



State of New Jersey
DEPARTMENT OF THE TREASURY
DIVISION OF PENSIONS AND BENEFITS
www.state.nj.us/treasury/pensions

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Dear *NJ DIRECT* Member:

Congratulations on your continued participation in the State Health Benefits Program's (SHBP) Retiree Wellness Program in 2009.

Enclosed with this letter is the brochure for the **Retiree Wellness Program**. Please read it carefully and retain it for future reference. The brochure explains the requirements of the program and contains all the information necessary to maintain enrollment in the Retiree Wellness Program.

To remain actively enrolled in the Retiree Wellness Program for 2009 you must:

- **Have a physical examination along with recommended age and sex appropriate tests and screenings and return the Annual Wellness Certification by November 30, 2009.** Discuss with your physician what tests/screenings (e.g. blood test, mammogram, PAP test, colorectal screening and PSA) are appropriate for you and ensure that they are scheduled and completed by **November 30, 2009**. The enclosed brochure contains preventive health screening guidelines for your reference. In addition, the **Annual Wellness Certification** (enclosed with the brochure) must be completed and signed by your physician indicating that you have fulfilled this requirement. Please return the Certification to Horizon BCBSNJ at the address stated on the back of the **Annual Wellness Certification**.
- **Update your online Health Assessment Tool (HAT) by January 31, 2010.** Your health risks change over time. Updating your personal HAT enables you to monitor your risk levels. If you followed the recommendations on your last report, you may see an improvement in your health status. Conversely, early warning signs of health concerns can be identified with the assessment and steps can be taken to reduce those risks in the coming year. **Updating your HAT annually is a requirement of the SHBP Retiree Wellness Program. We recommend that you update your HAT after you have completed your annual physical.**
- **Participate (if identified) in one of the Horizon BCBSNJ Horizon Health and Wellness Education Programs to remain in the SHBP retiree Wellness program.** You may be identified through a review of claims data and/or your Health Assessment Tool results. If identified and enrolled in a Horizon BCBSNJ *Health and Wellness Education Program*, you will be mailed information about the program and instructions for contacting a professional Care Specialist.

Once again, we wish to extend our sincere congratulations on your commitment to your health.

Sincerely,

David Perry
Director of Account Management & Finance
State Health Benefits Program

Enc.



NEW JERSEY
STATE HEALTH BENEFITS PROGRAM

▶▶▶ *Retiree*
WELLNESS PROGRAM



Horizon Blue Cross Blue Shield of New Jersey

Making Healthcare Work®

W H A T ' S

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Welcome

Horizon Blue Cross Blue Shield of New Jersey would like to welcome you to the *State Health Benefits Program (SHBP) Retiree Wellness Program*. We understand that good health is important to you and we appreciate that you are choosing to engage in healthy living.

The Retiree Wellness Program:

- Provides early detection and intervention to address health risks.
- Encourages you to develop a healthy lifestyle to promote wellness and prevent disease.
- Provides guidance to those now struggling with a chronic condition.

STEP 1 ◀◀

Complete the comprehensive online *Health Assessment Tool (HAT)* to help you identify risks that may lead to chronic disease. The HAT covers:

- Current health conditions.
- Family health history.
- Vital statistics, including cholesterol and blood pressure measurements.
- Lifestyle factors such as exercise, diet, stress, alcohol consumption and tobacco use.
- Life events, including family, children, key relationships and job status.

To get the most accurate results when you take the HAT, you should have the following information available:

- Height and weight.
- Blood pressure level.
- Blood sugar level.
- Cholesterol and triglyceride values.

If you've had your annual physical, you can simply call your physician for these numbers. If you haven't, you can still take the HAT and provide the information you do have. After your next checkup, be sure to update the information in your HAT.



You can access the HAT by visiting *My Health Manager*, powered by *WebMD*®, on the Horizon BCBSNJ Web site <www.HorizonBlue.com/mhm>. You will need your Member Online Services user ID and password to log onto *My Health Manager*. Please refer to page 4 for instructions to access the HAT. After completing the HAT, you will receive feedback based upon your results, including:



- A detailed summary of your potential health risk factors and their connection to your overall wellness.
- A list of suggested preventive screenings.
- A summary that you can share with your physician that lists pertinent health-related information about you.

Your results from the HAT will help you initiate positive steps for healthier living. If you find that you are at risk for a particular health condition, there may be steps you can take to avoid developing the condition. Many health risks don't show symptoms until you are well on your way to becoming ill, so identifying potential risks is important. These results are important for both you and your physician(s).

We encourage you to print the physician summary and share it with your personal physician(s). While we will advise the SHBP that you have completed the HAT, your individual results will not be reported.

STEP 2 ◀◀



To remain an active participant in the SHBP Retiree Wellness Program, you must have a physical examination along with recommended age- and gender-appropriate tests and screenings (see the *Preventive Health Screening Guidelines* in this booklet) by November 30 of the current year. If you retire in September, October, November or December, you have until November 30 of the following year to complete your physical examination.

