

Wake up, feel better, repeat daily with ConditionCare

If you or someone you love suffers from a chronic medical condition, let us help you get more out of life.

Our **ConditionCare** nurses help people of all ages manage the symptoms of asthma and diabetes. And they work closely with adults who are dealing with chronic obstructive pulmonary disease, heart failure and coronary artery disease.

ConditionCare nurses gather information from you and your doctor. Then, they create a personalized plan for you.

When you join ConditionCare, you'll get:

- 24-hour, toll-free access to registered nurses who'll answer your questions and support you in making lifestyle changes that can improve your health.
- An initial health evaluation and follow-up calls, if needed. Our nurses consult with pharmacists, dietitians, doctors and other medical professionals to bring you the very latest information.
- Care guides, prevention reminders and other helpful tools.

To learn more, log in to **anthem.com** today. Not registered? Sign up now for access to personalized service and resources. It's fast, easy – and secure.

With ConditionCare, you'll get the information you need to feel your very best – day after glorious day.

Future Moms program helps launch bright beginnings

Pregnancy can be an exciting time filled with hopes and dreams for your baby. The most important thing you can do right now to make those dreams come true is to take good care of yourself.

Research shows that mothers-to-be who are well-informed make good choices that often result in healthier pregnancies. That's why we offer **Future Moms**, a program designed to help you have a safe delivery and a healthy child.

As soon as you know you're expecting, call one of our experienced, registered nurses. They'll send everything you need to participate right to your home. You'll get:

- A toll-free number you can call for answers to your questions about important topics, such as pregnancy, labor, nursing and postpartum depression. The line is staffed by registered nurses 24 hours a day, seven days a week.
- A helpful prenatal care book - *Your Pregnancy Week by Week*.
- Educational materials to help you handle any unexpected events.
- Screening by a registered nurse to see if you might be at risk for depression or premature delivery.
- Useful tools to help you, your doctor and your Future Moms nurse keep track of your pregnancy and spot possible risks.
- Free phone consultations with a dietitian, pharmacist, exercise physiologist or licensed behavioral health clinician, if needed.

To learn more, log in to **anthem.com** today. Not registered? Sign up now for access to personalized service and resources. It's fast, easy – and secure.

The sooner you enroll, the more you'll benefit from Future Moms.

Great incentives for healthy choices

MyIncentive Account stores incentive dollars you can earn

The WELS VEBA Group Health Care Plan (the "Plan") wants enrolled members and dependents to develop and maintain healthy behaviors and be actively involved in their health care. That's why the Plan offers various health benefits and wellness programs. That's also why the Plan is now offering you the opportunity to earn incentives if you complete certain activities.

MyIncentive Account is a new program the Plan is offering through Anthem that stores the balance of any incentive dollars you earn. Incentives earned are used to offset future out-of-pocket expenses covered under the Plan, excluding prescription drugs and non-covered expenses. When you or any of your family members covered under the Plan incur a claim, the balance in your MyIncentive Account will be applied to the deductible and coinsurance amounts for eligible expenses.

Any unused balance left at the end of 2010 will be carried over to the 2011 plan year – you won't lose the incentives you've earned and you'll be able to save for future health care expenses.

Here are some frequently asked questions and answers on the MyIncentive Account program:

What is MyIncentive Account?

The Anthem MyIncentive Account will give Plan members the opportunity to earn tax-free incentives for completion of several activities. The MyIncentive Account, which is already set up for you on Anthem's claims system, stores the balance of incentive dollars that you earn.

How can I earn incentives?

The following is a list of the activities and incentives available under the MyIncentive Account program:

- **\$100** for each adult member (covered employee or covered spouse) who completes the online health-risk assessment at anthem.com
- **\$50** for each adult female member (covered employee or covered spouse) who completes the initial assessment in Anthem's Future Moms program (during the first trimester of a pregnancy)
- **\$50** for each adult member (covered employee or covered spouse) for his/her initial engagement in an Anthem 360° Health® ConditionCare program

What if I'm already participating in one of these activities?

