



*North Carolina*  
**State Health Plan**  
FOR TEACHERS AND STATE EMPLOYEES



# New Benefits for CDHP Members

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*A Division of the Department of State Treasurer*

# Webinar Agenda

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## New benefits for CDHP Members:

- Health Engagement Program
  - Healthy Lifestyles
  - Positive Pursuits
- RivalHealth



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# Health Engagement Program

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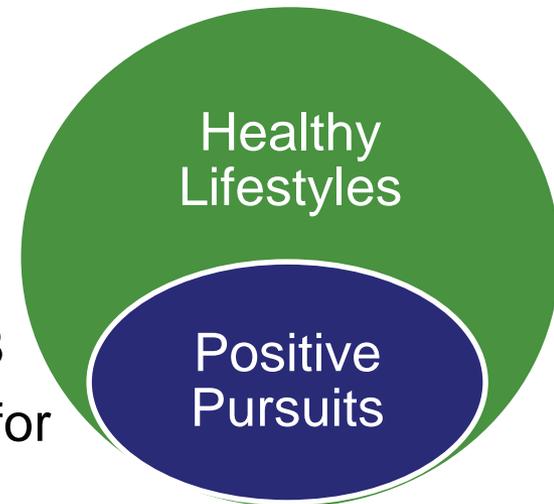
# Health Engagement Program

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- The Health Engagement Program began **April 1** and offers additional Health Reimbursement Account (HRA) funds for members who engage with their health to help offset their health care expenses. There are two components:
- The Healthy Lifestyles Program is an incentive-based program designed to encourage all **Consumer-Directed Health Plan (CDHP)** members to engage in healthy behaviors
- Positive Pursuits offers **CDHP** members with specific conditions an opportunity to earn even more in their HRAs for actively managing their condition

## Eligible Members:

- Consumer-Directed Health Plan members, covered spouses, and dependents over the age of 18
  - Each qualifying member can earn HRA incentives for participating



# Healthy Lifestyles Program

ACTIVITY	DETAILS	INCENTIVE
<b>Talk with a Lifestyle Coach</b>	<ul style="list-style-type: none"> <li>Your Lifestyle Coach may do an initial Health Assessment and help you identify changes you'd like to make. Create goals together!</li> <li>Complete 3 sessions to earn an incentive.</li> </ul>	\$25 per year
<b>Track physical activity</b>  <b>-OR-</b>	For at least 46 days/quarter (average 4 days a week) during each quarter: <ul style="list-style-type: none"> <li>Complete 30 minutes of activity, OR</li> <li>Take 5,000 steps each day</li> </ul>	\$25 per quarter
<b>Track calories consumed</b>	For at least 46 days/quarter (average 4 days a week) during each quarter: <ul style="list-style-type: none"> <li>Track calories</li> </ul>	
<b>POTENTIAL HRA INCENTIVES PER PARTICIPANT</b>		<b>Up to \$100 in 2016</b>

# Example

Mary Ann enrolls in Healthy Lifestyles on April 10 and completes the following activities throughout 2016:

- Quarter 2: Logs 58 days of physical activity, 36 days of her nutrition, and has her first call with a health coach.
- Quarter 3: Logs 67 days of nutrition and 30 days of physical activity.
- Quarter 4: Logs 51 days of physical activity and completes two calls with a health coach.

Quarter		Incentive
Q1	January-March	<i>No incentive possible</i>
Q2	April-June	\$25 for reaching her physical activity goal
Q3	July-September	\$25 for reaching her nutrition goal
Q4	October-December	\$25 for reaching her physical activity goal and \$25 for completing her third call with a health coach
<b>2016 HRA Incentive Total</b>		<b>\$100</b>

# Healthy Lifestyles Program

## Communication:

- CDHP members will receive a mailer with details
- Information is available in the CDHP tab on [shpnc.org](http://shpnc.org)

