

WELLNESS PRODUCTS & SERVICES



of Tennessee



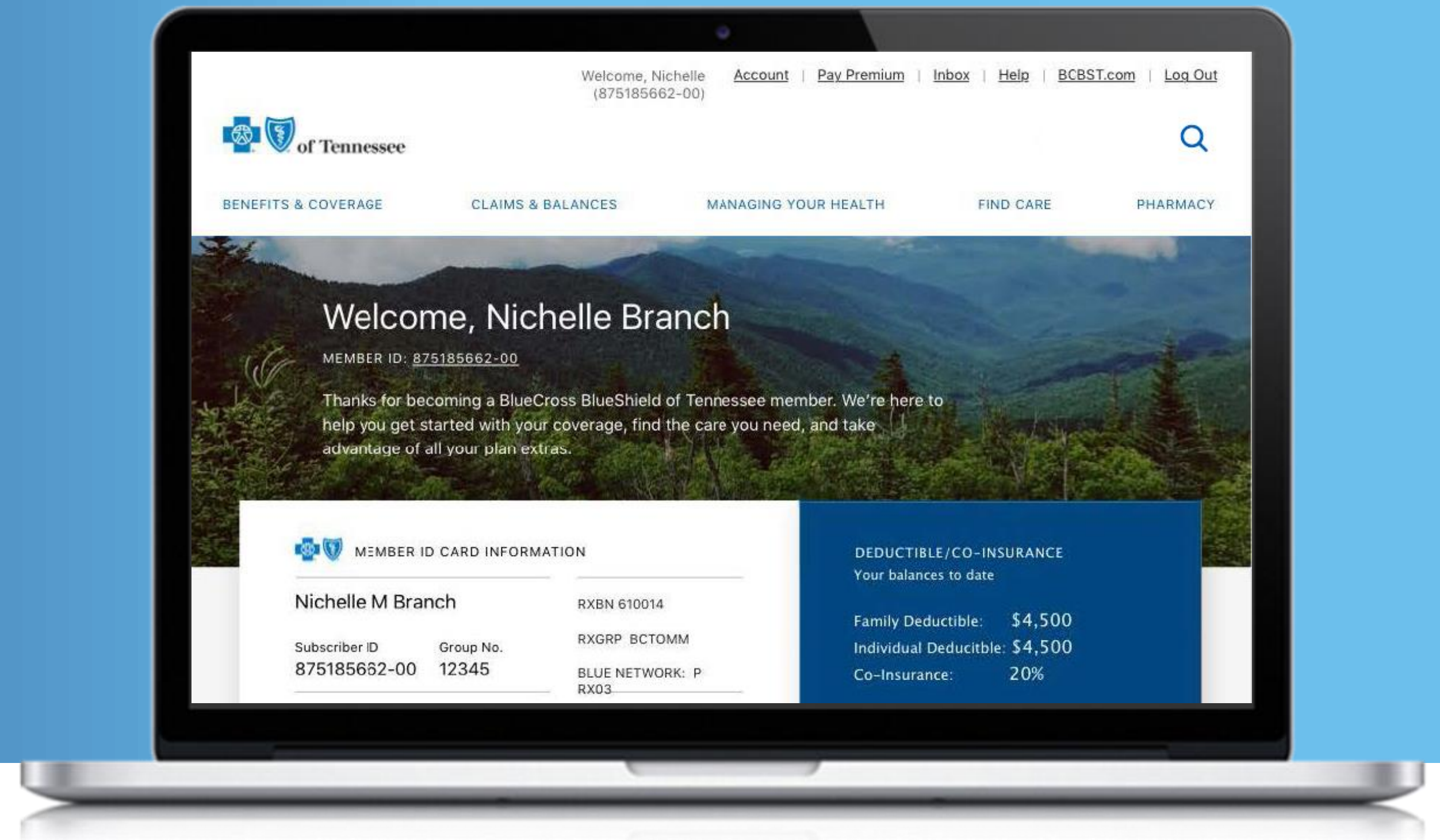
— DISCLAIMERS

The material contained within this presentation is intended to help you and your employees make good health choices. **It should not be interpreted as medical advice.** If you have specific medical questions, consult a health care provider.

Actual benefits change, and are updated over time, so webinar information could be become outdated. **You should always check with your account executive for the most up-to-date information.**

