Flexible sigmoidoscopy	Once every 5 years
		Barium enema	Once every 5 years
		CT colonography	Once every 5 years
		Stool DNA testing	Frequency of testing should be discussed with health care provider
		Colonoscopy	Once every 10 years
Flu shot	All ages	Annually	

### Preventive Care for Women

Pelvic and clinical breast exam	Annually	
PAP test	Beginning at age 21	Every 3 years
Mammogram	After age 40	Every year
BRCA genetic testing	Ask your doctor about genetic assessment for breast and ovarian cancer susceptibility	



This is a list of the most common items covered during regular annual preventive exams. These may vary relative to individual and provider needs. The full preventive schedule is available at [ibx.com/preventive](https://ibx.com/preventive). The content of this schedule is subject to change.

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# Give your baby a healthy start



Sometimes you need a little extra support when you're expecting. Achieve Better Health provides an added level of support and services to help you navigate your pregnancy journey.

## Enroll in the Baby BluePrints® Maternity Program for free

Take steps to ensure the healthiest pregnancy and delivery possible and enroll for free in the Baby BluePrints Maternity Program for access to:

- Information that guides you through each stage of your pregnancy
- Individualized support throughout your pregnancy and after giving birth.
- Specialized obstetrical nurses to assist you should you experience complications during pregnancy.
- Monthly email or text messages for eligible participants that provide information and tips on pregnancy and preparing for your delivery

## Get valuable coupons, recipes, and informative health articles about pregnancy.

Visit [getgoodliving.com/baby](http://getgoodliving.com/baby)

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**Independence** 

## Call toll-free to enroll today

**1-800-598-BABY**  
(1-800-598-2229) TTY/TDD: 711\*

## Stay on top of personal health information, screening reminders, health tips, and more!\*\*

Text **IBX** to **73529** or visit [ibx.com/getconnected](http://ibx.com/getconnected) to sign up for text alerts today.

\*This is a free and confidential service.

\*\* Standard message and data rates may apply. Text STOP to stop and HELP for help. Terms and Conditions available at [myhelpsite.net/ibx](http://myhelpsite.net/ibx). Notification messages within IBX Wire™ are sent via automated SMS. Enrollment in IBX Wire™ is not a requirement to purchase goods and services from IBX.

This plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Spanish: ATENCIÓN: Si habla español, cuenta con servicios de asistencia en idiomas disponibles de forma gratuita para usted. Llame al 1-800-275-2583 (TTY: 711). Chinese: 注意: 如果您讲中文, 您可以得到免费的语言协助服务。致电1-800-275-2583。



# Speak with a **trusted health advisor**



Sometimes you need a little extra support when you're managing a chronic condition or more complex health situation. Achieve Better Health provides an added level of support and services to help you navigate your health journey.

## **Get one-on-one personalized help 24/7**

You want the best health for you and your family, but where do you start? Independence Blue Cross offers free, personalized services of a Registered Nurse Health Coach who will listen to your concerns and work with you to set and achieve your health goals. Health Coaches will also outreach to you to offer assistance.

## **What is a Health Coach?**

A Health Coach is available to help you with:

- Chronic conditions such as asthma, diabetes or heart disease
- Coping with a serious illness or accident, like cancer or a stroke
- Questions about everyday health concerns for you or your family

Call **1-800-ASK-BLUE**  
**(1-800-275-2583; TTY/TDD: 711)**  
to speak with a Health Coach 24/7.\*

When prompted for a call reason, say  
"Health Coach."

- Coordinating services needed related to a hospitalization, procedure or illness
- Understanding complex health issues, tests or procedures

## **Stay on top of personal health information, screening reminders, health tips, and more!\*\***

Text **IBX** to **73529** or visit **[ibx.com/getconnected](https://ibx.com/getconnected)**  
to sign up for text alerts today.

\*This is a free and confidential service.

\*\* Standard message and data rates may apply. Text STOP to stop and HELP for help. Terms and Conditions available at [myhelpsite.net/ibx](https://myhelpsite.net/ibx). Notification messages within IBX Wire™ are sent via automated SMS. Enrollment in IBX Wire™ is not a requirement to purchase goods and services from IBX.

## How can a Health Coach help?

Your personal Health Coach can:

- Help you manage your chronic condition better
- Prepare you for a planned admission or procedure
- Review your doctor's discharge instructions with you
- Answer questions related to your treatment instructions
- Help you understand your medications, and why and how to take them
- Work with you and your doctor to address health concerns

This plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Spanish: ATENCIÓN: Si habla español, cuenta con servicios de asistencia en idiomas disponibles de forma gratuita para usted. Llame al 1-800-275-2583 (TTY: 711). Chinese: 注意: 如果您讲中文, 您可以得到免费的语言协助服务。致电1-800-275-2583。

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# Discounts for members

## Healthy deals and discounts for members

Independence Blue Cross members can take advantage of three discount programs and save on health and wellness products as well as entertainment, travel, and shopping.