Discuss with your physician what tests/screenings (e.g., blood test, mammogram, pap test, colorectal screening and prostate-specific antigens) are appropriate for you and ensure that they are scheduled and completed by November 30. Annual tests and screenings are covered under *NJ DIRECT* when you use participating physicians and facilities. ***Your physician must complete the enclosed Annual Wellness Certification that you have fulfilled this requirement. Please return the certification to Horizon BCBSNJ at the address stated on the back of the Annual Wellness Certification.***

HAT Update — It is important that you update your online Health Assessment after you have had your annual physical. Updating your Health Assessment (in addition to being a requirement of the Retiree Wellness Program) is important to capture your current weight, blood pressure, blood sugar, cholesterol and the results of your tests and screenings.

STEP 3 ◀◀

You may be identified, through a review of claims data and/or your HAT results, as eligible for participation in our **Horizon Health and Wellness Education Program**. This program works with you and your physician to ensure that you are getting the information and support you need. If identified and enrolled in the Horizon Health and Wellness Education Program, information about the program and instructions for contacting a professional Care Specialist will be mailed to you.

If identified, you must participate in the Horizon Health and Wellness Education Program to remain in the SHBP Retiree Wellness Program.

Important Information

ELIGIBILITY ◀◀

Agreements between the state of New Jersey and bargaining organizations representing state employees require certain state retirees who have attained 25 years of service *after June 30, 2007*, or who retired on a disability retirement *on or after August 1, 2007*, to pay a health contribution of 1.5 percent of the retirement benefit unless the retired member is enrolled in the SHBP Retiree Wellness Program. Participation in the SHBP Retiree Wellness Program results in the waiving of the required health contribution.



PARTICIPATION ◀◀

The SHBP requires eligible state retirees to complete and submit the **SHBP Retiree Wellness Program Pledge** form as acknowledgement of acceptance of the terms and conditions of the SHBP Retiree Wellness Program participation. Participation is voluntary. However, if you do not participate, you must pay a contribution towards the cost of your health care coverage (1.5 percent of your retirement allowance). **Covered spouses/partners are not required to participate in the program.**

REQUIREMENTS ◀◀

To enroll in the SHBP Retiree Wellness Program, you must sign the **SHBP Retiree Wellness Pledge** and:

- Complete the *Health Assessment Tool (HAT)* within two months of the date of your retirement.
- Complete an annual wellness physical, along with the appropriate tests and screenings, have your physician complete the Annual Wellness Certification and return it to Horizon BCBSNJ by November 30.
- If identified, participate in a **Horizon Health and Wellness Education Program**, such as those for asthma, diabetes and other chronic conditions.
- Update your Health Assessment after you have had your annual physical to capture your current weight, blood pressure, blood sugar, cholesterol and the results from your tests and screenings. Your Health Assessment update must be completed by January 31 of the following year.

Note: If you retire in September, October, November or December, you will have until November 30 of the following year to complete the annual physical and screenings, and you will have until January 31 of the year following that to update your Health Assessment.

ONLINE REGISTRATION ◀◀

If you are having technical difficulties with online registration or access to the member portal, please call our e-Service Desk at 1-888-777-5075 or e-mail us at <Member_Portal@HorizonBlue.com>. You will need to supply the following information: *first and last name, description or screenshot of the error message and steps taken before encountering the issue.*

Completing Your Health Assessment Tool

INSTRUCTIONS FOR ACCESSING THE HORIZON BCBSNJ

HEALTH ASSESSMENT TOOL

You can access the HAT online by following these steps:

- 1 Visit the Horizon BCBSNJ Web site at www.HorizonBlue.com/mhm.



- 2 Have your Member Online Services user ID and password ready to sign in. **Your Member Online Services user ID and password are used to access most of the Member Online Services available to NJ DIRECT members on the Horizon BCBSNJ Web site.** If you have **not** obtained a user ID and password, please complete steps a through d, below. If you have already created your user ID and password, proceed to Step 3.

- a. Select *Not a Member? Click here to Register* from the *Member Sign In*.
- b. Enter your registration information and answer the questions asked.
- c. Verify your information and acknowledge access privileges.
- d. Record your Member Online Services User Name and retrieve your password from your e-mail account. The message will be sent to your designated e-mail account from Member_Portal@HorizonBlue.com.

If you are having technical difficulties with online registration or access to the member portal, please call our e-Service Desk at 1-888-777-5075 or e-mail us at Member_Portal@HorizonBlue.com. You will need to supply the following information: first and last name, description or screenshot of the error message and steps taken before encountering the issue.



3 Click *Sign In* and enter your Member Online Services user ID and password.

Select your preferences if this is your first time visiting *My Health Manager*. Confirm your profile (if requested).



4 Select *Health Assessment Tool (HAT)* under the *Assess My Health* heading on the left-hand toolbar to begin or update and complete the assessment.

Please keep the following helpful hints in mind:

To optimize performance, adjust your Internet browser settings to enable cookies and pop-ups.

Member Online Services is available Monday through Friday, from 8 a.m. to 10 p.m., Eastern Time (ET) and Saturday, from 8 a.m. to 4 p.m., ET.