BCBST.COM

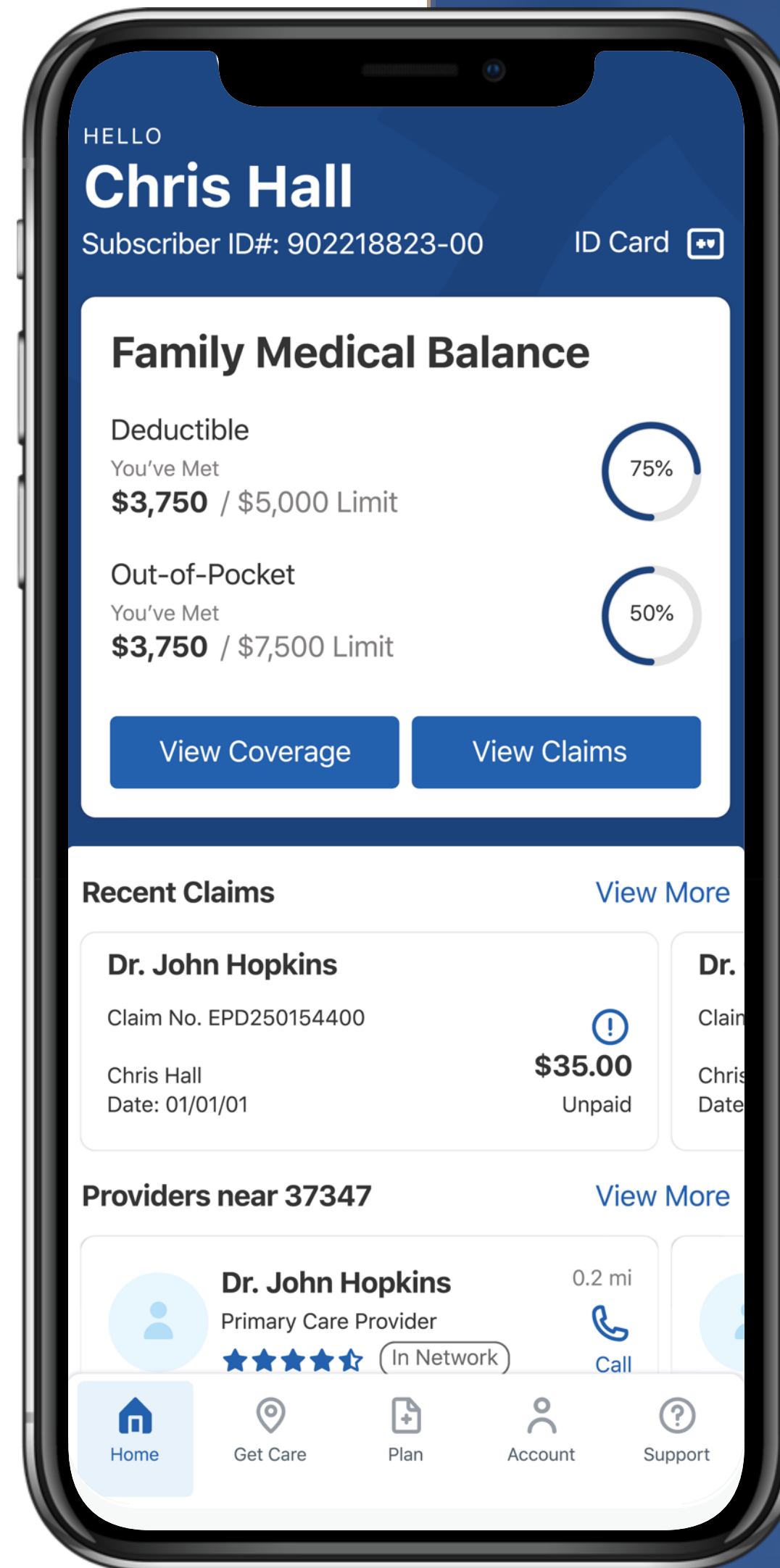
TOOLS TO MAXIMIZE YOUR BENEFITS



- Streamlined access to claims, benefits, coverage details and balances
- Click-to-chat
- Provider Bill Pay
- HealthCare Cost Estimator and Find Care tools
- Member discounts
- Online medical library
- Wellness program access
- Personalized alerts and document center
- Order replacement ID cards
- Integration with account balances

BCBSTNSM MOBILE APP

INFORMATION AT YOUR
FINGERTIPS



FASTER LOGIN

Touch and Face ID login means no password memorizing

LIVE ONLINE CHAT

Get help from a live agent on your care team

ALL YOUR DETAILS IN ONE PLACE

All your plan coverage and costs are front and center

DIGITAL ID CARD

See and share your Member ID card with a single tap

FIND CARE & COSTS

Find providers near you and how much you might pay for their care

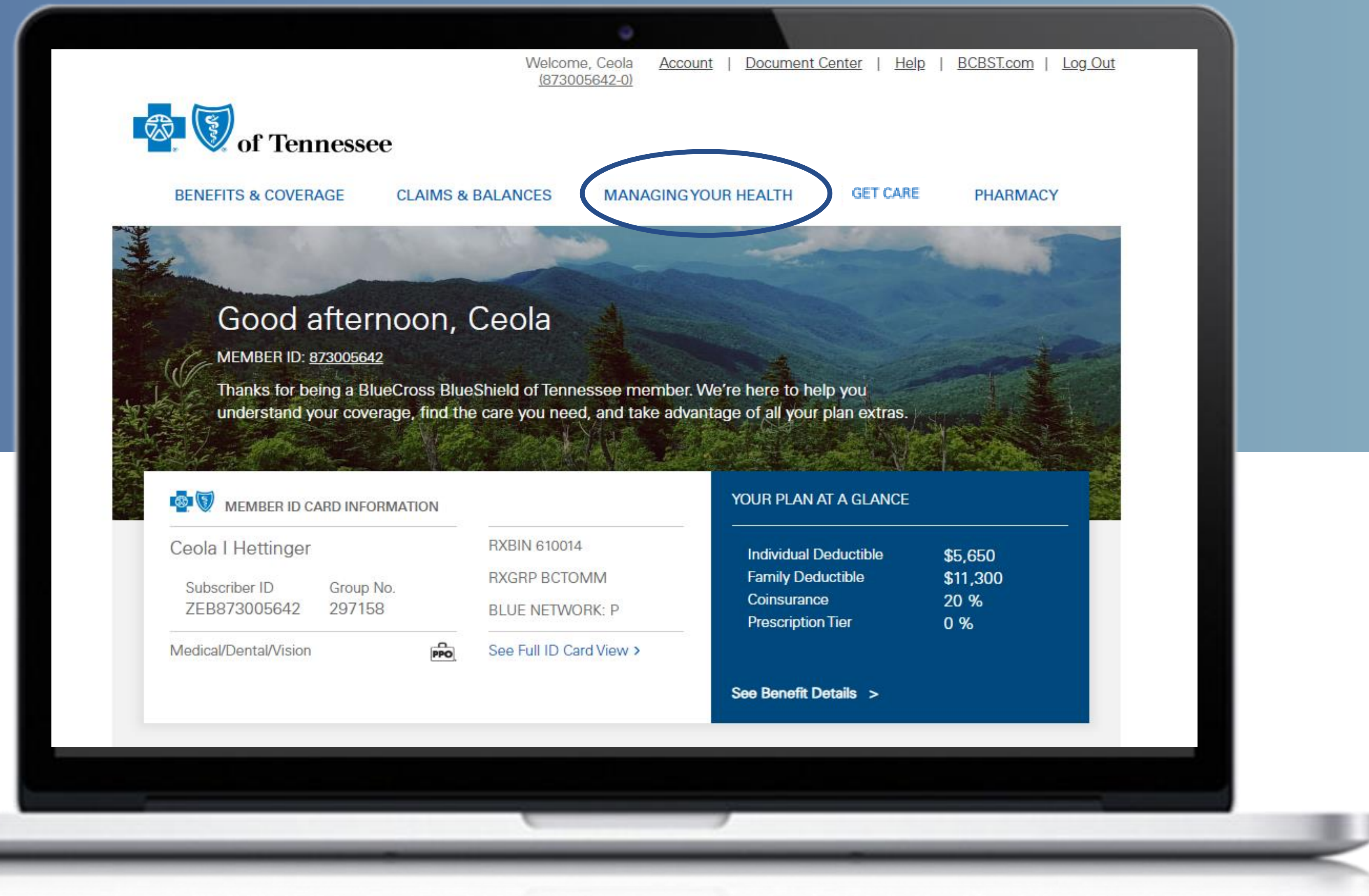
EASY TELEHEALTH ACCESS

Easy-to-find link to make virtual doctor appointments

MANAGING YOUR HEALTH

THE HOME OF YOUR
ONLINE WELLNESS
RESOURCES

- Access to Member Wellness Center
- Quick links to additional BCBST Wellness Programs
- Member Discounts





MEMBER WELLNESS CENTER

Helping members keep up with their wellness program and find resources that can help them get and stay healthy

- Easy access to secure portal via bcbst.com or AlwaysOn mobile app
- Customized Dashboard
- Access to complete Personal Health Assessment (PHA)
- Health trackers to monitor stress level, nutrition, weight, exercise and more
- Digital Self-Guided Programs
- Ability to sync nutrition apps, fitness devices, blood pressure cuffs and smart scales.
- Access to review your biometric screening results*