Members have free access to each program's website where they can search for savings by location, category, or name.

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**Helping members  
live healthier, more  
balanced lives**

Learn more about deals and discounts. Visit [ibx.com/discounts](https://ibx.com/discounts)

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## Three ways to save

### 1. Blue365® for health and wellness products

Save on health-related products and services with exclusive value-added discounts and offers from leading national companies, such as CorCell®, Reebok, Nutrisystem®, and Healthways. Find weekly featured deals and ongoing deals on healthy products, along with discounts on health and fitness clubs, weight loss programs, fitness apparel, hearing aids, laser vision correction, and more.



## 2. Blue Insider<sup>SM</sup> for tickets, travel, and shopping

Members have free access to a members-only discount program powered by Working Advantage, where you can save up to 60 percent on tickets, travel, and shopping! Find great deals for a wide range of national, regional, and local businesses, attractions, and events including:

- Amusement park tickets
- Broadway Theatre
- Movie tickets
- Ski tickets
- Sporting events
- Recreational activities
- Hotels
- Zoos and aquariums
- Museums
- Merchant gift certificates
- Online shopping and service discounts

In addition, Insiders can earn rewards for shopping and registering to receive email updates.

## 3. GlobalFit<sup>®</sup> discounts

The GlobalFit Gym Network provides membership discounts to 8,000 gyms, fitness centers, and studios nationwide. You'll also enjoy discounts on a variety of fitness equipment as well as a membership with Jenny Craig<sup>®</sup>. Plus, you and your family will get access to a library of fitness and nutrition resources, including a monthly e-magazine, training spotlight videos, and ZUMBA<sup>®</sup> DVDs.

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Explore the savings

[ibx.com/discounts](http://ibx.com/discounts)

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# Get money back when you make healthy choices

The choices you make have a big impact on the kind of life you lead. To encourage you to make healthy choices, Independence Blue Cross offers incentives through our Healthy Lifestyles<sup>SM</sup> Solutions programs.

It's easy to get reimbursed for the healthy choices you make. Simply complete 120 visits (in a 365-day period) at an approved fitness center, participate in an approved weight loss program, or complete a tobacco cessation program, and you'll be eligible for up to \$150 back for each program.

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## Get up to \$150 back on:

- Your fitness center fees
  - An approved weight management program
  - Programs to help you quit tobacco
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## Make exercise a priority

We're committed to helping you stay healthy by reimbursing you up to \$150 for completing 120 fitness center visits in a 365-day period. You don't have to enroll in the Healthy Lifestyles Solutions Fitness Program to become eligible for reimbursement. All you have to do is join an approved fitness center, visit your fitness center 120 times during a 365-day period (example: June 1, 2014 to May 31, 2015), and record your workouts. After you complete 120 workouts, upload your proof of payment and a record of your workouts to [ibx.com/reimbursements](http://ibx.com/reimbursements), and you can request your reimbursement.

## Lose weight and keep it off

No one said weight loss is easy, but support from others can make the goal more attainable. Enroll in Weight Watchers®, Weight Watchers® Online, or an approved weight management program at any network hospital and you can get encouragement to manage your weight for the long haul. We will reimburse you up to \$150 for the cost of an approved weight management program.

## Quit tobacco for good

You probably know many of the reasons why you should quit smoking — it can help you breathe easier, live longer, and protect the health of those around you. Quitting isn't easy, and many people try more than once before they succeed, but it's worth it. To help you quit for good, we will reimburse you up to \$150 for completing an approved tobacco cessation program. If your program costs less than \$150, you can apply the difference toward reimbursement of nicotine replacement products or medications prescribed to help you quit.

[Log on to ibx.com/reimbursements](http://ibx.com/reimbursements) to get started.

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**You are only eligible  
for one reimbursement  
per program, per  
calendar year.**

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# Meet with a registered dietitian without leaving home

As an Independence Blue Cross (Independence) member, you're covered for up to six nutrition counseling visits a year at no cost when you use a network registered dietitian.

## But what if you live in an area where there are no network dietitians?

You can work with an in-network dietitian via Skype™ and get the same benefits of in-person counseling. Nutrition counseling can help you:

- Look and feel better
- Learn how to eat right
- Have more energy
- Lower cholesterol levels
- Reduce blood pressure
- Decrease risk of heart disease and stroke

Your good health is what we're focused on, so we've made it easy for you to use your nutrition counseling benefit. The only tools you need are an Internet-enabled device (computer, tablet, etc.) with a webcam and the Skype program installed. If you need to download Skype, please visit [www.skype.com](http://www.skype.com) or your app store.

