On the Way to Wellness

No one will take better care of your health than you.

Like most employers, Indiana State University faces a growing challenge in keeping its health plan affordable in the face of rising health care costs. In past years, The University has carefully managed the health plan and trimmed administrative costs. These actions have kept plan cost increases below national averages, which have been rising annually at between 5% and 10% for several years. This cost-containment strategy, however, is running its course. In addition, the amount available to fund future increases in the plan is declining.

Keeping the plan affordable without decreasing benefits and service quality will be difficult without the support of faculty and staff. We are asking you to take care of your health by getting regular checkups, knowing your health risks and taking steps to manage them appropriately.

On the Way to Wellness features a health awareness program that will give you the knowledge you need to put you in charge of your health and well-being. You then have a variety of resources to choose from and use in managing your health. These include:

- **Preventive care benefits**— benefits in the health plan that can help you monitor your health regularly.

- **Online and onsite resources**— from the Student Recreation Center and on-campus physical activities to online health information, you have many options to help manage your health, eat right, control your weight and get fit. If you’re not taking good care of your health, who will?

- **Health coaching**— for expert help in managing ongoing, chronic health conditions, such as asthma, diabetes and hypertension.
To get going on the way to wellness, follow these steps.

**Step 1: Know Your Numbers**

Studies show that people who know more about their health and actively work to improve it spend less in out-of-pocket medical expenses.

*On the Way to Wellness* features two key activities for you to know your numbers. If you complete both activities, you not only learn more about your health status, but you reduce your cost to participate in the health plan by $30 a month compared to the amount that faculty and staff who choose not to participate will pay.

- **Complete an Online Personal Health Profile**
  It takes just a few minutes to go online to the OneCommunity website and answer a few questions and provide information to complete your confidential Personal Health Profile™. See the materials from Union Health System on how to register on the website and complete your Personal Health Profile.

- **Get an Onsite Health Screening**
  Meet confidentially with a Union Health System healthcare clinician who will consult with you privately on your health and complete a health screening for blood pressure, body mass index (weight), cholesterol and blood sugar levels. The Union Health System materials describe how to schedule your appointment on the OneCommunity website.

**How to Prepare for Your Screening:** You will receive details from Union Health System on how to prepare. You will need to fast for at least six hours before the screening—nothing to eat or drink, except water and/or black coffee (no sugar, substitute, or cream). You should drink plenty of fluids before the screening. You will be able to eat immediately after your screening. Continue taking your prescribed medications.

**Your Personal Health Report**

After completing your online Personal Health Profile and onsite screening, you will receive *My Personal Health Report*—a summary of results. Your report is completely secure and confidential on the OneCommunity website. It will inform you if you have any personal health risks and, if so, provide you with details on your choices for achieving better health.
You are encouraged to share the report with your doctor or health coach to discuss your situation and potential health risks. Your results include:

- **My Health Score**—your health numbers compared to acceptable health standards (see screenshot). Knowing your numbers will help you monitor your health each year.

- **My Health Tools**—tracking tools, health articles, links to service lines and health resources for helping you take charge of your health.

### What Will Your Numbers Be?

<table>
<thead>
<tr>
<th>Screening Factor</th>
<th>What It Is</th>
<th>Did You Know?</th>
<th>Healthy Target</th>
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<tr>
<td><strong>Body Mass Index (BMI)</strong></td>
<td>A weight-to-height ratio, calculated by dividing weight by the square of your height.</td>
<td>About 37% of Americans are considered obese. Obesity increases the risk of hypertension and type 2 diabetes.</td>
<td>Between 18.5 and 24.9 (Obese is considered 30.0 or more)</td>
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| **Cholesterol Levels**    | Cholesterol is found in the fats (lipids) in blood. Cholesterol levels are measured in milligrams (mg) per deciliter (dL). | People with high cholesterol have about twice the risk of heart disease as people with optimal levels, yet fewer than half the people are getting treated. | • Total cholesterol: below 200 mg/dL  
• LDL cholesterol: below 130 mg/dL  
• HDL cholesterol: below 150 mg/dL |
| **Blood Pressure**        | Blood pressure measures the force of blood pushing against blood vessel walls and is recorded as systolic pressure “over” diastolic pressure. For example, “130 over 80” is a blood pressure reading. | One out of every three adults in the U.S. has high blood pressure (hypertension), which makes the heart work harder to pump blood and contributes to heart failure. | • Normal: at or below 119 over 79  
• Pre-hypertension: 120 to 139 over 80 to 89  
• High: 140 or above over 90 or above |
| **Glucose**               | Blood sugar or blood glucose refers to sugar that is transported through the bloodstream to supply energy to all the cells in our bodies. | About 7 million people in the U.S. have undiagnosed type 2 diabetes. Consistently elevated high blood sugar levels can be an indicator that a person has or is at high risk for type 2 diabetes. | • Normal: Less than 100  
• Borderline: 101-125  
• Increased risk: Over 125 |

Your personal health information is totally private: Under the law, Union Health System must protect the privacy of your responses and the results, including sharing individual questionnaires or results with the University.
Reduce Your Health Plan Costs by Completing Both Activities
Learning about your health and what you can do today for a healthier tomorrow is certainly the most important incentive for participating in On the Way to Wellness. The University recognizes that many people need extra motivation to get started. As a result, if you complete both the Personal Health Profile and the health screening, your monthly health plan contributions will be reduced by $30 a month compared to faculty and staff who choose not to complete both programs.

Ron’s On the Way to Wellness Experience
A Healthy Ending
Ron is 46 and has always had good health. Even so, he completed both a health profile and screening to learn some facts about his health.