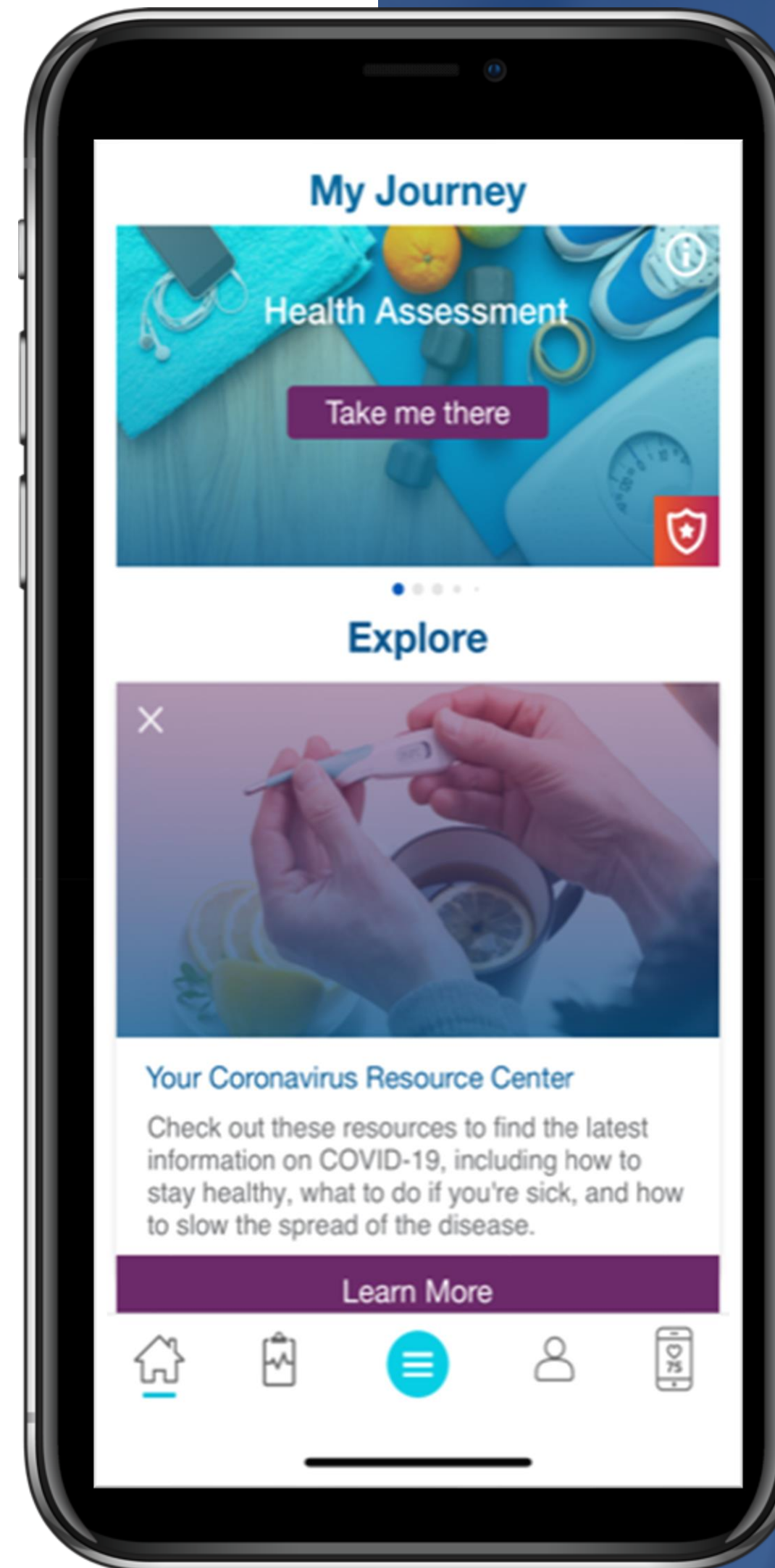
*If your company is participating in these programs



AlwaysOn Wellness
Onlife Health, Inc.
Designed for iPhone
★★★★★ 4.3 • 1K Ratings
Free

ALWAYSON MOBILE APP

YOUR WELLNESS AT YOUR
FINGERTIPS



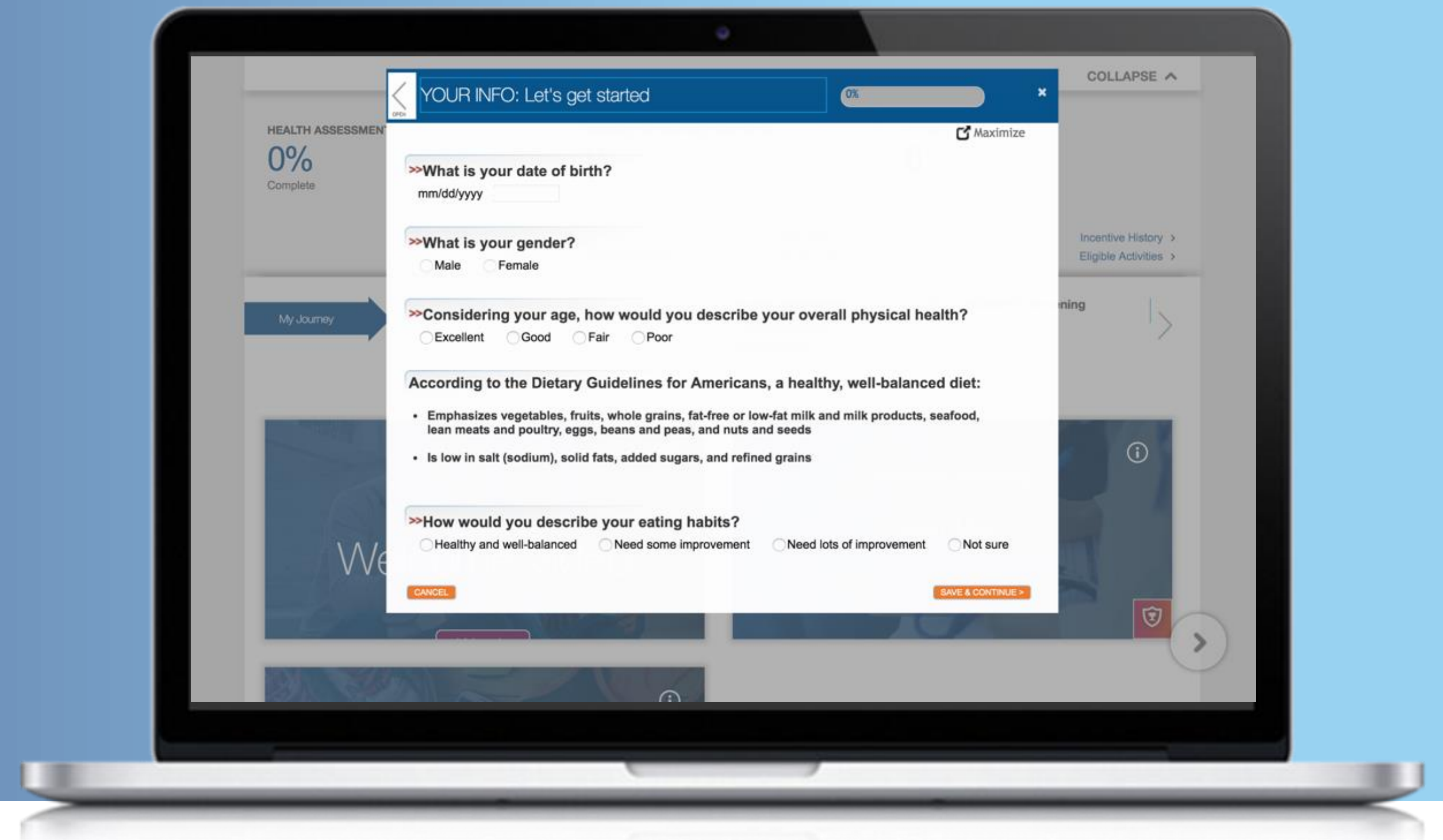
Tools and resources to support a journey to better health on your device. Includes:

- Personal Health Assessment
- Health Articles & Videos
- Health Trackers
- Fitness, Nutrition, Smart Scale & Blood Pressure Cuff Device Integration
- Digital Self- Guided Programs
- Personal Challenges

PERSONAL HEALTH ASSESSMENT (PHA)

SET THE BASELINE FOR HEALTH

The PHA provides a summary of employees' overall health status and offers suggestions for improvement.