## Making an appointment with a network dietitian is as easy as 1-2-3!

1. Choose a participating network dietitian.
2. Contact the dietitian to schedule an appointment.
3. Meet with your dietitian via Skype from any Internet-enabled device with a webcam.



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### Start today!

Independence makes it easier than ever to take advantage of your six free nutrition counseling visits.

Find a [participating network dietitian](#).

Appointments are available  
**Monday – Friday,**

**9 a.m. to 8 p.m. EST**

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This is a free and confidential service.

The Skype name, associated trademarks and logos and the "S" logo are trademarks or related entities.

If you choose to use Skype for appointments with a registered dietitian, you acknowledge that Independence has no control over the confidentiality of the information that you share over Skype. Additionally, the privacy and security policies of Skype may differ from the policies that govern the privacy and security on Independence's website. You understand that use of Skype is at your sole risk. You expressly understand and agree that Independence will not be liable for any direct, indirect, special, consequential, or exemplary damages for any reason resulting from the use of Skype.

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



# Break free from your tobacco habit

Achieve Well-being from Independence Blue Cross is a motivating and personalized set of tools and resources that can help you achieve what's important to you in a way that's simple, easy, and fun.

## Quit tobacco for good with the help of Achieve Well-being

Finally, you can conquer your health goal of being tobacco free with the help of our Tobacco Free program — a unique smoking cessation program that teaches you new ways to deal with the urge to smoke.

## Innovative tools to help you quit

The Tobacco Free program includes:

- A quit plan rooted in the science of behavior change
- Tobacco reduction tracker tool
- Tips to deal with urges, triggers, and cravings
- Tips and tools to cope with relapse
- Messages, reminders, articles, and videos to increase motivation
- Referral to the tobacco quit line
- Certificate of completion

## Personalized online and mobile tools that work for you

Visit [ibxpress.com](https://ibxpress.com) or download the IBX mobile app to start your well-being journey today!

## How to get started

1. Log in to [ibxpress.com](https://ibxpress.com). Under the Health & Well-being tab, select *Achieve Well-being*. Under your Action Plan, choose *Add New*, select *Tobacco Free*, then select *Next* to start a new program.
2. Develop your quit plan and set a goal for what your tobacco-free future looks like.
3. Complete the daily activity and track your progress. The program provides new content every day for seven days. Each tool will prepare you to handle triggers and urges in a mindful way. Sign in every day to complete the daily activity.

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# Get \$150 back!

## Complete a tobacco cessation program

You probably know many of the reasons why you should quit smoking — it can help you breathe easier, live longer, and protect the health of those around you. Quitting isn't easy, and many people try more than once before they succeed, but it's worth it.

To help you quit for good, our Healthy Lifestyles<sup>SM</sup> Tobacco Cessation Program will reimburse you up to \$150 for completing an approved tobacco cessation program.\*

### How it works

1. Sign up for an approved tobacco cessation program.
2. Complete the approved program.
3. Submit documentation and request your reimbursement.

Log on to [ibx.com/reimbursements](https://ibx.com/reimbursements) and submit the following documentation:

- Proof of your participation in an approved tobacco cessation program or a certificate of completion
- All program receipts and receipts for nicotine replacement products or medications prescribed to you to help you quit

**Start your well-being journey today!**

Visit [ibxpress.com](https://ibxpress.com) or download the IBX mobile app.

Once all of your documentation is submitted, you can request your reimbursement to be paid by direct deposit or American Express rewards card.†

### Achieve Well-being

Our personalized online tools and resources help you achieve what's important in a way that's simple, easy, and fun. Visit [ibxpress.com](https://ibxpress.com) to get started today.

\* If you're 18 or older and your program costs less than \$150, you can apply the difference toward reimbursement of nicotine replacement products or medications prescribed to you to help you quit.

† Please note that American Express charges a fee of \$4.00 plus three percent of the reimbursement amount.

*Approved tobacco cessation programs include those that focus on behavior modification and provide frequent and regular support.*



## Tobacco Cessation Program guidelines

### Selecting a tobacco cessation program

No matter who you are, you can find a program that will give you the type of support and encouragement you need to kick the habit. Eligible programs include those that focus on behavior modification and provide frequent and regular support such as weekly meetings or telephone-based sessions. Work with your health care provider to determine which method is best for you. You can opt for an individual approach, or choose a program that offers group support. Some programs can even help you manage stress, avoid weight gain, and overcome barriers to quitting. You can also choose a program offered by a network hospital in your area. Search for a network hospital in your area at [ibxpress.com](http://ibxpress.com) or call **1-800-ASK-BLUE** for more information.