What Ron learned: He discussed the results with his doctor and learned that he had above-normal cholesterol levels. The doctor had Ron take additional tests that revealed early stages of heart disease. Ron’s doctor told him to change his diet, lose weight and get in better physical shape.

What Ron did: Ron took this advice seriously, working with his doctor to learn about heart-healthy foods and changed his eating habits, which helped him lose 22 pounds. He also took his health coach’s recommendations for regular exercise and testing of his cholesterol to keep it at healthy levels.

Note: This narrative represents a typical example of the benefits a person can experience through wellness programs, such as On the Way to Wellness. It is based on anecdotal and composite information, rather than a specific individual’s actual health status or experience.

Step 2: Take Charge of Your Health
Your health report is a starting point on your way to wellness. Your next step is to share the results with your doctor. The University’s medical plan covers an annual visit to your in-network doctor at 100% (no deductible, no copay*).

Take Charge with Preventive Care
One of the first steps in monitoring your health is to get regular checkups. Recommended health checkups vary by age and by medical history.

Get regular checkups. Ask your doctor or nurse how often you need to be seen for a routine checkup. Use this time to discuss any health concerns or questions you have, such a weight, tobacco use, alcohol use, depression and medications.

*Beginning January 1, 2014, all preventive care services are covered at 100%, no deductible or copay required.
What health tests should you have and when? Check these websites out to learn the answer:

**For Women Only**
http://www.womenshealth.gov/screening-tests-and-vaccines/screening-tests-for-women/#tests

**For Men Only**

The medical plan covers most preventive care checkups at 100%*, no deductible, no copay*, when using in-network providers.

*Effective January 1, 2014

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**Take Charge with a Health Coach**

If any scores on your health report did not fall within healthy targets, now is the time to plan your strategy for becoming healthier before next year’s health profile. You may be contacted confidentially by a Union Health System health coach to discuss your health report results and help you understand treatment options. A health coach is a health professional, a nurse or clinician, who specializes in the treatment of certain chronic health conditions. This service is a valuable part of our **On the Way to Wellness**. It's your choice to participate in this voluntary and free service.

If you are not contacted by a health coach and want to discuss a health condition with a professional, see our onsite health coach.

**Take Charge with Tobacco Cessation**

We know that tobacco users face big challenges when quitting. It takes determination and repeated attempts. For your health’s sake, stand by your decision to quit and use a qualified program as often as you want. If you are a tobacco user and want to quit, you can get help through:

- Union Health System’s **Beat the Pack**, a free smoking cessation program available by calling 812-238-7163 or emailing msbyrd@uhhg.org;
- Cigna’s program at [www.myCigna.com](http://www.myCigna.com);
- The University’s Wellness Program for on-campus classes;
- The American Lung Association Tobacco QuitLine at 1-800-8252.

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**Another Incentive to Quit**

If your health report shows that you are a tobacco user, your monthly payroll contributions to participate in the medical plan will be $50 more than what non-tobacco users pay (beginning January 1, 2014).
Step 3: Healthy Resources
Through On the Way to Wellness you have many resources to choose from. The idea is to know the options and choose the ones that fit your lifestyle. For example, the University has a modern, well-equipped fitness area in the Student Recreation Center. Check it out.

On-campus Resources
The University with Spectrum Health manages and coordinates several wellness resources and events. Go to www.indstate.edu/wellness for information and registration for these programs. Because we are adding and changing programs, keep monitoring the wellness website and on-campus communications for updates.

- Student Recreation Center (for fitness equipment)
- Walking Challenges
- Biggest Loser Programs
- Weight Loss Programs
- Health and Wellness Programs
- Employee Wellness Facebook page
- Lunchtime Learning Sessions
- Employee Wellness Website www.indstate.edu/wellness
- Employee Wellness Newsletter

Union Health Systems
For a wide choice in wellness information, go to www.OneCommunity.com. You’ll find your own confidential personalized information as well as tools and resources to help you in meeting your health goals.

MyCigna.com
Cigna is the administrator of our medical plan. If you are enrolled in the medical plan, you can call the Cigna service center at 800-244-6224 if you have any questions about the benefits, including coverage for preventive screenings and annual exams. You can also register at www.MyCigna.com to access tools and resources for managing your healthcare and medical expenses.
Once you are registered, you can check your benefits, store and review your claims, find a provider, estimate your medical costs, and find information on your medications. You can also find:

- A tool to help you understand and make informed decisions for a medical treatment.
- Educational information and podcasts on hundreds of health topics.
- Programs with email campaigns to help you with stress, weight, tobacco use, depression and chronic health conditions, such as asthma, heart disease, coronary artery disease, angina, diabetes, low back pain, depression, anxiety and bipolar disorder.

To speak with a Cigna health advocate who can help you navigate support for your medical issues, call 855-246-1873.

Express Scripts

Express Scripts administers our prescription drug program. If you are enrolled in the medical plan, you can log on to ExpressScripts.com and register to create an online account. Under My Rx Choices, you can review the cost of your medications and look for lower cost alternatives. You also have the option to order and pay for mail-order medications in three monthly installments rather than pay the amount at one time.

Important

This document summarizes some of the health benefits available to eligible Indiana Statu University faculty and staff. It does not contain all the information. For more details on health plan benefits, obtain a copy of the Summary Plan Descriptions and/or insurance contracts available from the Benefits Department or your HR representative. Receiving this document is not a guarantee of employment or eligibility to participate in the Indiana State University benefit plans.