ONLINE PERSONAL HEALTH ASSESSMENT

- Interactive member experience
- Branching logic
- Available on the Member Wellness Center and the AlwaysOn Mobile App
- Available in English or Spanish
- Provides a Personalized Wellness Report upon completion informing the member of their health baseline, and identifies health risks, healthy habits and a personalized action plan

PAPER PERSONAL HEALTH ASSESSMENT*

- Available for members without access to a computer or mobile device
- Available in English and Spanish
- Includes a self-addressed, postage-paid envelope for processing
- Personalized Wellness report is mailed informing the member of their health baseline, and identifying health risks, healthy habits and a personalized action plan

WELLNESS TOOLS

RESOURCES TO PROMOTE HEALTHY HABITS

DIGITAL SELF-GUIDED PROGRAMS

- Program types include Educational and Interactive
- Over 20 Self-Guided Programs covering a variety of wellness topics
 - Blood Pressure
 - Boosting Your Biome
 - Cholesterol
 - Dental Health
 - Diabetes Prevention & Management
 - Financially Fit
 - Five Healthy Pregnancy Programs
 - Healthy Bones and Joints
 - Improve Nutrition
 - Improve Physical Fitness
 - Maintain a Healthy Weight
 - Metabolic Syndrome
 - Preventive Health
 - Sleep Hygiene
 - Stress Management
 - Tobacco Cessation

**Healthy employees are happier, more productive,
and help you save on your overall health care
plan costs.**

WELLNESS TOOLS

RESOURCES TO PROMOTE HEALTHY HABITS

PERSONAL CHALLENGES

- 43 unique challenges covering a variety of topics
- Challenges last from 7 to 60 days
- Topics Include: Nutrition, Physical Activity, Sleep, Social Health, Tobacco Cessation, Financial Health

HEALTH TRACKERS

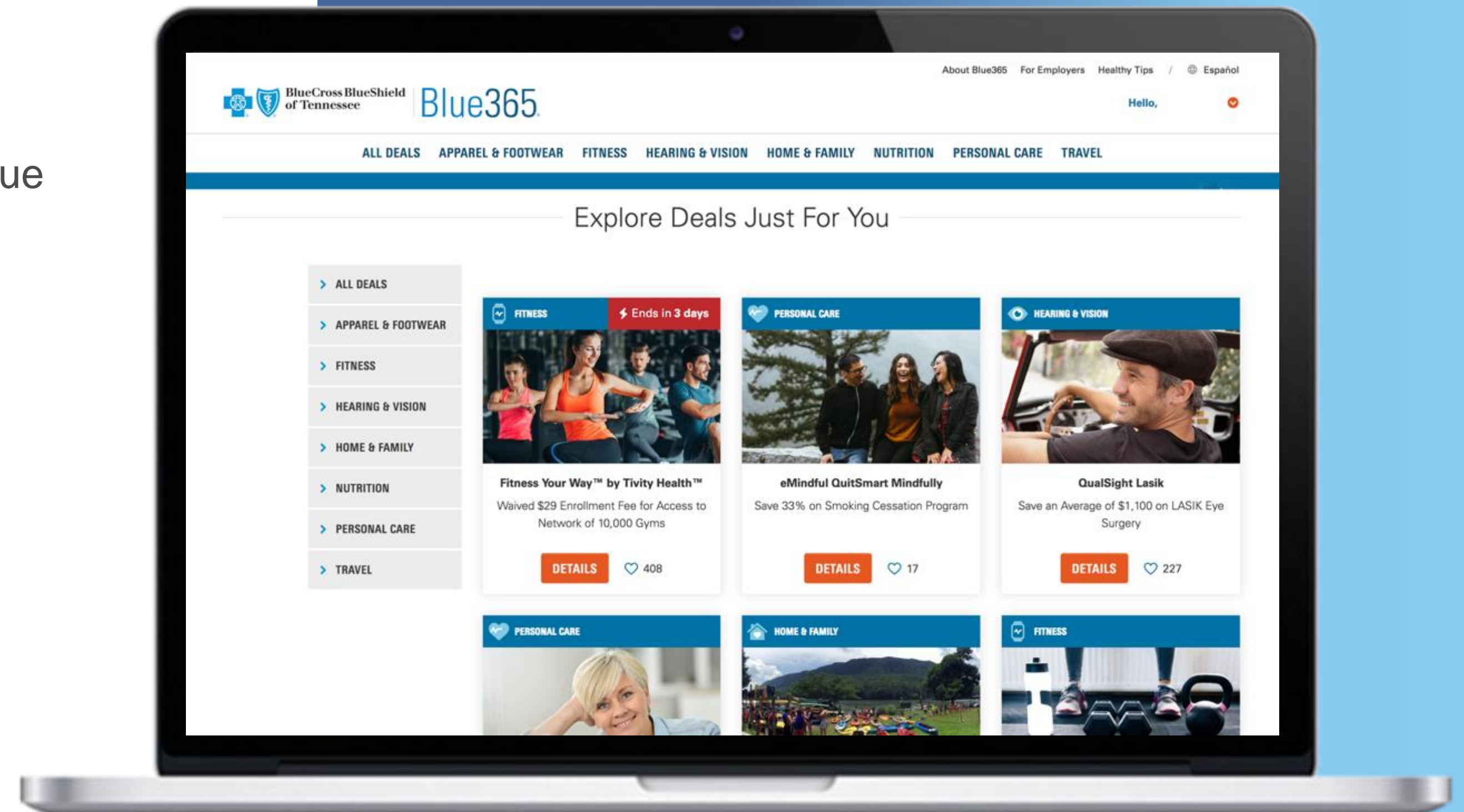
- Record your progress with lifestyle behaviors anytime
- Trackers Include: Stress, Tobacco Use, Weight, Blood Pressure, Cholesterol, Nutrition, Oral Health & more

Participating in challenges or tracking lifestyle behaviors allow employees to see trends over time and make behavior changes accordingly.