Members who have previously completed a health-risk assessment at anthem.com must complete a new health-risk assessment on or after



January 1, 2010 to earn the \$100 incentive. Members who are engaged in one of the Anthem ConditionCare programs as of January 1, 2010, as well as members who have previously completed the initial assessment during the first trimester of a pregnancy and remain engaged in the Future Moms program as of January 1, 2010, will automatically receive the \$50 incentive associated with each completed activity. Within the first few months of 2010, the appropriate incentive amount will be added to the MyIncentive Account balance of members to whom this grandfather provision applies.

What can I use the account funds for?

To reduce member out-of-pocket expenses, such as deductible and coinsurance amounts, for services covered under the Plan, excluding prescription drugs. Incentive dollars can be used for eligible claims expenses covered by the WELS VEBA Group Health Care Plan incurred by any covered family member on or after January 1, 2010.

Are there limitations on the incentives?

Incentives can be earned by covered employees and covered spouses only – dependent children are not eligible to earn incentives for completion of the activities.

Each eligible member can earn only one incentive amount per activity per year, including any incentives earned as a result of the grandfather provision mentioned previously. For example, a covered female employee could earn \$100 for completion of her initial health-risk assessment and \$50 for her initial enrollment in the Future Moms program, but this same employee could not earn a total of \$200 for completion of two health-risk assessments in the same calendar year.

Members cannot use incentives to pay for charges over the maximum allowable amount (i.e. usual and customary) under the Plan for covered services obtained at non-network providers.

Note that other limitations may apply. Please contact Anthem Customer Service toll free at 877-512-7875 for details.

How do I get reimbursed?

There are two ways you can be reimbursed for eligible expenses from your MyIncentive Account. If you have a balance in your MyIncentive Account when you or one of your covered family members incurs a claim, the eligible expense – i.e., deductible, coinsurance – that is the member's responsibility will automatically roll over to the MyIncentive Account. A check will be made payable to the member for eligible expenses up to the balance in your MyIncentive Account at the time the claim is processed.

If you do not have a balance in your MyIncentive Account at the time you or one of your covered family members incurs a claim, but subsequently earn an incentive by completing one of the activities mentioned previously, you may submit a claim form to Anthem for reimbursement of eligible expenses from your MyIncentive Account. Upon receipt of all required

EXPECTING?

Answers and support are just a phone call away. Register for the Future Moms program at no additional cost by calling our toll-free number: **800-828-5891**.

EARN A \$50 INCENTIVE FOR PARTICIPATING IN FUTURE MOMS

If you've previously completed an initial health-risk assessment during the first trimester of a pregnancy and remain engaged in the Future Moms program as of January 1, 2010, you'll automatically receive a \$50 incentive, as part of the MyIncentive Account program. For more information, read the MyHealth Incentive FAQs in this newsletter.

MyIncentive Account stores incentive dollars you can earn *(continues)*

documentation, a check will be made payable to the member for eligible expenses up to the balance in your MyIncentive Account at the time the reimbursement request is processed. Please contact Anthem Customer Service toll free at **877-512-7875** for details on the member-submitted reimbursement process.

What if I don't spend all of the money in the MyIncentive Account?

Your unused incentive dollars at the end of the year will be automatically carried over to offset future eligible out-of-pocket claims expenses, as long as you remain covered under the Plan. Why is this important? Because a growing account can be a big motivator and an even bigger help if a health problem comes up. In the future, if you change your plan election to Plan Option 3 (which is a high-deductible health plan for use with Health Savings Accounts), you will forfeit any unused account balances and you will no longer be eligible to participate in, earn or receive incentives under the MyIncentive Account program.

How do I find my account balance?

Currently, there are two ways a member can find his/her MyIncentive Account balance. First, you may call Anthem Customer Service toll free at **877-512-7875** between 7 a.m. and 7 p.m. Central Time, Monday through Friday. Second, upon earning one of the incentives outlined above, Anthem will automatically send a monthly statement by mail showing your MyIncentive Account balance.

A third way to find your MyIncentive Account balance will be added later in 2010: Account balances will be available online on your MyAnthem page at anthem.com. Additional details about this enhancement will be sent to you in the coming months.

Do I need to do anything right now?

No, your account is already set up for you. Your incentive balance will increase as your eligible family members complete the activities mentioned previously.

Should I tell my doctor I have MyIncentive Account when I visit?

There's no need to. You'll use your same ID card just as before, and the claims process will work the same. This is simply a way for you to get reimbursed for some of your out-of-pocket expenses from your visit.