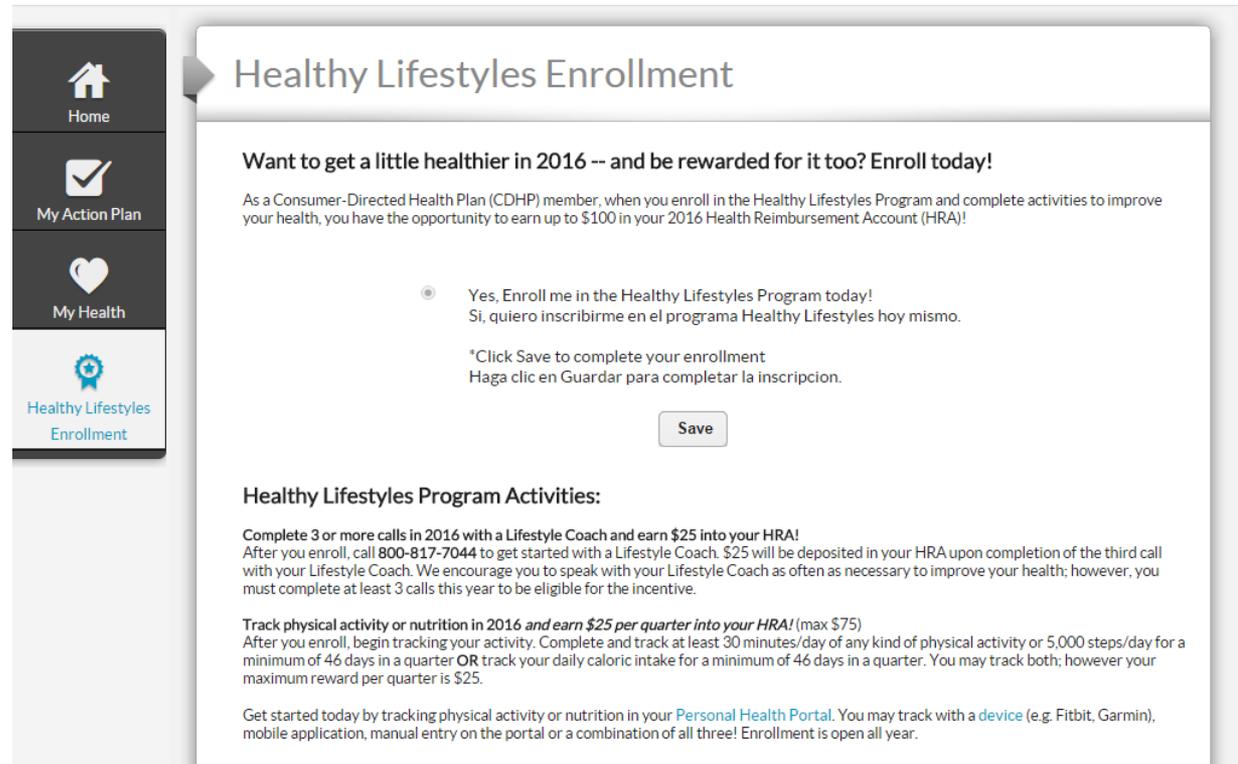
## Enrollment Process:

- CDHP members can enroll through their **Personal Health Portal** at any point in the year
  - Incentives can be earned for the activities completed after their enrollment
  - Members do not need to participate every quarter to remain enrolled
- Enrolled members can access a year-end completion summary of their activities and incentives



# Enrolling in the Healthy Lifestyles Program

- Visit [shpnc.org](http://shpnc.org) and click 
- Log into the Personal Health Portal
- Under Healthy Lifestyles Enrollment tab, select yes to enroll
- Click “Save”



The screenshot shows the 'Healthy Lifestyles Enrollment' page. On the left is a navigation sidebar with icons for Home, My Action Plan, My Health, and Healthy Lifestyles Enrollment (which is highlighted). The main content area has the title 'Healthy Lifestyles Enrollment' and a heading: 'Want to get a little healthier in 2016 -- and be rewarded for it too? Enroll today!'. Below this is a paragraph explaining the benefits for CDHP members. A radio button is selected for 'Yes, Enroll me in the Healthy Lifestyles Program today!'. A 'Save' button is visible. At the bottom, there are sections for 'Healthy Lifestyles Program Activities' with details on earning rewards through calls, activity tracking, and nutrition tracking.

**Healthy Lifestyles Enrollment**

**Want to get a little healthier in 2016 -- and be rewarded for it too? Enroll today!**

As a Consumer-Directed Health Plan (CDHP) member, when you enroll in the Healthy Lifestyles Program and complete activities to improve your health, you have the opportunity to earn up to \$100 in your 2016 Health Reimbursement Account (HRA)!

Yes, Enroll me in the Healthy Lifestyles Program today!  
Sí, quiero inscribirme en el programa Healthy Lifestyles hoy mismo.

\*Click Save to complete your enrollment  
Haga clic en Guardar para completar la inscripción.