### The following are not reimbursable:

- Copays, coinsurance, deductibles
- Hypnosis
- Acupuncture
- Dietary supplements; injections
- Electronic cigarettes

**You are only eligible for one reimbursement per program, per calendar year.**

For more information, please contact Healthy Lifestyles at **1-800-590-8880**.

### Support for quitting other forms of tobacco

There are 28 known cancer-causing substances in chewing tobacco, spit tobacco, and other smokeless tobacco products. All smokeless tobacco contains nicotine, so it's just as addictive as cigarettes. And if you use any form of smokeless tobacco, you put yourself at an increased risk for serious health conditions including tooth decay, gum disease, and oral cancers of the lip, tongue, cheeks, gums, throat, and floor and roof of your mouth. If you're using smokeless tobacco, make a commitment to quit today. Many of the tobacco cessation programs that are eligible for our reimbursement also support individuals who want to quit using smokeless tobacco.

### Nicotine replacement and medication prescribed to assist with tobacco cessation

You may be eligible to obtain nicotine replacement medications under your pharmacy plan with a prescription from your doctor.

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## Language Assistance Services

**Spanish:** ATENCIÓN: Si habla español, cuenta con servicios de asistencia en idiomas disponibles de forma gratuita para usted. Llame al 1-800-275-2583 (TTY: 711).

**Chinese:** 注意: 如果您讲中文, 您可以得到免费的语言协助服务。致电 1-800-275-2583。

**Korean:** 안내사항: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-275-2583 번으로 전화하십시오.

**Portuguese:** ATENÇÃO: se você fala português, encontram-se disponíveis serviços gratuitos de assistência ao idioma. Ligue para 1-800-275-2583.

**Gujarati:** સૂચના: જો તમે ગુજરાતી બોલતા હો, તો નિઃશુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. 1-800-275-2583 કોલ કરો.

**Vietnamese:** LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi sẽ cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Hãy gọi 1-800-275-2583.

**Russian:** ВНИМАНИЕ: Если вы говорите по-русски, то можете бесплатно воспользоваться услугами перевода. Тел.: 1-800-275-2583.

**Polish:** UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-275-2583.

**Italian:** ATTENZIONE: Se lei parla italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-275-2583.

**Arabic:** ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية متاحة لك بالمجان. اتصل برقم 1-800-275-2583.

**French Creole:** ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-275-2583.

**Tagalog:** PAUNAWA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga serbisyo na tulong sa wika nang walang bayad. Tumawag sa 1-800-275-2583.

**French:** ATTENTION: Si vous parlez français, des services d'aide linguistique-vous sont proposés gratuitement. Appelez le 1-800-275-2583.

**Pennsylvania Dutch:** BASS UFF: Wann du Pennsylvania Deitsch schwetzscht, kannscht du Hilfgriege in dei eegni Schprooch unni as es dich ennich eppes koschte zellt. Ruf die Nummer 1-800-275-2583.

**Hindi:** ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। कॉल करें 1-800-275-2583।

**German:** ACHTUNG: Wenn Sie Deutsch sprechen, können Sie kostenlos sprachliche Unterstützung anfordern. Wählen Sie 1-800-275-2583.

**Japanese:** 備考: 母国語が日本語の方は、言語アシスタンスサービス (無料) をご利用いただけます。1-800-275-2583へお電話ください。

### Persian (Farsi):

توجه: اگر فارسی صحبت می کنید، خدمات ترجمه به صورت رایگان برای شما فراهم می باشد. با شماره 1-800-275-2583 تماس بگیرید.

**Navajo:** Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánida'áwo'déé', t'áá jiik'eh. Hódííłnih koji' 1-800-275-2583.

### Urdu:

توجہ درکار ہے: اگر آپ اردو زبان بولتے ہیں، تو آپ کے لئے مفت میں زبان معاون خدمات دستیاب ہیں۔ کال کریں 1-800-275-2583.

**Mon-Khmer, Cambodian:** សូមមេត្តាចាប់អារម្មណ៍៖ ប្រសិនបើអ្នកនិយាយភាសាមន-ខ្មែរ ឬភាសាខ្មែរ នោះ ជំនួយផ្នែកភាសានឹងមានផ្តល់ជូនដល់លោកអ្នកដោយឥតគិតថ្លៃ។ ទូរសព្ទទៅលេខ 1-800-275-2583។

## Language Assistance Services

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# Get \$150 back!

