**Minnesota Healthcare Consortium** encourages our members to engage with our wellness program partners. The wellness programs offered are resources for all to begin or continue on their personal wellness journey.

Dealing with Anxiety? Register for **Learn to Live**. Ready to work on a healthier lifestyle? Take the **Omada** Assessment. Looking for a high-quality lower cost provider for healthcare? Review **Smartshopper**. Are you active or do you want to be more active and get rewarded for it? **Register for Sharecare!**

<table>
<thead>
<tr>
<th><strong>Online Cognitive Behavior Therapy</strong></th>
<th>Available 24/7 for ages 13 and over. Access code: MHC</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Digital Lifestyle Change Program</strong></td>
<td>Pre-Diabetes &amp; Pre-Heart Disease Prevention &amp; Type 2 &amp; Type 1 Diabetes Programs</td>
</tr>
<tr>
<td><strong>Health Care Cost Incentive Program</strong></td>
<td>Be a consumer of your healthcare</td>
</tr>
<tr>
<td><strong>Wellbeing solution and health platform.</strong></td>
<td><strong>Fitness Incentive Program</strong> for BCBS Members.</td>
</tr>
<tr>
<td><strong>Online Doctors – Telemedicine</strong></td>
<td>Also includes – Psychologists &amp; Psychiatrists.</td>
</tr>
<tr>
<td><strong>Health &amp; Wellness Products &amp; Services</strong></td>
<td>Discounts on fitness gear, gym memberships, healthy eating options &amp; more.</td>
</tr>
<tr>
<td><strong>Blue Cross Blue Shield – Health Insurance Carrier</strong></td>
<td>Member Customer Service 1-866-537-7702</td>
</tr>
<tr>
<td><strong>Healthcare Spending Account Administration</strong></td>
<td>Member Customer Service 1-800-859-2144</td>
</tr>
</tbody>
</table>

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**Healthcare Benefit Programs**

We are dedicated to empowering and engaging our members in lifelong health and well-being.”

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- [https://www.learntolive.com/partners](https://www.learntolive.com/partners)
- [https://go.omadahealth.com/mhc](https://go.omadahealth.com/mhc)
- [https://BCBSMN.SmartShopper.com](https://BCBSMN.SmartShopper.com)
- [https://bluecrossmn.sharecare.com](https://bluecrossmn.sharecare.com)
- [https://www.doctorondemand.com/bcbsmn](https://www.doctorondemand.com/bcbsmn)
- [https://www.blue365deals.com](https://www.blue365deals.com)
- [https://www.bluecrossmn.com/mnservcoop](https://www.bluecrossmn.com/mnservcoop)
- [https://hellofurther.com](https://hellofurther.com)
- CustomerSolutions@hellofurther.com
Unique Wellness Benefits to our Insurance Pool Members

On January 1, 2020, the **Insulin Benefit** for service cooperative members who participate in the health insurance pool through BCBS of Minnesota was initiated. This new benefit includes plan-eligible insulin options as a covered benefit with no member copay or deductible responsibility.

Effective 4/1/19, your plan includes **3D mammogram as a preventative benefit**.

Blue Cross Blue Shield of Minnesota offers additional **personalized member engagement** including:

- Standard Health Coaching
- Maternity Management
- Quitting Tobacco Support

Service Cooperative **Regional Worksite Wellness Programs** are offered through regional cooperatives. Grants are used for health & wellness activities at our member groups in our MHC Statewide insurance pool.

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**Minnesota Healthcare Consortium Health Benefit & Wellness Coordinators**

<table>
<thead>
<tr>
<th>Coordinator</th>
<th>Regional Service Cooperative</th>
</tr>
</thead>
<tbody>
<tr>
<td>Suzi Ruper</td>
<td>Lakes Country Service Cooperative</td>
</tr>
<tr>
<td>Chris Wavra</td>
<td>Southeast Service Cooperative</td>
</tr>
<tr>
<td>Brittani Daniel</td>
<td>Resource Consulting Services</td>
</tr>
<tr>
<td>Hannah Keltgen</td>
<td>SCSC Wellness</td>
</tr>
<tr>
<td>Nicole LaChapelle-Strumski</td>
<td>SSWC Consulting Services</td>
</tr>
<tr>
<td>Mari Wagner</td>
<td></td>
</tr>
</tbody>
</table>
Feeling stressed, sleepless, anxious, or discouraged?

*We’re here to help.*

**You’re not alone**

One in 2 people will experience a mental health issue during their lifetime—and we want to be a resource for you during those difficult times.

The Minnesota Healthcare Consortium has invested in your mental and emotional well-being by offering online support from Learn to Live at no cost to you.

**How we can help**

Based on over 10 years of clinical studies, Learn to Live offers online programs and clinical assessments based on the proven principles of Cognitive Behavioral Therapy.

Our programs for Stress, Anxiety & Worry, Depression, Insomnia, Substance Use and Social Anxiety offer effective tools to help you understand how your mind works and change your behavior patterns—to help you live your best life.

**Learn to Live benefits:**

- Immediate 24/7 access to self-paced programs
- Ability to start, stop and save your progress
- No cost to you (or your family)
- As effective as in-person therapy
- Coaching available (phone, email, text)

**Private & Confidential**

Our member information is completely confidential, HIPAA compliant and will never be shared with the Minnesota Healthcare Consortium and Minnesota Service Cooperatives.