BLUE365® MEMBER DISCOUNTS

Offering exclusive health and wellness deals, keeping members healthy and happy, every day of the year

- Available to all our members nationally as an additional value
- Offers discounts for members to save on products and services that promote a well-balanced lifestyle
- Discount Categories Include:
 - Financial Health
 - Fitness and Fitness Devices
 - Healthy Eating
 - Lifestyle: workout apparel
 - Personal care: hearing aids, vision
 - Wellness: vitamins/supplements
- Members can opt in to receive weekly and monthly emails





FITNESS YOUR WAY

ONE MEMBERSHIP, ONE MONTHLY FEE,
ACCESS TO 10,000 GYMS NATIONWIDE

*Must be 18 years or older to participate

AFFORDABLE

One-time enrollment fee of \$19 and \$19-99 per month depending on which tier members choose

UNLIMITED ACCESS

To the nationwide network, including more than 13,000 participating fitness locations, plus virtual fitness classes

FLEXIBLE MEMBERSHIP

No long-term contract is required—only a 3-month initial commitment

ONLINE CONVENIENCE

Employees can locate fitness centers, enroll and manage their activity online. There's even a \$10/month virtual-only workout option.

Encouraging employees to adopt healthier lifestyles can increase productivity, lower absenteeism and help them improve their overall health.

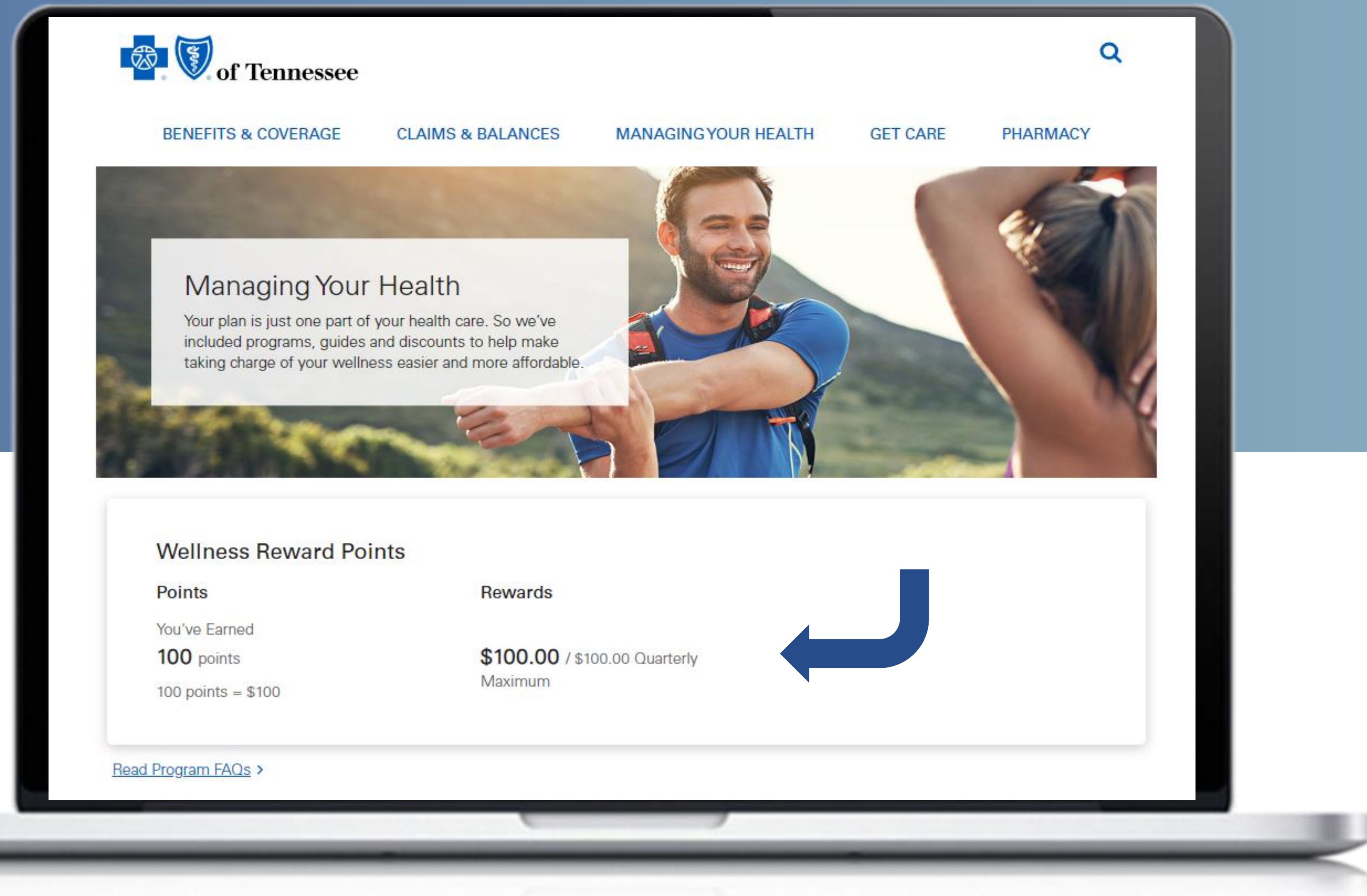
MEMBER PROGRAMS



REWARDS PROGRAM

CHECKING YOUR WELLNESS REWARD POINTS

- Available on the Managing your Health home screen on BCBST.com and in the BCBSTN mobile app
- Each quarter, members will be emailed a \$100 Mastercard digital gift card the month following the achievement of earning 100 points



REWARD PROGRAM UPDATE: 4X BETTER THAN BEFORE

Rewards for 2025:

- Subscriber and covered spouse can each earn up to 100 points per quarter and receive a \$100 digital Visa gift card per quarter, up to \$400 per year
- Personal Health Assessment must be completed first to be eligible and earn points each year
- If a member doesn't earn 100 points during a quarter, accumulated points roll over to next quarter until member has either earned a full 100 points or the current program year ends
- Points will reset annually on Jan. 1.



2025 Rewards Program Details

Reward Activity	Points	How to Earn
Personal Health Assessment	50	1 per year Necessary to be eligible and earn points
Annual Wellness Visit	100	1 per year
Teladoc Health Registration	50	1 per lifetime
Teladoc Health Utilization	Up to 100	50 points each, 100 points per year
Physical Activity-Device Steps	Unlimited per day	1 point = per 5,000 steps
Flu Shot	50	1 per year
Chronic Condition/Case Management Engagement (2 consults)	Up to 100	Earn after completing 2 nd consult and earn 50 points. 1 per quarter, 100 points max per year
Cancer Screenings (Mammogram, Colorectal, Cervical, or Prostate)	100	Earn for only 1 screening per year
Diabetes Management (A1C, urine test, and kidney function)	Up to 150	50 points each test. 1 test per year
Healthy Maternity Completion	100	1 per year



Fully Insured and Self-Funded Rewards Digital Mastercard email that is sent to the member effective 1/1/2025.

Email is sent from BCBST Rewards, noreply@tangocard.com.

TANGO

Tango Card Test,

Your Virtual Promotional Prepaid Mastercard USD is Here!