## Enroll in a weight management program



Support from others can make weight loss feel more manageable. Enroll in Weight Watchers®, Weight Watchers® Online, or an approved weight management program at a network hospital and the Healthy Lifestyles<sup>SM</sup> Weight Management Program will reimburse you up to \$150.

### How it works

1. Sign up for an approved weight management program.
2. Attend the approved program.
3. Submit documentation and request your reimbursement.

Log on to [ibx.com/reimbursements](https://ibx.com/reimbursements) and submit the following documentation:

- If attending Weight Watchers in person, you will need to submit receipts and copies of your booklets.
- If participating in Weight Watchers Online, you should submit screen prints to show proof of payment and progress in the program.
- If attending a hospital-based or youth program, proof of payment and participation is required.

## Start your well-being journey today!

Visit [ibxpress.com](https://ibxpress.com) or download the IBX mobile app.

Once all of your documentation is submitted, you can request your reimbursement to be paid by direct deposit or American Express rewards card.\*

### Achieve Well-being

Our personalized online tools and resources help you achieve what's important in a way that's simple, easy, and fun. Visit [ibxpress.com](https://ibxpress.com) to get started today.

\* Please note that American Express charges a fee of \$4.00 plus three percent of the reimbursement amount.

## Weight Management Program guidelines

### Selecting an approved weight management program

Choose Weight Watchers and attend weekly meetings, or opt for an approved weight management program based at a network hospital. Some weight management programs for members under age 18 may also be eligible for reimbursement. If you like, you may join more than one program per year; however, the maximum reimbursement you can receive is \$150 per year issued once per calendar year.

### Weight management with Weight Watchers

The Weight Watchers program combines in-person group sessions, education, and tools to help you make the nutrition and exercise decisions that are right for you. With Weight Watchers Online, you can create a customized weight loss plan and use online and mobile tools to help you track your progress anywhere you go.

### Weight management at network hospitals

Many of our network hospitals offer weight management classes to the community. Programs and schedules vary from hospital to hospital. For more information about available programs, contact the community health education department of your local hospital.

### Weight management programs designed for youth and adolescents

Reimbursement is available to help with the cost of programs designed for minors. The program must focus on behavior modification, nutrition education, and have a goal of losing weight. Youth programs are commonly available through YMCAs, community centers, and hospitals.

Use the *Find a Doctor tool* on **ibx.com** to locate a network hospital in your area, or call **1-800-ASK-BLUE**.

### Not reimbursable:

- Dietary supplements
- Plans that require the purchase of food products designed for use with the plan
- Injections
- Meal plans; liquid meals

### Weight loss programs that are not reimbursable:

- Any online program other than Weight Watchers Online
- Any programs offered at a medical practice other than a hospital

**You are only eligible for one reimbursement per program, per calendar year.**

For more information, please contact Healthy Lifestyles at **1-800-590-8880**.

® Weight Watchers is a registered trademark of Weight Watchers International, Inc., an independent company.

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

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## Discrimination is Against the Law

This Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. This Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

This Plan provides:

- Free aids and services to people with disabilities to communicate effectively with us, such as: qualified sign language interpreters, and written information in other formats (large print, audio, accessible electronic formats, other formats).
- Free language services to people whose primary language is not English, such as: qualified interpreters and information written in other languages.

If you need these services, contact our Civil Rights Coordinator. If you believe that This Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Civil Rights Coordinator. You can file a grievance in the following ways: In person or by mail: ATTN: Civil Rights Coordinator, 1901 Market Street, Philadelphia, PA 19103, By phone: 1-888-377-3933 (TTY: 711) By fax: 215-761-0245, By email: [civilrightscordinator@1901market.com](mailto:civilrightscordinator@1901market.com). If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.



# Get \$150 back!

Complete 120 workouts at an approved fitness center

## Looking for motivation to exercise?

The Healthy Lifestyles<sup>SM</sup> fitness program will reimburse you \$150 for working out regularly.

### Four easy steps

1. Join an approved fitness center. Choose a full-service fitness center that includes amenities for continuous cardiovascular, flexibility, and resistance training.
2. Exercise at your fitness center regularly. Work out at your approved fitness center 120 times during a 365-day period.
3. Record your workouts. After you complete 120 workouts, you can request a reimbursement. Your logged workouts must be at least eight hours apart.
4. Submit your documentation and request reimbursement. Log in to [ibx.com/reimbursements](https://ibx.com/reimbursements) and upload copies of the following documentation:
  - Proof of payment
  - Record of your workouts

## Start your well-being journey today!

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# Fitness Program guidelines

## Eligible members

Participants must be 18 or older.