The operating system that works with Member Online Services is Windows 98 or higher. The software does not currently operate on Macs.

When accessing Member Online Services, you must use Internet Explorer 5.5 or 7.0. Other Internet browsers, such as Firefox or Safari (Mac browsers) are not currently supported.

If you are having a problem accessing Horizon BCBSNJ's Member Online Services, please e-mail Member_Portal@HorizonBlue.com. Representatives are available Monday through Friday, from 7 a.m. to 6 p.m., ET.

Preventive Health Screening Guidelines

SUGGESTED TESTING AND SCREENING GUIDELINES FOR PREVENTIVE CARE

IMMUNIZATIONS ◀◀◀

Influenza vaccine (flu shot): Ages 19 to 49 years annually for those at high risk; annually for individuals age 50 years and older.

Pneumococcal Polysaccharide vaccine (PPV):

Recommended once, with booster every five years, if high risk, for all age groups ages 19 years and older.

Tetanus and diphtheria, pertussis (Td/Tdap) booster: Tdap should replace a single dose of Td for adults less than age 65 who have not previously received a dose of Tdap. Td should be used for adults ages 65 and older. Booster every 10 years.

Herpes Zoster (shingles) vaccine: All adults ages 60 years and older should receive a single dose of the shingles vaccine.

SCREENINGS ◀◀◀

Height, weight, body mass index and blood pressure: Annually for all age groups.

Vision exam with eye care professional:

Once initially for ages 20 to 39 years, every two to four years for ages 40 to 64 years and every one to two years for ages 65 years and older.

Glaucoma test: Every five years, starting at age 35 years.

Ear health: Every two to four years for ages 40 to 64 years and every one to two years for ages 65 years and older.

Hearing screening: Every 10 years, then as needed for ages 40 to 64 years and ages 65 years and older.

Blood tests (cholesterol level, hemoglobin, glucose level): Annually.

Blood tests (thyroid test): Every five years, starting at age 35 years.

Diabetes screening: Starting at age 45 years, then every three years, if no risk factors exist.



Colorectal cancer screening: Beginning at age 50 years, men and women who are at average risk for developing colorectal cancer should have one of the five screening options below:

- A fecal occult blood test (FOBT) or fecal immunochemical test (FIT) every year*;
- A flexible sigmoidoscopy every five years*;
- Annual FOBT (or FIT) and flexible sigmoidoscopy every five years*;
- A double-contrast barium enema every five years**; or
- A colonoscopy every 10 years**.

* For FOBT or FIT, the take-home multiple sample method should be used. Combined testing is preferable over either annual FOBT or FIT, or flexible sigmoidoscopy every five years, alone. People who are at moderate or high risk for colorectal cancer should be tested earlier based on risk factors and family history.

** Colonoscopy should be done if the FOBT or FIT shows blood in the stool, if sigmoidoscopy results show an adenomatous polyp or cancer, or if double-contrast barium enema studies show anything abnormal. If possible, polyps should be removed during the colonoscopy.

Direct visualization through colonoscopy is regarded as the most accurate method of diagnosis.

Skin health/mole exam: Monthly self-mole exam for all ages; every three years by a health care professional for ages 20 to 39 years, then annually for ages 40 years and older.

Breast self-exam for females: Every month, with technique reviewed during physical exam by health care professional.

Professional breast exam for females: For females beginning in their 20s, every one to three years, if performed within the scope of the professional's practice. Annually, if performed within the scope of the professional's practice, for ages 40 years and older.

Mammography: Annually for women ages 40 years and older. Annual mammogram for women under age 40 years with a family history of breast cancer or other breast risk factors, beginning at an age deemed medically necessary by the physician.

Pap test: Screening three years after becoming sexually active, but no later than age 21 years, regardless of sexual history. Repeat annually.

DEXA screening (bone density): Recommended for all women ages 65 years and older and men ages 70 years and older regardless of clinical risk factors. Also recommended for younger postmenopausal women and men ages 50 to 70 years based on their clinical risk factor profile.

Testicular exam: Monthly self-exam beginning at age 18 years; annually by health care professional for all age groups.



Prostate health, digital rectal exam (DRE): Annually for men ages 50 years and older, if asymptomatic; annually for men ages 40 years and older with a family history of prostate cancer or other prostate cancer risk factors.

Prostate health, prostate-specific antigen (PSA): Recommended for all males annually beginning at age 50 years. Starting at age 45 years for males at high risk, including African Americans and those with a strong family history. Those at even higher risk, due to multiple first degree relatives affected at an early age, should begin testing at age 40 years.

Thyroid test: Every five years, starting at age 35 years.

Lipid screening: Fasting fractionated lipid screening every five years for men over age 34 years and women over age 44 years.

* This list is meant to be a guideline only and does not replace the advice of your physician.

My Health Diary

▶▶▶ Date I registered online: _____

▶▶▶ My user ID: _____

▶▶▶ My password: _____

▶▶▶ Date I completed my Health Assessment Tool: _____

▶▶▶ Date I completed my physical exam: _____

▶▶▶ Date I completed my annual screening and tests: _____

▶▶▶ Types of tests performed: _____



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