

Core's LifeStyles Management Program is a program which identifies and assists individuals with known and unknown chronic illnesses. The purpose of the LifeStyles Management Program is to promote member participation in building a healthier lifestyle as well as provide education and management of chronic medical conditions. Plan participants can expect to receive professional health care support in order to self-manage and prevent catastrophic complications.

The LifeStyles Management Program focuses on five defined health benchmarks: body mass index (BMI), blood pressure, cholesterol, diabetes management, and non-nicotine use. All five of the chosen categories, if unmanaged, may result in dramatic health issues and extensive health costs.

New: Health Incentive Credits

In 2012, Health Incentive Credits can be earned to use toward the calendar year deductible.

HEALTH RISK ASSESSMENT	CREDITS EARNED
Blood Pressure Reading	\$250
Cholesterol	\$250
Body Mass Index (BMI)	\$250
Tobacco/Nicotine Levels	\$250
Diabetes Management	\$250
	\$1,250 TOTAL

To receive the credit(s), the following health benchmarks must be met:

•	Blood Pressure Reading ¹	≤ 140/90	
•	Cholesterol	≤ 200	
•	Body Mass Index (BMI) ²	≤ 30.0	
•	Tobacco/Nicotine levels	Negative	
•	Diabetes Management ³	Compliant in	

etes Management ³ Compliant in below category
Type I diabetic Hemoglobin A1c (HbA1c) \leq 7.6
Type II diabetic Hemoglobin A1c (HbA1c) \leq 7.0
Non-diabetic Hemoglobin A1c (HbA1c) \leq 6.0

For each benchmark met, a \$250 credit will be applied to the individual deductible, up to \$1,250 in credits to reduce the individual deductible.

If an employee and/or dependent are genetically (or otherwise) predisposed and they minimize their risk by taking prescribed medications that bring their test results to desired levels, they can still be awarded the health incentive credit(s).

³ American Diabetes Association Standards of Medical Care in Diabetes



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¹ American Heart Association recommendation

² Centers for Disease Control and Prevention recommendation

Frequently Asked Questions

Q: How are deductible credits earned?

A: A health risk assessment is required to qualify for deductible credits.

Q: What is a Health Risk Assessment (HRA)?

A: HRAs consist of:

- Assessment of height, weight, blood pressure
- Personal Health Survey
- Blood Work (Hemoglobin A1c and Lipid Panel)

(This is a fasting assessment; therefore, do not eat or drink anything after midnight before having the assessment performed. However, if you are taking medication for blood pressure or diabetes on a regular basis, it is permissible to take your medication with a sip of water.)

Q: When are HRAs conducted?

A: For the 2012 Plan Year, HRAs will be conducted from October 1, 2011 – March 31, 2012; however, if you have completed an HRA in July, August, or September 2011 and are satisfied with your results, you may request that it be applied toward the 2012 Plan Year. You must make this request **no later than** March 31, 2012, otherwise it will be considered as if you neglected to complete an HRA.

Q: Where are HRAs conducted?

A: HRAs are performed in the office of the Core nurse located in the Clark Building at 504 Maple Drive, Vidalia, GA 30474.

Q: I missed the HRA window, can I reschedule?

A: The 2012 Plan Year consists of a six (6) month window of opportunity to complete the HRA. If the HRA is not completed within the allotted time, you will be ineligible for the deductible credit(s) until the next plan year. <u>It is your responsibility to contact Debbie Horton, RN, to schedule your assessment.</u>

Q: Who is eligible to receive deductible credits?

A: Employees, their spouse, and their dependent children (age 19 and above) enrolled in the Plan can participate in the LifeStyles Health Incentive Program.

Q: Can my dependent child who is under age 19 participate in the incentive program?

A: Dependent children age 18 and under will automatically have their deductible lowered to the \$1,000 minimum.

Q: If a participant is added to the Plan mid-year, when must they complete an HRA?

A: Anyone who does not have a January 1st effective date (e.g., new hire, addition of dependent, etc.) must complete the HRA within ninety (90) days of addition to the Plan.

Q: If all Health Incentive credits are earned, how low can the deductible be?

A: Individual deductible - \$1,000; Family deductible - \$3,000

Q: Can the credits earned by my dependent apply to the Family deductible?

A: No, Family deductible credits are based on the credits earned by the employee.

Q: What happens if I meet the required benchmark but my covered dependent does not (or vice versa)?

A: Credits follow the person who earned them. Depending on the benchmarks met, you and your dependent may have different deductibles. For example: you earn four (4) credits and your covered dependent earns two (2) – your adjusted deductible is \$1,250 and your dependent's adjusted deductible is \$1,750. If a benchmark is not met this plan year, you can see if you qualify at the next plan year.



Introduction to Core's Health Risk Assessment website

In a continuing effort to provide Meadows Regional Medical Center employees the best service and health benefits available, Core Health Services (CHS) has implemented a new on-line system to help manage your Lifestyle Plan. Our website makes it more convenient and private when reporting your health risks and completing your annual health risk assessment.

Once you have completed your annual assessment, you may visit CHS regularly to log your blood pressure, weight, or blood sugar. As you will see further on in this booklet, you can utilize the charts to see how your health data changes over time. CHS can help you monitor your progress and can also provide articles and recommendations to help you best manage your health and develop a healthier lifestyle.

Health Risk Assessments will be performed in the office of the Core nurse located in the Clark Building (next to HR) at Meadows Regional Medical Center.

The HRA will consist of:

- 1. Assessment of height, weight, blood pressure
- 2. Personal Health Survey
- 3. Blood Work (Hemoglobin A1C and Lipid Panel)

(This is a fasting assessment; therefore, you cannot eat or drink anything after midnight before having your assessment performed. However, if you are taking medication for blood pressure or diabetes on a regular basis, it is permissible to take your meds with a sip of water.)