## Selecting an approved fitness center

To be eligible for the fitness center reimbursement, you must choose a full-service fitness center that offers a variety of cardiovascular, flexibility, and resistance training in a supervised setting.

## Eligible fitness centers

Eligible full-service fitness centers generally feature most of the following amenities:

- Group exercise classes (e.g. aerobics, spinning, body sculpting, kickboxing)
- Resistance training equipment (e.g., weight machines)
- Free weights
- Cardiovascular training equipment (e.g., treadmills, stationary bicycles, elliptical trainers)
- Pool for swimming laps
- Track for running/walking

## Ineligible fitness centers

Membership at athletic clubs that feature a single competitive or recreational sports activity are not eligible for reimbursement, including programs and facilities focused on:

- Tennis/squash/racquetball
- Basketball
- Golf
- Pilates/yoga class
- Martial arts/karate class
- Sports leagues
- Recreational swim clubs
- Dance instruction
- Outdoor "boot camp" style program
- Sculling/style program rowing
- Chiropractic services

## Lifetime fitness center memberships

If you purchase a lifetime membership at a fitness center, you are eligible to receive a reimbursement of up to \$150 of the membership fees paid once per calendar year as long as the required number of workouts are completed.

## Family fitness center memberships

Family memberships are subject to the following conditions:

- Each family member who requests the reimbursement must be listed on the membership contract.
- Each family member who requests the reimbursement must individually participate in the Fitness Program and fulfill all Fitness Program reimbursement requirements. Each eligible family member may receive reimbursement of up to \$150 of his or her portion of the total annual membership fees once per calendar year.

## Example:

- Family fitness center annual contract fee is \$700.
- Four family members are listed on the family fitness facility contract.
- Two family members are 18 or older and, therefore, are eligible for reimbursement.
- $\$700 \div 2 = \$350$  (each eligible family member's portion of the total contract fee).

In this example, if the two eligible family members complete all Fitness Program requirements, each will receive up to \$150 (his or her portion of the family fitness facility annual contract fee). If only one eligible member completes all Fitness Program requirements, the family member will receive up to \$150 (his or her portion of the family fitness facility annual contract fee).



# Reimbursement rules and requirements

- You must complete 120 workouts during a 365-day Fitness Program period. However, the 365-day time period does not need to be within the same calendar year as the reimbursement. For example, you could get a reimbursement paid out in January 2019 for 120 workouts documented in 2018.
- You must have coverage with Independence at the time of your request for reimbursement.
- You are only eligible for one reimbursement per program, per calendar year.
- Dependents must be at least 18 years old to be eligible for reimbursement.
- Logging in for another member at a fitness center is prohibited.
- Falsification of information in order to receive your reimbursement is strictly prohibited.

## How to record your workouts

- Record workouts using the logbook: To record workouts using the logbook on page 4, ask a fitness center representative to sign and date the logbook each time you work out. You may also use the logbook to record your workouts when you visit a fitness center other than your primary fitness center (e.g., when you work out while traveling or vacationing out of town).
- Record workouts using a fitness center's computer printouts: You may choose to use your fitness center's computer printout as your primary method of logging workouts. However, keep in mind that Independence cannot assume any responsibility for the reliability of fitness center computer systems. For this reason, if you select a fitness center computer printout as your primary method of logging workouts, you also accept the risk that all your workouts may not be credited

## Other important information

- Independence does not guarantee the solvency of any fitness center and, therefore, has no liability should a fitness center close.
- For members other than those enrolled in a Medicare Advantage plan, Healthy Lifestyles programs are value-added. They are not part of the health care benefits you have purchased and, therefore, are subject to change without notice.
- At Independence, we encourage all of our members to adopt and maintain a regular fitness program. However, if you are 40 or older, overweight, have a history of high blood pressure or heart disease, or have any other health concerns related to exercise, you are encouraged to consult your doctor before beginning any exercise program.
- If you are unable to complete workouts due to a medical procedure, please call [1-800-590-8880](tel:1-800-590-8880).

