

Preparation for the 2011 Plan Year

As we enter the insurance benefits re-enrollment period for 2010, we would like to take this opportunity to provide you with an overview of Augsburg College's benefit plan changes as well as plans for the future.

Future Strategy and How Lifestyle Affects Utilization

Augsburg College continues to look for and find solutions to the ever increasing costs associated with our health plans. We recognize that employees' lifestyle choices are a driving force behind escalating claims. Augsburg College is moving in a direction to reward those employees who manage key health indicators.

- *70% of all healthcare spending is spent treating conditions that are lifestyle related and preventable.*
- *As seen in auto, life and other insurance, a growing number of consumers believe that it is fair to ask those who make high-risk lifestyle choices to pay more for their coverage.*

One of the meaningful ways to reduce health insurance costs is to reduce health care utilization - and the best way to do that is to improve employee health. For this reason Augsburg College plans to reward employees through plan design and/or premium contributions in 2011.

During this year and next we are going to engage the campus in discussion about how to move to this type of plan, educate where we currently sit and explore ways to improve our ability to manage our health benefit plans.

Augsburg's plan for 2011 has not been set in stone, however, we know that a key component to managing health care cost is a healthy lifestyle. Below are the National Institutes of Health (NIH) goals along with a Moderate and Generous set of goals. While Augsburg has not yet determined the exact model for 2011, we do feel that you need to know where you are currently in relation to the NIH goals so that you will be able to work towards those goals. The focus of these numbers is that the categories are "controlled" either through lifestyle behaviors or medication.

Screening Tests	National Institutes of Health	Moderate Goals	Generous Goals
Body Mass Index	≤ 24.9	≤ 27.5	≤ 29.9
Blood Pressure	≤ 120/80	≤ 135/85	≤ 140/90
LDL Cholesterol	≤ 100	≤ 130	≤ 160
Tobacco/Nicotine	Negative	Negative	Negative

Augsburg College will be holding Health Screenings for all current BCBS enrollees so that you know where your numbers are in relation to the goals. We have hired an organization to provide these health screenings on the Augsburg College Campus. Screenings may be scheduled on one of the following days and time slots. There is NO COST to you for this health screening and it is voluntary:

- **Tuesday, October 13, 2009 from 8:00 am - noon**
- **Friday, October 23, 2009 from 8:00 am - noon**
- **Thursday, October 29, 2009 from 8:00 am - noon**
- **Wednesday, November 4, 2009 from noon – 4:00 pm**

This strategy realizes a cultural shift towards wellness and health consciousness. Even healthy employees make lifestyle improvements to ensure they stay healthy and avoid higher costs in the future.

You are required to sign up for a health screening appointment. Sign up on Summit Health website at:

<https://www.summithealth.com/Appt/Syntel.RHN.Web/Login.aspx?M416zrHN9xyddnkIQECVPIZZ1iCDkvux>

The results of the health screening and the Health Risk Assessment will be provided to each individual. Individual data will not be given to The College. However, Augsburg will receive aggregate data, which we will use to determine topics for brown bag lunches to address issues like heart disease, diabetes, etc.

Health Risk Assessment

Your Health Assessment

Taking your Health Assessment (<http://www.mybluecrossmn.com>) can be your first step to a healthier life. Simply answer questions about your health history, nutrition, physical activity, lifestyle and more. It takes just 20 minutes and is confidential.

You'll get a clear picture of your health with an instant results report.

You'll also receive tailored health tips, access to online coaching modules and other support as appropriate. You can take advantage of these important tools to learn, set goals and get healthier, step by step.

To get the most accurate results, it's helpful to have this information if available (you will receive all of this information after your confidential health screening at Augsburg):

- Height and waist measurements
- Weight
- Blood pressure level
- Blood sugar level
- Cholesterol and triglyceride values

Get started now To register for your secure assessment, you'll be asked to provide your e-mail address and follow the steps as instructed. Next, you'll begin the health assessment. It's easy – and it can make a world of difference in your health.

****Participate in the health screen and the complete the Health Risk Assessment for a \$25.00 A'viands credit on your employee ID card.* Please attend one of the benefit information sessions for more information.***