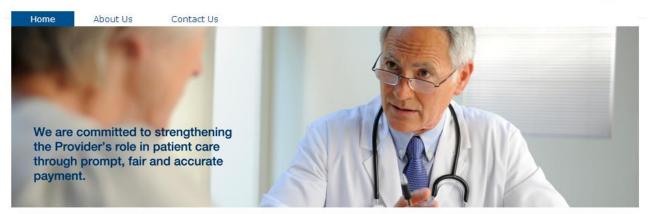
To begin we ask that all LifeStyle Program Participants complete a Health Risk Assessment Survey using the CHS website <u>prior</u> to the scheduled meeting with Debbie Horton, RN, Core's on-site nurse at Meadows.



Core Health Services website

To access Core Health Services, go to www.corehealthbenefits.com & click on "Health Risk Assessment Login"___





Core Administrative Services (TPA)

Administering self-funded employer benefit plans and dependent care/medical reimbursement as well as providing billing, eligibility, and claims processing.

Core Health Services

Our in-house medical staff provides integrated, proactive medical intervention by assisting Plan Participants and providing guidance throughout the span of the injury or illness.

Core Taft-Hartley Plans

Serving Trustees and Participants of Taft-Hartley Health & Welfare plans, administering retirement, and other services nationwide.

Core Risk Management

Providing our expertise to build and implement self-insured workers' compensation plan for employers that limits the risk while controlling and reducing costs.

Core Advanced Technology

Developing software products that bridge the technology gap among employers, payor systems, physicians, hospitals, and Union entities.



Register / Login

If you are a new user to Core Health Services, follow the Register link to set up a new account; otherwise, login with your username and password.



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Login | Register



WELCOME TO CORE HEALTH SERVICES				
Welcome to the new Core Health Services site for Lifestyle Plan Members. This site will enable you to complete your annual health risk assessment online, and monitor your monthly health risks in a private and secure way. In addition your entries will be monitored by our medical staff to provide you with guidance and support in maintaining a healthy lifestyle. We will also post healthy living tips and articles to encourage and guide you in achieving your goals for a healthier lifestyle.				
If you have <u>not</u> yet registered, select REGISTER below, Please follow the instructions as provided and utilize the Referral Code provided to you from your CoreLink account. (Note: Referral code provided to you from the CoreLink site)				
If you have already registered, select LOGIN and you will be directed to your personalized health services account page.				
If you need assistance please contact Core at 1-888-741-2673 and ask for a Health Services Representative.				
Register				

Preferred User Information

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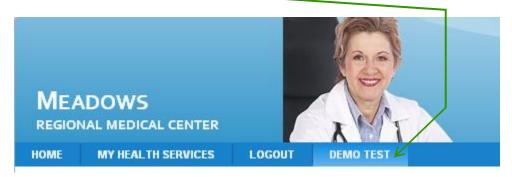
*Note: Membership to this portal is Public. Once your account information has been submitted, you will be immediately granted access to the portal environment. All fields marked with a red arrow are required.

② User Name:		(3			
② First Name:			O O		
② Last Name:					
❷ Email Address:		0			
Enter a password.					
② Password:		O			
② Confirm Password:		0			
∃Referral Code					
② Company Referral Code		O	Company Referral C	Code:	
Register					



User Settings

To access your user settings, click on your name to edit



You can change your password, e-mail address, and how your name appears on the CHS website.





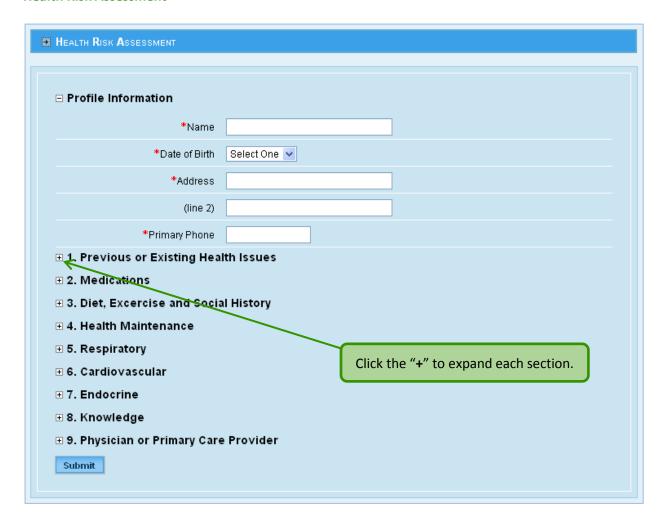


MRMC Health Manager

The MRMC Health Manager is your navigation menu.



Health Risk Assessment

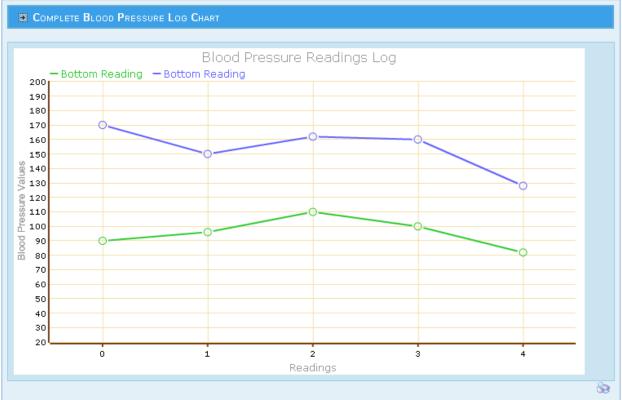




Blood Pressure Log

Enter the results from your blood pressure test. You can edit and/or delete a result if you make a mistake.







Blood Sugar Log







Weight Log