Prod Test Virtual Promotional Prepaid Mastercard .AM

\$5.00

Customer Service 1-888-311-2108

REWARD

Account Number

5412 7512 3456 7890

debit


CVC2

123

Card thru

12/25

For Electronic Commerce Use
Card issued by Pathward, N.A., Member FDIC,
pursuant to license by Mastercard International.



Code: QT4CCTK2CSW3

To Redeem

1. Go to MyPrepaidCenter.com/redeem and enter code
2. Complete the online registration page and accept the cardholder agreement and e-sign agreement, then you will be able to view your 16-digit card number, expiration date, security information, where your card can be used, available balance, transaction history, etc.

If you have any problems or questions, please visit help.tangocard.com.
To help us better assist you, we'll ask for your reference ID: RA230823-2236690-19-1.

Virtual card is issued by Pathward®, N.A., Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated. No cash access or recurring payments. Can be used where Debit Mastercard is accepted online, for

CHRONIC CARE MANAGEMENT

DISEASE MANAGEMENT WITH A
WHOLE-PERSON APPROACH TO
PERSONALIZED SUPPORT &
GUIDANCE FOR MEMBERS WITH
CHRONIC CONDITIONS

This program aims to prevent members with chronic conditions from incurring large or catastrophic claims by helping members set and reach goals, make smarter health care decisions and communicate better with their providers.

- Educate on condition/diagnosis and what to expect from medical procedures
- Introduce members to digital engagement tools
- Identify gaps in care
- Help set goals for treatment and medication adherence
- Locate community resources and support
- Coordinate scheduling of needed services
- Refer to social worker or behavioral health services when appropriate
- Targeted conditions include:
 - Asthma
 - Chronic Obstructive Pulmonary Disease (COPD)
 - Congestive Heart Failure (CHF)
 - Coronary Artery Disease (CAD)
 - Depression
 - Diabetes

DIGITAL CARE MANAGEMENT

MEANINGFUL COMMUNICATIONS & DIGITAL TOOLS THAT
WORK FOR BUSY SCHEDULES



SECURE

A secure platform for bi-directional communication between members and care team for one-on-one personalized care management



ACCESS

Easy access to pertinent educational materials and resources to support management of medical and behavioral health conditions



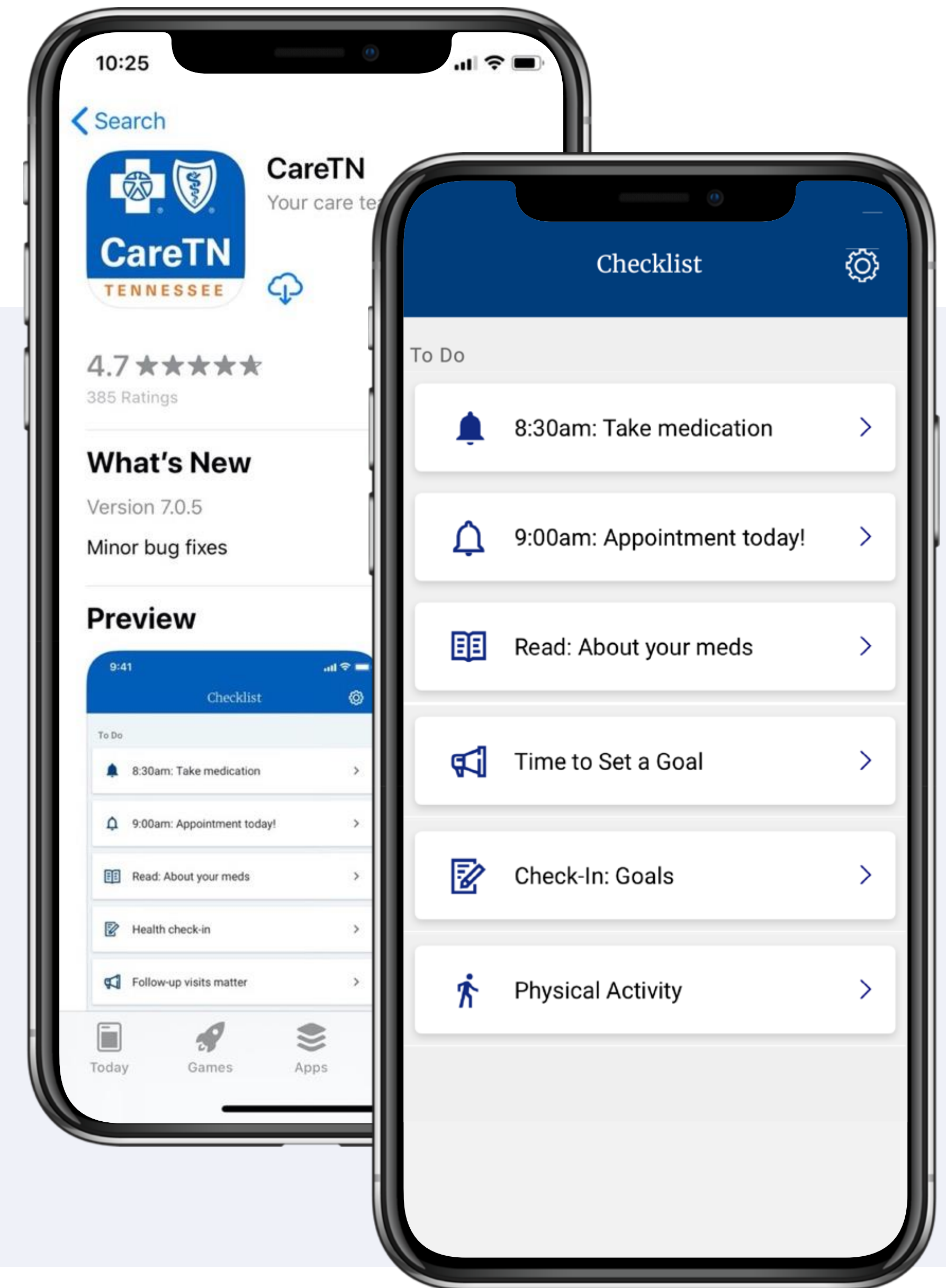
TOOLS

Member tools to set medication reminders, document and track blood pressure and glucose values and sync devices to capture daily steps

CARETNSM MOBILE APP

GET HELP MANAGING YOUR HEALTH

- Personalized, one-on-one care
- Expert support managing health conditions
- Secure messaging with a nurse, dietitian or behavioral health clinician
- Send messages at any time
- Enjoy videos and read articles picked just for you
- Add medication reminders
- Create a daily health checklist
- Link important medicines and activities to help your care team provide personalized guidance and support
- Learn about all your health plan benefits



TELADOC™ HEALTH

TALK TO DOCTORS & THERAPISTS
ANYTIME YOU NEED THEM

Talk with a doctor or therapist using your phone,
online video chat, or the mobile app.



