



AmeriHealth Healthy LifestylesSM Rewards

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What is AmeriHealth Healthy LifestylesSM Rewards?

AmeriHealth Healthy LifestylesSM Rewards was developed with the philosophy that a company is only as healthy as its employees. The program offers employers the cost savings of a consumer-driven plan with incentives aimed at improving and maintaining employee health.

The incentive-based plan is easy – both for employers to implement and for employees to participate. AmeriHealth Healthy LifestylesSM Rewards consists of three key elements:

- a POS Plus plan with in-network deductible and coinsurance;
- a Health Reimbursement Account (HRA);
- an incentive program providing HRA credits for employees' healthy behavior.

The program is a solution for health-conscious employers who see the value of providing incentives for their employees to engage in healthy behaviors. By earning credits toward their HRAs, employees will see a direct relationship between healthy behaviors and reduced health care expenses.



How does AmeriHealth Healthy LifestylesSM Rewards work?

AmeriHealth Healthy LifestylesSM Rewards is designed specifically to encourage healthy behavior by offering HRA credits for participation in activities targeted to improving health. All plan enrollees, whether they consider themselves healthy or already have health problems, are eligible to receive credits.

HRA credits are available for participation and/or completion of a range of activities:

- **Preventive activities.** Whether it's receiving a mammogram or a flu vaccine, preventing diseases from occurring and early detection are the first steps to a healthier life.
- **Wellness activities.** Going to a fitness center or taking nutritional counseling sessions are tools necessary to living healthy.
- **Chronic/At-Risk-management activities.** Health problems occur. Quality of life can be improved by quitting smoking and/or managing current conditions like asthma and diabetes.

We've made it easy for you to implement AmeriHealth Healthy LifestylesSM Rewards:

- **Reporting credits.** Credits are automatically reported to our system when a member completes an activity. No additional paperwork is necessary.
- **Credit values.** Credits range from \$25 to \$100, depending upon the activity. A complete list of activities and their credit value are available on the next page.
- **Promotion materials.** We will provide you with marketing materials and a dedicated website to educate employees on the program.

How much credit is earned for completing an AmeriHealth Healthy LifestylesSM Rewards activity?

Preventive activities

Mammogram screening	\$50 HRA credit
Colon Cancer screening	\$50 HRA credit
Primary Care Physician or OB/GYN visit	\$50 HRA credit
Diabetes screening	\$25 HRA credit
Cholesterol screening	\$25 HRA credit
Flu immunization	\$25 HRA credit

Wellness activities

AmeriHealth Healthy Lifestyles Fitness Program completion	\$100 HRA credit
Nutritional Counseling Session participation (two or more)	\$50 HRA credit
Online Personal Health Profile completion	\$50 HRA credit
Smoke-Free Pledge completion	\$25 HRA credit

Chronic/At-risk-management activities

Chronic Disease Management with a Connections SM Health Coach	\$100 HRA credit
AmeriHealth Healthy Lifestyles Smoking Cessation Program participation	\$50 HRA credit
AmeriHealth Healthy Lifestyles Smoking Cessation Program completion (one-year tobacco free)	\$50 HRA credit
AmeriHealth Healthy Lifestyles Weight Loss Program participation	\$50 HRA credit

What available medical plans partner with AmeriHealth Healthy LifestylesSM Rewards?

POS Plus Coinsurance Option 1	In-network	Out-of-network
Deductible (<i>individual/family</i>)	\$1,000/\$2,000	\$2,000/\$4,000
Out-of-pocket max. (<i>individual/family</i>)	\$2,000/\$4,000	\$5,000 /\$10,000
Overall lifetime max.	Unlimited	\$5,000,000
Inpatient hospital days (<i>medical</i>)	Unlimited	Unlimited
PCP visits	\$20	70%*
Specialist visits	\$40	70%*
OB / GYN visit	\$20	70% No deductible
ER care (<i>copay not waived if admitted</i>)	\$100	\$100

**Subject to deductible*

POS Plus Coinsurance Option 2	In-network	Out-of-network
Deductible (<i>individual/family</i>)	\$1,500/\$3,000	\$3,000/\$6,000
Out-of-pocket max. (<i>individual/family</i>)	\$2,000/\$4,000	\$6,000/\$12,000
Overall lifetime max.	Unlimited	\$5,000,000
Inpatient hospital days (<i>medical</i>)	Unlimited	Unlimited
PCP visits	\$30	60%*
Specialist visits	\$50	60%*
OB / GYN visit	\$30	60% No deductible
ER care (<i>copay not waived if admitted</i>)	\$100	\$100

**Subject to deductible*

POS Plus Coinsurance Option 3	In-network	Out-of-network
Deductible (<i>individual/family</i>)	\$2,000/\$4,000	\$3,000/\$6,000
Out-of-pocket max. (<i>individual/family</i>)	\$3,500/\$7,000	\$15,000/\$30,000
Overall lifetime max.	Unlimited	\$5,000,000
Inpatient hospital days (<i>medical</i>)	Unlimited	Unlimited
PCP visits	\$30	50%*
Specialist visits	\$50	50%*
OB / GYN visit	\$30	50% No deductible
ER care (<i>copay not waived if admitted</i>)	\$100	\$100

**Subject to deductible*

Why choose AmeriHealth Healthy LifestylesSM Rewards?

According to the American Journal of Preventive Medicine, **employers who invest in worksite health promotion programs can potentially gain a return of \$3 to \$6 for every dollar invested over a two- to five-year period.** The more employees participate in AmeriHealth Healthy LifestylesSM Rewards, the greater the return.

As your financial return grows, so will the many other benefits that come with a healthier workforce, such as:

- medical cost savings through improved health and long-term risk reduction;
- increased employee awareness of your concern for their health;
- healthier, more positive workforce;
- greater productivity through reduced absenteeism due to health issues;
- higher employee morale;
- more health-conscious employees;
- greater awareness and use of health plan programs and resources.

The bottom line... healthier employees equal a more productive workplace.



How do I find out more about AmeriHealth Healthy LifestylesSM Rewards?

The path to a healthier workforce begins with one simple step. Contact your broker or account representative for more information about how AmeriHealth Healthy LifestylesSM Rewards can provide you with the plans, tools and incentives to engage and motivate your employees to take charge of their health.