**Save**

**Healthy Lifestyles Program Activities:**

**Complete 3 or more calls in 2016 with a Lifestyle Coach and earn \$25 into your HRA!**  
After you enroll, call 800-817-7044 to get started with a Lifestyle Coach. \$25 will be deposited in your HRA upon completion of the third call with your Lifestyle Coach. We encourage you to speak with your Lifestyle Coach as often as necessary to improve your health; however, you must complete at least 3 calls this year to be eligible for the incentive.

**Track physical activity or nutrition in 2016 and earn \$25 per quarter into your HRA! (max \$75)**  
After you enroll, begin tracking your activity. Complete and track at least 30 minutes/day of any kind of physical activity or 5,000 steps/day for a minimum of 46 days in a quarter OR track your daily caloric intake for a minimum of 46 days in a quarter. You may track both; however your maximum reward per quarter is \$25.

Get started today by tracking physical activity or nutrition in your [Personal Health Portal](#). You may track with a [device](#) (e.g. Fitbit, Garmin), mobile application, manual entry on the portal or a combination of all three! Enrollment is open all year.

# Positive Pursuits

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- Positive Pursuits allows members with identified chronic conditions to earn additional HRA funds to help them obtain the necessary services to keep them as healthy as possible and avoid complications and worsening of their condition(s).
- Incentivized activities are diagnosis-specific and may include:
  - ✓ Visit(s) to Primary Care Provider
  - ✓ Completion of labs or education
  - ✓ Taking medications as prescribed
  - ✓ Calls with Nurse Coach
- Activities are awarded based on claims or Nurse Coach entry
- Members participating in Positive Pursuits can also participate in the Healthy Lifestyles Program

# Positive Pursuits

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- For members to qualify for Positive Pursuits, they must have a diagnosis of one of the following conditions:
  - Diabetes
  - Asthma
  - COPD
  - Hypertension
  - High cholesterol
  - Coronary artery disease
  - Congestive heart failure
- Members with more than one condition can earn funds for each condition, with the exception of overlapping activities
  - Example: A member with both high cholesterol and diabetes will only be incented once for receiving their lab work, even though it is a activity under both conditions.

# Positive Pursuits

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## Communication:

- All CDHP members will receive the general Health Engagement mailer
- Eligible members for Positive Pursuits will receive a mailer encouraging them to call and enroll

## Enrollment Process:

- Members must **call 800-817-7044** to enroll in Positive Pursuits and
  - If there is not an updated Health Assessment on file, this will be completed at enrollment
- Members can enroll at any point in the year, but can only earn incentives for the activities completed after enrollment
- After members enrolled they will receive:
  - A welcome letter outlining the steps they can take to earn incentives
  - Quarterly completion statements
  - A year-end completion summary

# HRA Incentive Timing

Type of Activity	Timeframe Incentive Will Be Applied
Claims-based Activities	Up to 4 months
Non-Claims Activities	~2 weeks

Check the balance of your HRA through Blue Connect

- Visit [shpnc.org](http://shpnc.org)

- Select  Member Login

- Select  Login to Blue Connect

# Reviewing Incentives Earned

Things You Should Know

My Interests

✓ Edit My Interests +



Using Your **HRA** »

## Know What You Owe



See your **Explanation of Benefits (EOB)** to find out how your benefits were applied for all your processed claims. »

## Reduce Your Costs

Health care can be expensive. These 10 tips can help you manage your health care costs.



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## Fund Balance

HRA Account	\$525.00
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[Manage Your Account »](#)

\* As of 4/1/2016; may not reflect most recent activity.

## Find Urgent Care



It's cheaper, faster and closer than visiting the ER. »

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# Reviewing Incentives Earned

**HealthEquity**  
Building Health Savings

Sign Out

Home My Account Claims & Payments Docs & Forms Resources Contact 2

### Account Balances

2016 HRA	\$500.00
2016 Incentive	\$25.00

### Quick Links

- Pay Doctor/Provider >
- Request Reimbursement >
- Make Contribution >
- Transaction History >
- Reimbursement Account Detail >
- Claims History >
- Investments >

Huerta Family, members since 2010

**EMPOWERING AMERICANS**  
to build  
health savings

maximize *your* savings:  
[www.HealthEquity.com/learn](http://www.HealthEquity.com/learn)

### Resources

- Prescription Discounts >
- Live Doctor - Visit NOW >
- Shop HSAstore.com >
- Finance health care expenses >