## Questions?

Call Healthy Lifestyles at [1-800-590-8880](tel:1-800-590-8880)



# Healthy Lifestyles<sup>SM</sup>

## Fitness Program Logbook

Member name \_\_\_\_\_

ID # \_\_\_\_\_

*Instructor/fitness facility representative must acknowledge each workout with date and signature.  
Credit will only be issued for workouts completed during supervised hours.*

	Date	Fitness facility representative signature	Workout time
1.			<input type="checkbox"/> am <input type="checkbox"/> pm
2.			<input type="checkbox"/> am <input type="checkbox"/> pm
3.			<input type="checkbox"/> am <input type="checkbox"/> pm
4.			<input type="checkbox"/> am <input type="checkbox"/> pm
5.			<input type="checkbox"/> am <input type="checkbox"/> pm
6.			<input type="checkbox"/> am <input type="checkbox"/> pm
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26.			<input type="checkbox"/> am <input type="checkbox"/> pm
27.			<input type="checkbox"/> am <input type="checkbox"/> pm
28.			<input type="checkbox"/> am <input type="checkbox"/> pm
29.			<input type="checkbox"/> am <input type="checkbox"/> pm
30.			<input type="checkbox"/> am <input type="checkbox"/> pm

	Date	Fitness facility representative signature	Workout time
31.			<input type="checkbox"/> am <input type="checkbox"/> pm
32.			<input type="checkbox"/> am <input type="checkbox"/> pm
33.			<input type="checkbox"/> am <input type="checkbox"/> pm
34.			<input type="checkbox"/> am <input type="checkbox"/> pm
35.			<input type="checkbox"/> am <input type="checkbox"/> pm
36.			<input type="checkbox"/> am <input type="checkbox"/> pm
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58.			<input type="checkbox"/> am <input type="checkbox"/> pm
59.			<input type="checkbox"/> am <input type="checkbox"/> pm
60.			<input type="checkbox"/> am <input type="checkbox"/> pm

Date	Fitness facility representative signature	Workout time		Date	Fitness facility representative signature	Workout time	
61.			<input type="checkbox"/> am <input type="checkbox"/> pm	91.			<input type="checkbox"/> am <input type="checkbox"/> pm
62.			<input type="checkbox"/> am <input type="checkbox"/> pm	92.			<input type="checkbox"/> am <input type="checkbox"/> pm
63.			<input type="checkbox"/> am <input type="checkbox"/> pm	93.			<input type="checkbox"/> am <input type="checkbox"/> pm
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67.			<input type="checkbox"/> am <input type="checkbox"/> pm	97.			<input type="checkbox"/> am <input type="checkbox"/> pm
68.			<input type="checkbox"/> am <input type="checkbox"/> pm	98.			<input type="checkbox"/> am <input type="checkbox"/> pm
69.			<input type="checkbox"/> am <input type="checkbox"/> pm	99.			<input type="checkbox"/> am <input type="checkbox"/> pm
70.			<input type="checkbox"/> am <input type="checkbox"/> pm	100.			<input type="checkbox"/> am <input type="checkbox"/> pm
71.			<input type="checkbox"/> am <input type="checkbox"/> pm	101.			<input type="checkbox"/> am <input type="checkbox"/> pm
72.			<input type="checkbox"/> am <input type="checkbox"/> pm	102.			<input type="checkbox"/> am <input type="checkbox"/> pm
73.			<input type="checkbox"/> am <input type="checkbox"/> pm	103.			<input type="checkbox"/> am <input type="checkbox"/> pm
74.			<input type="checkbox"/> am <input type="checkbox"/> pm	104.			<input type="checkbox"/> am <input type="checkbox"/> pm
75.			<input type="checkbox"/> am <input type="checkbox"/> pm	105.			<input type="checkbox"/> am <input type="checkbox"/> pm
76.			<input type="checkbox"/> am <input type="checkbox"/> pm	106.			<input type="checkbox"/> am <input type="checkbox"/> pm
77.			<input type="checkbox"/> am <input type="checkbox"/> pm	107.			<input type="checkbox"/> am <input type="checkbox"/> pm
78.			<input type="checkbox"/> am <input type="checkbox"/> pm	108.			<input type="checkbox"/> am <input type="checkbox"/> pm
79.			<input type="checkbox"/> am <input type="checkbox"/> pm	109.			<input type="checkbox"/> am <input type="checkbox"/> pm
80.			<input type="checkbox"/> am <input type="checkbox"/> pm	110.			<input type="checkbox"/> am <input type="checkbox"/> pm
81.			<input type="checkbox"/> am <input type="checkbox"/> pm	111.			<input type="checkbox"/> am <input type="checkbox"/> pm
82.			<input type="checkbox"/> am <input type="checkbox"/> pm	112.			<input type="checkbox"/> am <input type="checkbox"/> pm
83.			<input type="checkbox"/> am <input type="checkbox"/> pm	113.			<input type="checkbox"/> am <input type="checkbox"/> pm
84.			<input type="checkbox"/> am <input type="checkbox"/> pm	114.			<input type="checkbox"/> am <input type="checkbox"/> pm
85.			<input type="checkbox"/> am <input type="checkbox"/> pm	115.			<input type="checkbox"/> am <input type="checkbox"/> pm
86.			<input type="checkbox"/> am <input type="checkbox"/> pm	116.			<input type="checkbox"/> am <input type="checkbox"/> pm
87.			<input type="checkbox"/> am <input type="checkbox"/> pm	117.			<input type="checkbox"/> am <input type="checkbox"/> pm
88.			<input type="checkbox"/> am <input type="checkbox"/> pm	118.			<input type="checkbox"/> am <input type="checkbox"/> pm
89.			<input type="checkbox"/> am <input type="checkbox"/> pm	119.			<input type="checkbox"/> am <input type="checkbox"/> pm
90.			<input type="checkbox"/> am <input type="checkbox"/> pm	120.			<input type="checkbox"/> am <input type="checkbox"/> pm