Does MyIncentive Account cost me anything?

No. The Plan is offering incentive dollars to encourage healthy activities and help reduce your eligible health care expenses.

Will I get taxed on this money?

No, funds in your account do not count as taxable income.



What if I already have a Flexible Spending Account (FSA)?

Internal Revenue Service guidance generally provides that a medical care expense may not be reimbursed from an FSA (described under Internal Revenue Code section 125) if the expense has been reimbursed or is reimbursable under any other accident or health plan. As a result, expenses that may be reimbursed from your MyIncentive Account may not be eligible for reimbursement from your FSA. Please contact your FSA administrator for information regarding the expenses that may be reimbursed from your FSA.

I still have questions. Whom can I call?

Anthem Customer Service representatives will be happy to answer questions about MyIncentive Account. Please call Anthem toll free at **877-512-7875** between 7 a.m. and 7 p.m. Central Time, Monday through Friday.

THROUGH MYINCENTIVE ACCOUNT, YOU MAY EARN:

- \$100 for each adult member (covered employee or covered spouse) who completes the online health-risk assessment at anthem.com
- \$50 for each adult female member (covered employee or covered spouse) who completes the initial assessment in Anthem's Future Moms program (during the first trimester of a pregnancy)
- \$50 for each adult member (covered employee or covered spouse) for his/her initial engagement in an Anthem 360° Health® ConditionCare program

EARN A \$100 INCENTIVE FOR COMPLETING A HEALTH-RISK ASSESSMENT

If you've previously completed the online health-risk assessment at anthem.com, you must complete a new one on or after **January 1, 2010** to earn the \$100 incentive offered through the MyIncentive Account program. For more information, read the [MyHealth Incentive FAQs](#) in this newsletter.

Take the MyHealth Assessment online – it's easy, confidential and beneficial to your health

MyHealth Assessment, our online health analysis tool, is designed to provide you with free, confidential support resources about your health and wellness, instantly.

Before you begin, here is what you may need in order to accurately complete MyHealth Assessment:

- Your height and weight
- If possible, your blood pressure levels, blood sugar level, and cholesterol (HDL/LDL) and triglyceride values
- Try to remember if your doctor has ever diagnosed you with any conditions, such as allergies, diabetes, depression, asthma, etc.

- The month and year of your last physical and what was performed during that exam, such as:

- Mammogram
- PSA exam
- Dental exam
- Vision exam
- Colonoscopy
- Glaucoma screening
- Flu vaccine

- Additionally, you will be asked questions about your diet and lifestyle, such as typical eating habits and exercise routine

We've made it easier for you to gather the information needed for your MyHealth Assessment. The MyHealth Assessment Checklist below can help you capture all of your current health information. Contact your doctor and use this handy checklist to capture all of your current levels and measurements.

Test	Results
Height	
Weight	
Systolic blood pressure levels (top number)	
Diastolic blood pressure (bottom number)	
Blood Sugar level	
Cholesterol level	
Triglyceride level	
LDL cholesterol	
HDL cholesterol	
Glucose level	
Know the month and year when your last physical was and what was performed during that physical, this includes items such as:	
Mammogram	Yes / No (circle one)
PSA exam	Yes / No
Dental exam	Yes / No
Vision exam	Yes / No
Colonoscopy	Yes / No
Glaucoma screening	Yes / No
Flu vaccine	Yes / No

Once you've gathered all of the information you need, simply log in at anthem.com and click on "MyHealth Assessment." (You can create a user log-in if you are not currently registered). The assessment will take about 15 minutes for you to complete, so pick a quiet, comfortable spot.

Once you are done, MyHealth Assessment will compile the data you entered and provide you with a health assessment score. It will also give you helpful tips on how to improve your score and better your health. We'll show you your Risk Profile based on your entries, which will give you information as to why you may be at risk for certain problems or conditions. We will also provide you with a Take Action option. This is designed to guide you with helpful wellness options to improve your score, reduce your risk and enjoy a healthier life.

Share the results with your doctor and ask him/her for guidance as well. We'll provide you with a Doctor's Summary that you can print and take with you to your next appointment.

Take the first step to a healthier lifestyle by taking the MyHealth Assessment!