### To Do

- Unresolved Claims 0
- Unlinked Receipts/Docs 0
- Card Transactions Requiring Documentation 0
- Unread Messages 2



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# RivalHealth

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# NC HealthSmart and RivalHealth

- The Plan is working to expand the NC HealthSmart suite of services to include the RivalHealth wellness program in order to:
  - Enhance opportunities for members to implement healthy behaviors
  - Provide programs that suit differing member needs
  - Incentivize organizations to support the health of their employees
- **RivalHealth will be available starting April 2016 for:**
  - Consumer-Directed Health Plan subscribers and covered spouses
  - Plan members working in a qualifying Wellness Champion worksite



# RivalHealth

- It shows you what to do each day to reach your goals
- It's personalized –you'll receive your own daily plan for exercise and healthy eating
- Engage with teams and challenges to stay motivated
- You can access RivalHealth anywhere through a friendly mobile-app

The image displays two screenshots of the RivalHealth mobile application interface. The left screenshot shows the 'Health' tab, which includes sections for 'Dietary Plan' (with radio button options for Balanced Weight Loss, Diabetic, Heart Healthy, Lean Protein Muscle Gain, Vegan, and Vegetarian), 'Health Issues' (with checkboxes for Heart Conditions, High Cholesterol, and Hypertension), and 'Food Allergies' (with checkboxes for Lactose Intolerant, Shellfish Allergy, Soy Allergy, Wheat Allergy, Peanut Allergy, Egg Allergy, Tree Nut Allergy, and Fish Allergy). The right screenshot shows the 'Goals' tab, featuring a 'What Do You Want to Accomplish?' section with three goal options: 'Live Fit!', 'Live More Fit!', and 'Live Super Fit!'. Below this is a 'Current Activity Level' section with radio button options for Intense, High, Moderate, Low, and No Activity. The 'Desired Weight' section has a text input field showing '130 lb'. The 'How Many Days a Week Would You Like to Exercise?' section has radio button options for 4, 5, and 6 days per week. The 'Equipment I Have Access To' section has checkboxes for Pool / Swim, Elliptical Machine, Bicycle, Stairclimber, and Treadmill / Run Outdoors. A 'Save' button is located at the bottom of the right screenshot.

# Measure, track, improve

The screenshot shows the main dashboard of the North Carolina State Health Plan app. At the top, there's a navigation bar with icons for Home, Nutrition, Exercise, RivalRating, Progress, Teams/Challenges, RivalTV, and News. The main content area is divided into several sections:

- How Am I Doing?:** Features a 'RivalRating' gauge and a 'Weight' gauge. The RivalRating section includes a 'Take a Fitn' button circled in red.
- Daily Nutrition & Exercise:** Shows a 'Nutrition' section with a recipe for 'Lunch Ham and Rice Salad' and an 'Exercise' section for 'Workout #1 Chest-Abs-Core'.
- Challenges:** Includes a 'Daily Walk' challenge with a 'Submit' button and a 'Challenge Yourself or Others' section with a 'Create Challenge' button.
- Tip of the Day:** A daily tip about exercise and sleep.

## HOW FIT AM I AND SHOULD I BE?

Our registration process determines someone's starting point and goals. The patent-pending RivalRating then serves as the standard measure of current fitness **vs. others of the same age and gender**, allowing improvement to be tracked.



# Engage and Coach

## HOW DO I IMPROVE?

Personalized exercise and nutrition plans are generated daily, showing the member “what to do.” These plans are created based on the original assessment, goals, and progress made.

**How Am I Doing?**

**RivalRating**  
What's Your RivalRating?  
Start tracking your fitness level today.  
Take a FitIn

**Weight**  
Goal: 130, Current: 140  
10 lbs To Goal  
Update Weight

**Daily Nutrition & Exercise**

**Nutrition**  
Lunch: Ham and Rice Salad  
Recipe, Nutrition

**Exercise**  
Workout #1: Chest-Abs-Core  
This is where strength training begins, good old fashion...

**Challenges**  
Daily Walk: Enter your actual mi  
Challenge Yourself or Others: Send Out Invites, Real Time Scorecard

**Tip of the Day**  
Scientists have been able to show that regular exercisers spend more time in slow-wave sleep, or non-rapid eye movement sleep, which involves uniform breathing. In one study conducted by Stanford University, exercise training led to improved sleep quality, longer sleep time, and shorter time to fall asleep than the non-exercise group.