1. ACTIVATE

Sign up by phone, online, or download our app

2. SELECT

Choose from a large network of board-certified doctors

3. CONSULT

See a doctor anytime, anywhere

USE TELADOC FOR THINGS LIKE:

- Allergies, cold, fever and flu
- Skin conditions (rashes or insect bites)
- Certain pediatric conditions
- Constipation or diarrhea
- Earaches
- Nausea and vomiting
- Pink eye
- Back and Joint Care
- Mental Health Care
- Dermatology
- And More



Services Available:

- › General Medical Urgent Care
- › Behavioral Health
- › Dermatology
- › Back & Joint Care
- › Nutrition Counseling
- › Tobacco Cessation

TELADOC™ HEALTH

ONLINE DERMATOLOGY VISITS
ANYTIME, ANYWHERE



- Choose your dermatologist from a list of providers who are licensed in your state.
- No appointment is needed. Just describe your condition and send a few photos of your skin.
- If a prescription is needed, your dermatologist can send it to your local pharmacy electronically.

Board-Certified dermatologists that can treat more than 3,000 skin, hair and nail conditions online, including:

- Acne
- Rashes
- Suspicious spots and moles
- Alopecia
- Eczema
- Rosacea
- Warts and other abnormal bumps
- Cold sores
- Psoriasis
- Insect bites
- Inflamed or enlarged hair follicles
- Skin infections

MENTAL HEALTH COMPLETE DIGITAL BEHAVIORAL HEALTH PROGRAM

HELPING MEMBERS GET
& STAY ON TRACK



Mental Health Complete is a flexible & convenient digital program with proven tools & dedicated support for stress, depression, sleep, & more

- Sixty percent of today's workforce struggles with mental health issues, but the majority are not getting the help they need
- Access, cost and engagement barriers to mental health care affect workplace retention and productivity
- Provides accessible, credible and personalized support
- Features include:
 - A simple solution that works
 - Private and secure platform
 - Accessible from anywhere
 - Instant access to digital program
 - A clear pathway to care

DIABETES MANAGEMENT PROGRAM

HELPING MEMBERS GET
& STAY ON TRACK

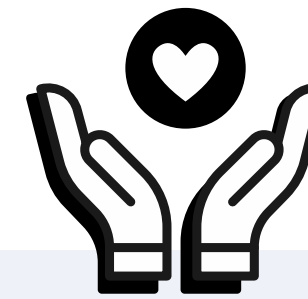


This cutting-edge program offers eligible members a way to manage their diabetes with the tools and personalized support they need.

- Follows American Association of Diabetes Educators (AADE) curriculum and American Diabetes Association (ADA) standards of medical practice
- Demonstrates cost savings and outcomes in the first year
- Features include:
 - Cellular glucose meter
 - Test strips and lancets
 - Livongo mobile app
 - Unlimited access to live, over-the-phone coaching sessions with personalized support
 - 24/7 remote blood glucose monitoring with real-time alert outreach
 - Ability to connect wearable devices
 - Health summary report

DIABETES MANAGEMENT PROGRAM

EASE OF USE & RESOURCES AT YOUR EMPLOYEES FINGERTIPS



INSTANT TRANSMISSION OF YOUR DATA

Your glucose meter is cellular enabled. No more handwritten logbooks. No more upload cables.

EASY-TO-UNDERSTAND READINGS

You add context, like when the reading was taken and how you felt at the time. This helps you understand what might be causing your results.

NO MORE REMEMBERING TO ORDER DEVICE REFILLS

The system knows how many strips you've used and when you need more. Your glucose meter will prompt you with a message to reorder.

IMMEDIATE INFORMATION SHARING

You choose who you want to share information with, such as your family, doctor and coach.

SUPPORT WHEN YOU NEED IT

Certified Diabetes Educators are there to listen, motivate and support you. They even reach out if one of your readings requires medical attention.

EASY, ANYTIME ACCESS

Get your reports, electronic logbook and trends anytime you need them.

DIGITAL MSK CLINIC

BEST PRACTICE DIGITAL-BASED
HEALTH MANAGEMENT SOLUTION FOR
BACK, KNEE, HIP, SHOULDER, & NECK
MUSCULOSKELETAL CONDITIONS



The Digital MSK Clinic offers a complete clinical model with the objective of supporting members achieve pain reduction without high-cost treatment such as imaging, surgical intervention and/or opioid prescriptions.

- Evidence-based care model led by a comprehensive clinical team:
 - Hinge Health staff includes PTs, physicians, and board-certified health coaches which are required for appropriate behavioral support
 - Five (5) dedicated and integrated programs across prevention, acute, chronic, Expert Medical Opinion and surgery
- App-based exercise therapy with wearable sensors.
- Confidential one-on-one coaching to address behavioral change and support healthy lifestyle change.
- A foundational self-enroll program with the support of targeted id stratification of high-risk/high-cost members.
- Bi-directional referral coordination with Care Management.
- Integration with groundbreaking wearable Enso pain management device.

DIGITAL MSK CLINIC

COMPREHENSIVE SOLUTION – OFFERING THE RIGHT
PROGRAM & CARE FOR DIFFERENT MSK NEEDS

BEYOND DIGITAL PHYSICAL THERAPY



PREVENTION

At-risk

Job specific exercises
& education to maintain
mobility and safety



ACUTE

Recent injury

Access to virtual PT and
therapeutic guidance for
all joints & muscle groups



CHRONIC

High-risk

Virtual PT plan supported by
sensor technology, condition
education & access to
unlimited coaching for
behavioral support



SURGERY

Pre- & Post Surgical

Expert medical opinion, pre
& post op surgery exercise
therapy and education to
ensure continuity of care

Free Expert Medical Opinion available across all care programs

HEALTHY MATERNITY

EDUCATE, EMPOWER
& SUPPORT
EXPECTANT MOTHERS



The ultimate goal of our program is to support a positive outcome for both birth mother and baby.

- Member self-enroll program
- Confidential maternity health advice from registered nurse (RN) care managers with maternity experience
- Personalized one-on-one support
- Telephonic or digital participation
- Educational materials provided at each stage of pregnancy
- Online pregnancy resources that include videos, treatment of care and immunization schedules
- Breastfeeding support from a certified lactation counselor
- An electric breast pump (based on member eligibility)
- Seamless integration into High-Risk Maternity and Behavioral Health programs, if applicable

DIGITAL BEHAVIORAL HEALTH

OFFERS CUSTOMIZABLE SUPPORT FOR
EMPLOYEES & THEIR FAMILIES WHO
NEED HELP WITH MENTAL HEALTH
CONDITIONS

There are three app-based or online programs available, and groups can choose which programs they would like to add.

1

Therapy360® is for members who need help managing emotions connected to a physical condition, such as diabetes, connecting them to a licensed therapist and a behavioral coach.

2

Therapy+ connects members to a licensed therapist for help recognizing and changing unhealthy behaviors and emotions.