MHC health plan members can begin by taking an assessment at [learntolive.com/partners](http://learntolive.com/partners) and entering the code **MHC** to begin.
Healthy Patterns for Life
Omada is a digital care program that empowers people to achieve their health goals through sustainable lifestyle change.

- Lose weight (and keep it off) with small, sustainable lifestyle changes
- Build strategies for healthy eating, activity, sleep, and stress management
- Reduce the risk of developing type 2 diabetes and heart disease
- Preventative Program includes a health coach, peer support, digital scale all with a clinic focus.

Omada for Diabetes Type 2 and Type 1
Improving blood glucose control and addressing critical gaps in care.

Omada combines their deep expertise in behavior change with features designed to help participants achieve target blood glucose levels, minimize episodes of very high and very low blood glucose, address common questions about diabetes or cholesterol medications, get the most out of primary care provider visits, and make achievable lifestyle changes to lose weight if needed (and keep it off).

Program Features
Omada for Diabetes is accredited by the Association of Diabetes Care and Education Specialists (ADCES) and provides:

- Certified Diabetes Care and Education Specialist (CDCES)
- Diabetes curriculum based on Diabetes Self-Management Education and Support (DSMES)
- Continuous glucose monitoring
- Type 1 or Type 2 Diabetes peer support group
- Medication self-management
- Health maintenance support
- Cellular- Connected Devices with continuous glucose monitor meter and scale

If you or your adult family members are at risk for type 2 or heart disease, or are living with type 2 or type 1 diabetes, MHC will cover the entire cost of the program - $650+ value.

Get started today:

https://go.omadahealth.com/mhc
Take these steps to earn your rewards!

- Register at bluecrossmn.sharecare.com.
- Complete the RealAge® Test to find out how old your body is compared to your calendar age.
- Find the Challenges under the Achieve icon. You will need to enroll in all challenges.
- Monthly challenge – log in 210,000 steps on the Sharecare App and engage with program at least 21 days of each month.
- Each month you meet the challenge goal you will earn a $20 reward.

Incentives are taxable and reporting will be provided by your employer.

Rewards provided by Sharecare. You must complete the RealAge Test before you are eligible to earn incentives. If you completed the RealAge Test in a previous plan year, you will need to retake the test this plan year. RealAge® is a registered mark of Sharecare, an independent company providing a health and wellness engagement platform. Offerings subject to change. Blue Cross® and Blue Shield® of Minnesota and Blue Plus® are nonprofit independent licensees of the Blue Cross and Blue Shield Association.
Our doctors are always in.

Join now for free at: doctorondemand.com/bluecrossmn

GET CARE FROM THE COMFORT OF HOME

With Doctor on Demand, video visits can be done in just minutes – with no travel time – which means it’s quick. It’s convenient and it saves you money.

Board-certified doctors are available 24/7, 365 days a year to treat many common medical conditions. You also can schedule next-day appointments to see licensed psychologists and psychiatrists between the hours of 7 am to 10 pm.

GET QUICK CARE

Doctor on Demand is just a phone call away to get the care you need for your physical and mental health.

Cold and flu   Earaches (not pediatric)
Sinus Infections   Headaches and Migraines
Nausea and vomiting   Eye irritations
Asthma   Urinary tract infections
Allergies and Rashes   Insomnia
Sore throat   Depression and Mood Swings

HOW MUCH A VISIT COSTS*

The cost is typically less than an in-person visit. Current cost as of 1/1/2021 are below:

Medical: Up to $55.44
Psychology: $69.30 up to $132.83
Psychiatry: $279.51 first visit; up to $120.12 follow-up

*Please Note that Prices can change.

*Depending on your health plan, all or some of the cost may be covered.

Blue Cross and Blue Shield of Minnesota and Blue Plus (Blue Cross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or gender.

Doctor On Demand® is an independent company providing telehealth services.

do® is a registered trademark of Blue Cross® and Blue Shield® of Minnesota.

Blue Cross® and Blue Shield® of Minnesota and Blue Plus® are nonprofit independent licensees of the Blue Cross and Blue Shield Association.

Click here to see what we treat: https://www.doctorondemand.com/what-we-treat-all
With Blue365, you get great deals on products and services that complement your health. Save on personal care, fitness gear, hearing and vision, healthy meal kits and more.

It just takes a couple minutes to register and you can start shopping for things like.

- 20 percent off at Reebok.com
- Discounts on Jenny Craig or Nutrisystem
- $29 a month gym membership
- Up to 40 percent off contact lenses
- Up to 20 percent off hotels
- 50 percent off vitamins and supplements
- And more

Visit blue365deals.com/bcbsmn to register and have your Blue Cross member ID card handy. Then watch for the weekly deal to arrive in your inbox.
The same routine medical procedure can vary widely in price, even in-network. When you shop with SmartShopper, everyone saves money and you get a piece of the savings.

Shop online or call a SmartShopper Personal Assistant who can help you:

- Understand all your in-network options and find the right place for your procedure
- Schedule the procedure at a reward eligible location
- Save money on out-of-pocket costs
- Earn a cash reward for your choices

Incentives are taxable. Reporting will be provided by employers.

Smartshopper is available for members in the BCBS Aware Network only.