**Meals for Sunday, Apr 3**  
View Shopping Lists

**Breakfast**  
French Toast  
Coffee, Brewed, Prepared  
Nutrition Totals: Calories: 145, Fat: 3 g, Carbs: 23 g, Protein: 8 g

**Morning Snack**  
Apple W/ Skin, Raw  
Peanut Butter, Creamy, Reduced Fat  
Walnut, English, Dried, Raw  
Nutrition Totals: Calories: 330, Fat: 23 g, Carbs: 30 g, Protein: 8 g

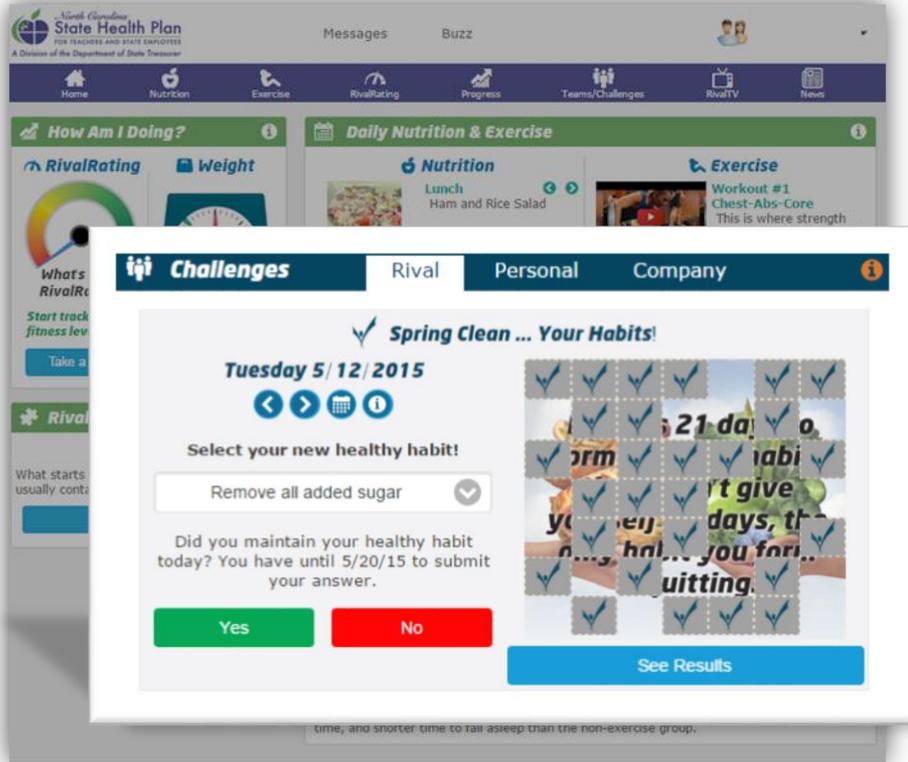
**Lunch**  
Pesto Spread  
Pita Crisp  
Potato Salad

**Workout for Sunday, Apr 3**  
View Shopping Lists

**Workout #20**  
Video: Cardio One

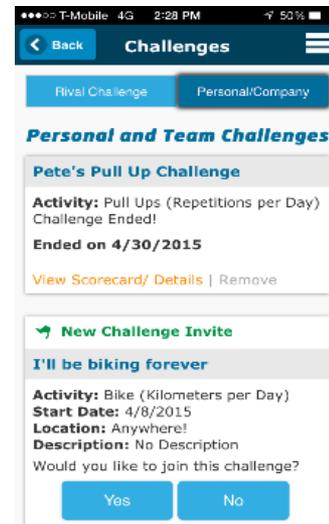
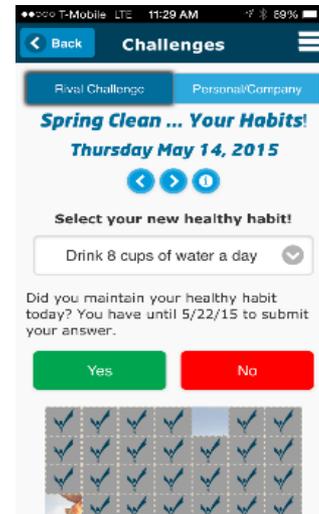
Not your usual aerobics workout. No leotards, fancy dance moves or boy band routines. Nope, this is good old fashioned calisthenics 101. With a wide variety of simple moves you can do right at home with no equipment we will ramp your heart rate through three zones and increase your fat-burning capability. Not only will you burn fat but your heart and lungs will be cranking as your muscles fire in fast and slow twitch modes. Kind of nice to tone while you get a great cardio workout isn't

# Maintain Engagement



## HOW DO I ENGAGE WITH OTHERS?

Teamwork, competition, game theory and social integrations fuel ongoing engagement not only between the members and the platform, but between colleagues and family members, as well.



