

# well & good

Get the most from your **health plan**.



Clearing out the wellness clutter

Did you know?  
Medco's new, enhanced Web site

Quick facts



## Clearing out the wellness clutter

| An individualized action plan can help you succeed.

Every day, we're bombarded by "get healthy" messages. From food marketing to gym membership promotions to weight loss Web sites, everyone has advice on how to get healthier.

But what's right for *you*?

Your health is the product of lots of little, everyday lifestyle decisions and behaviors. The key is to crack the code on what can help improve your individual health.

That's where your health coverage can come in. As a GuideStone medical plan participant, you have free access to Highmark Blue Cross Blue Shield's suite of online wellness tools, including the *Succeed* questionnaire. In addition to basic health statistics like your cholesterol and blood pressure, this health risk assessment includes questions designed to look at the way you live each and every day.

Why look at all these factors? Think about how many things affect your health: stress, diet, exercise, environment, injury, nutrition. Many programs focus

solely on weight management or exercise. That's only part of your health. Improving your overall well-being means looking at the total package.



*Your health is the product of lots of little, everyday lifestyle decisions and behaviors.*



The *Succeed* questionnaire helps you better understand how your overall lifestyle can impact your health. Once you've completed the online questionnaire, you'll receive a customized action plan that's been specifically created for you. No one-size-fits-all, haphazard advice here. This is tailored for *you* — at this time in your life, at this point in your health.

Your *Succeed* plan analyzes your overall lifestyle behaviors and how much you indicate you want to change. The result is a prioritized list of things you can do — or stop doing — to improve your current health. Think of it as a customized checklist toward better health.

*Continued on back*

## Did you know?

Medco, your pharmacy benefits provider, has enhanced their Web site! Now you have real-time access to:

- ✧ Look over features of the plan.
- ✧ Confirm prescription co-payments.
- ✧ See if a specific medication is on the plan's formulary.
- ✧ Price current medications.
- ✧ Find available lower-cost alternatives to medications you take on an ongoing basis.



If you are a first time visitor to [www.medco.com](http://www.medco.com), please take a moment to register. Remember to have your member ID (on your card) and a recent prescription number handy.



## Clearing out the wellness clutter Continued from front

This program can impact your pocketbook, too. Health care costs continue to rise — with no end in sight. Improving your health can have two direct effects on health care costs:

1. **You can lower your *individual* health care costs.** The healthier you are, the less disease-related care you'll probably require. Nearly three quarters of all the health care in this country is for preventable or lifestyle-related disease. A healthier lifestyle may help you avoid conditions that would require expensive treatment or medication.
2. **You help control *overall* health care costs.** On average, one quarter of the population accounts for three quarters of all major health care expenses. These costs are most often related to major illness and/or disease, much of which is preventable.

### Ready to get started?

Highmark's *Succeed* questionnaire is secure, confidential — and designed just for you. Follow the instructions below to access your Succeed questionnaire.

- 1 | Go to [www.highmarkbcbs.com](http://www.highmarkbcbs.com) and select Log In. *(Green Box)*
- 2 | If you've already registered with the Web site, enter your User ID and Password to log in. If you're a first-time visitor, select Register Now. *(Orange Box)*
- 3 | Enter the requested information. (NOTE: Member ID is your SS# (no dashes) or the number on your Medical ID card - do not include CQM in front of your ID number - numbers only.)
- 4 | Submit.
- 5 | Select the "Your Health" tab from your personalized home page.
- 6 | Select the "Test Your Wellness" link on the left vertical navigational bar.
- 7 | Read the directions, then complete the *Succeed* questionnaire.



## quickfacts

- ✧ Health care spending is 4.3 times the amount spent on national defense.<sup>1</sup>
- ✧ Health care spending continues to rise at twice the rate of inflation.<sup>2</sup>
- ✧ A 65-year-old couple today could need as much as \$295,000 for premiums and out-of-pocket medical expenses during retirement.<sup>3</sup>

<sup>1</sup> California Health Care Foundation. Health Care Costs 101 – 2005. 02 March 2005. <http://www.chcf.org/>

<sup>2</sup> Poisal, J.A., et al., Health Spending Projections Through 2016; Modest Changes Obscure Part D's Impact. Health Affairs (21 February 2007): W242-253

<sup>3</sup> Employee Benefit Research Institute survey, 2006.