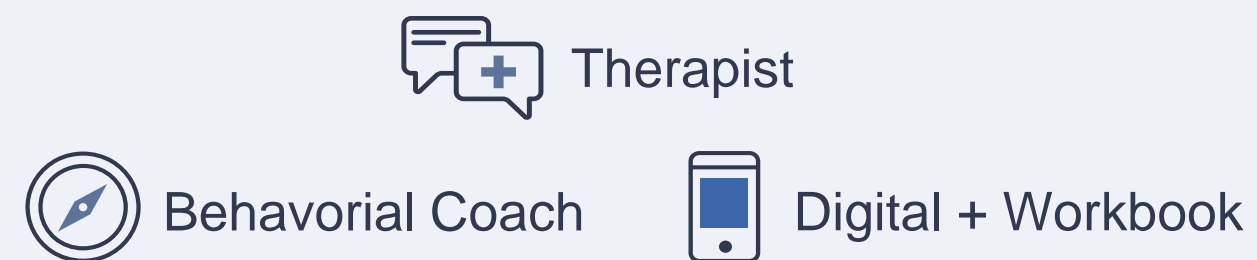
3

Coaching+ connects members with a behavioral coach to help them find ways to cope with frequent thoughts of depression, stress and anxiety.

DIGITAL BEHAVIORAL HEALTH

DESIGNED TO MEET THE VARYING NEEDS OF YOUR POPULATION

Therapy 360



For members with an accompanying medical condition who need help managing their physical, mental, and emotional health and improving their quality of life.

Therapy+



For members who need help with the guidance of a licensed therapist in conjunction with the ease and convenience of a digital companion to practice new CBT skills.

Coaching+



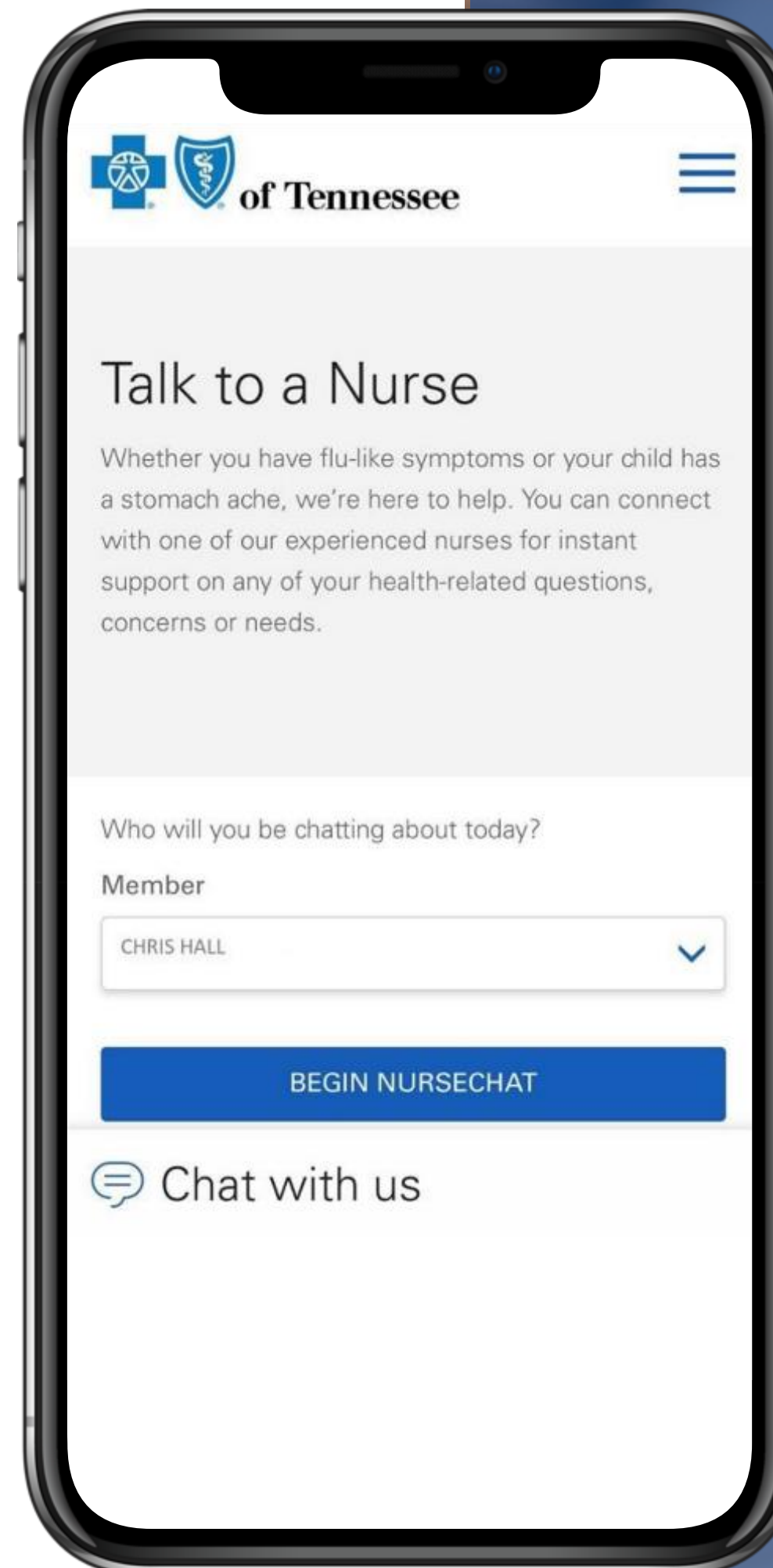
For members who need help managing thoughts of depression, stress, or anxiety and learning coping tools to make the everyday easier.

NURSELINE

MEMBERS CAN GET
ANSWERS 24/7 & BE
DIRECTED TO
APPROPRIATE CARE

Nurseline provides value and savings when members are directed to more cost-effective and appropriate care

*Nurseline is included for fully insured groups and a buy up for self-funded accounts.



- 24/7 access to a live person, never a callback system
- Secure access via phone, secure email, or chat
- Staffed by registered nurses licensed to practice in all 50 states, D.C. and Guam, with an average of 10 years experience
- Nurses can:
 - Assess symptoms
 - Give general health information
 - Provide education and support
 - Help make decisions for members facing surgery or other treatments
- Embedded with Chronic Care Management (CCM)
- A library of health education materials written at the 6th and 8th grade levels
- Includes multicultural services and features
- NCQA Certified and URAC Accredited

BIOMETRIC SCREENINGS

HELP YOUR EMPLOYEES GET HEALTHIER

Biometric health screenings are a fast, effective way to help employees understand their overall health and health risks



ON-SITE EVENTS

Testing for body mass index, waist circumference and cholesterol, blood glucose and triglycerides using finger stick or venipuncture

- Supports increased member engagement in wellness initiatives
- Results are auto populated into the online Personal Health Assessment



PHYSICIAN FORM

Allows members to get their biometric screening completed during an annual well visit check

- Alternative to onsite visit
- Offers easy solution for employees to receive a biometric screening with minimal cost to the employer
- Physician completes form to validate screening results



OFF-SITE LAB SCREENING

Gives your employees access to a national lab network

- May be used as a stand alone or with other biometric products, such as an on-site event and/or physician form



AT-HOME SCREENING

Gives your employees access to a comprehensive biometric screening kit

- Alternative to other screening modalities
- May be used as a stand alone or with other biometric products, such as an on-site event and/or physician form

*On-site events and lab available at additional cost for both fully insured and self-funded accounts. Physician forms are included for fully insured and a buy up for self-funded accounts.

THANK YOU