# Registering as a CDHP Member

- [My Plan Benefits](#)
- [Pharmacy Benefits](#)
- [Important Forms](#)
- [Find a Doctor](#)
- [Health Engagement Program](#)

## Health Engagement Program

### A Program for Consumer-Directed Health Plan (CDHP) Members

As a member of the Consumer-Directed Health Plan (CDHP), you're invited to join *Healthy Lifestyles*, a program that allows you to earn up to \$100 this year just by doing activities to help keep you healthy. The incentives you earn are added to your Health Reimbursement Account (HRA). These funds are used to help pay your deductibles and coinsurance.

The program is designed to be simple and convenient. Enroll online, speak with a Lifestyle Coach, and track your physical activity or calories consumed. Each CDHP employee, covered spouse and/or dependent over 18 years old can earn funds into the HRA by doing the following:



Activity	Details	Incentive
Talk with a Lifestyle Coach	<ul style="list-style-type: none"> <li>Your Lifestyle Coach may do an initial Health Assessment and help you identify changes you'd like to make. Create goals together!</li> <li>You must complete 3 sessions to earn an incentive.</li> </ul>	\$25 per year
Track your physical activity	For an average of 4 days a week during each quarter, you must: <ul style="list-style-type: none"> <li>Complete 30 minutes of activity, OR</li> <li>Take 5,000 steps each day</li> </ul>	\$25 per quarter/\$100 per year for tracking your physical activity OR tracking your calories
-OR-		
Track your calories	For at least 4 days a week during each quarter, you must: <ul style="list-style-type: none"> <li>Track your calories</li> </ul>	\$25 per quarter/\$100 per year for tracking your physical activity OR tracking your calories
<b>POTENTIAL HRA Incentive Per Participant</b>		<b>Up to \$100 in 2016</b>

You are encouraged to track both physical activity and calories, but you can only earn incentives for tracking one or the other. You will receive your incentive based on whichever goal you reach first. Each quarter, you choose whether to track your physical activity or your calories.

### How to Join

It's easy! Enroll online through your Personal Health Portal by visiting the State Health Plan's website at [www.shnpc.org](http://www.shnpc.org). Click [Personal Health Portal](#) and follow the registration instructions. Remember, the sooner you register, the more incentives you can earn!

Once you sign up, you'll find more information about:

- How to use fitness tracking devices (FitBit, Garmin, etc.),
- How to sync your tracking device to the Personal Health Portal or mobile app

### RivalHealth

New resource available for FREE, beginning April 1, 2016, for CDHP members!

RivalHealth is a fitness-based wellness tool that engages members with daily exercise and nutrition activities designed especially for you! To learn more and to register for this great new tool, visit [RivalHealth](#).

# RivalHealth and the Wellness Champion Program

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- Wellness Champions can earn access for the **Plan members** at their worksite by meeting certain benchmarks that demonstrate their commitment to the health of their employees.

## To earn RivalHealth, Wellness Champions will:

- Obtain written leadership support to:
  - Allow a wellness leader 4-6 hours a month to focus on staff wellness
  - Encourage staff to participate in wellness activities
- Establish a wellness committee that meets at least quarterly

## AND

- Sign a Memorandum of Understanding (MOU) with the State Health Plan to outline each groups' responsibilities, including ongoing Quarterly Questionnaire submissions by the Wellness Champion

# Becoming a Wellness Champion

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To participate in the Wellness Champions Program, wellness leaders:

1. **Register** at [www.shpnc.org](http://www.shpnc.org)
2. **Act** to improve wellness at their worksite
3. **Report** the activities they complete each quarter
4. **Win** prizes to support their worksite wellness program\*



*\*Quarterly winners will be awarded based on points earned from specified wellness activities completed and reported in the Quarterly Questionnaire.*

# Questions

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**Thank you for your continued support!**

**Questions?**



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[www.shpnc.org](http://www.shpnc.org)

[www.nctreasurer.com](http://www.nctreasurer.com)