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## Language Assistance Services

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**Korean:** 안내사항: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-275-2583 번으로 전화하십시오.

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**Gujarati:** સૂચના: જો તમે ગુજરાતી બોલતા હો, તો નિઃશુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. 1-800-275-2583 કોલ કરો.

**Vietnamese:** LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi sẽ cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Hãy gọi 1-800-275-2583.

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**Arabic:** ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية متاحة لك بالمجان. اتصل برقم 1-800-275-2583.

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# Stay motivated with well-being tools!



## Earn tokens and badges on your well-being journey

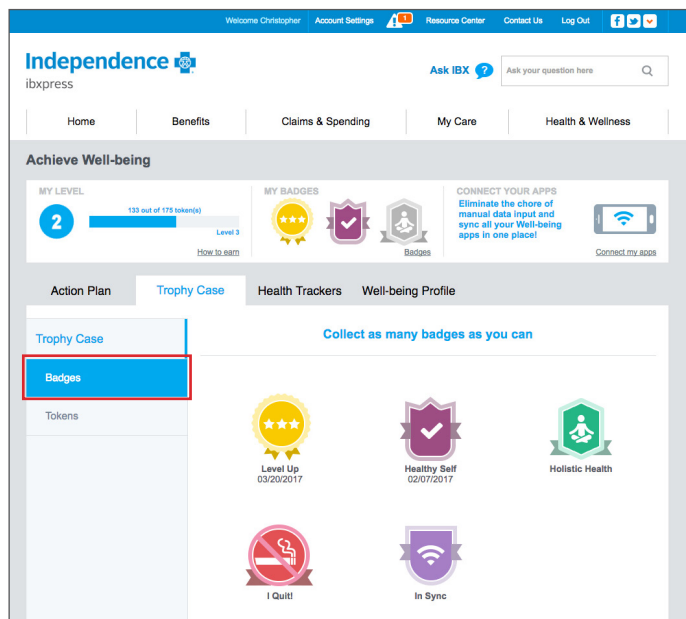
Start your journey to Achieve Well-being by completing the Well-being Profile on [ibxpress.com](https://ibxpress.com) or on our IBX mobile app. Then pick from hundreds of programs to create a personalized Action Plan to help you earn tokens and badges and meet your goals.

### How to Earn Tokens and Badges









You can earn tokens for every small step that you take to reach your well-being goals, such as:

- Logging in at [ibxpress.com](https://ibxpress.com)
- Completing your Well-being Profile
- Finishing programs successfully
- Reading well-being articles and healthy recipes
- Watching videos
- Syncing a health tracking app

The more you use the Achieve Well-being tools, the quicker you earn tokens. You can also earn badges by completing specific activities, such as syncing a health tracking app. As your token count increases, you move up to higher levels. See if you can achieve Level 4 by earning 320 tokens!



**Use the well-being tools often to earn tokens faster and level up. You can also earn badges for specific activities.**

Description	Tokens Earned	Frequency	Badge
Log in at ibxpress.com	1	Once per day/max 10	
Connect your apps	5	4	
Track activity within a program	1	No maximum	
Complete a program (min 2 tracking days)	5	No maximum	
Complete at least one program (any level) from each of the four primary lifestyle management focus areas: Nutrition, Physical Activity, Sleep, Stress	20	1	
Move up a focus difficulty level	5	12	
Complete the Well-being Profile	50	1	
Read a healthy recipe within your Achieve Well-being program	5	5	
View a video within your Achieve Well-being program	5	5	
Read a news article within your Achieve Well-being program	5	5	
Complete the on-line SmartQuit smoking cessation program	50	1	
Move up to Level 1 (50 tokens required)	10	1	
Move up to Level 2 (75 tokens required)	10	1	
Move up to Level 3 (175 tokens required)	20	1	
Move up to Level 4 (320 tokens required)	50	1	

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This plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

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