

WIN Program Overview:

BAC's Wellness Initiative Network (WIN) has been designed to promote overall health and may include the following programs:

- **Comprehensive Online Health Risk Assessment**
- **Company Wide Health Fair**
- **BAC's "One Bite at a Time" Weight Loss Program**
- **Ask Our Nurse Hotline**
- **Discounted Healthclub Memberships**
- **Lifestyle Coaching**



BAC's Health Management system (powered by Deerwalk) empowers you to understand your health issues, evaluate your symptoms, and access health information 24/7. To explore these Interactive Health Management tools login to the Members Area.



With GlobalFit, you and your family can enjoy convenient and affordable access to a range of fitness options, including flexible memberships to more than 2,000 fitness clubs nationwide, weight-loss programs, smoking cessation programs and more. To browse the offers available in your area, visit www.Globalfit.com, or call: 1.800.294.1500. When prompted to establish your eligibility, please choose: "Business Administrators & Consultants."

Need more information?

Learn more about this and everything related to your benefit plan by visiting...

www.bactpa.com/thomas5

bac *tpa.com*

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bac/win

BAC's Wellness Initiative Network

There is more to good health than an apple a day. Learn the steps you can take to live a healthier life...



bac

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Understanding Risk:

Where does your risk for developing a health condition come from? While some risk factors are inherited, most are the result of lifestyle choices. We now know that you can scientifically improve your health and lower your risk for threatening diseases by making better lifestyle choices.

We have all heard that we should stop smoking, lose weight, eat better, or increase our physical activity. We have been told that making small changes will help us live healthier lives, but do we know what that means?

Did You Know That...

- **A weight loss of only 20 lbs (that's 10% of a 200 lb person's weight) will improve your health by lowering your blood pressure and cholesterol levels?**
- **Regular physical activity, as little as 30 minutes a day, may reduce your risk of dying prematurely from heart disease?**
- **On average smokers die ten years younger than non-smokers?**
- **Eating a balanced diet could reduce your chances of dying from cancer by 35%?**
- **Stress is linked to six of the leading causes of death, including heart disease, cancer, lung ailments, accidents, cirrhosis of the liver, and suicide?**

Complete BAC's comprehensive Health Risk Assessment to learn your risk factors and the steps you can take to improve your health.

Health Risk Assessment (HRA):

A Health Risk Assessment is a simple check list designed to help you evaluate your health risks and give you suggestions on how to decrease your risk of getting a major disease.

The health risk assessment gathers information that includes your health history, height, weight, blood pressure, and lifestyle, as well as information on your family's medical history.

The health risk assessment was designed by medical professionals and follows guidelines from national medical organizations such as American Academy of Family Physicians, American Cancer Society, American Diabetes Association and other well-known health promotion organizations.

Complete as much of the review as possible. Upon completing the evaluation you will see a risk meter which will provide a snapshot of your current health status. For more information on any area simply click on the titles listed.

"A Health Risk Assessment is a highly useful tool in that it's a forecaster for major diseases like cancers, osteoporosis, and diabetes. Not only does it assess one's risk of developing these conditions, but renders specific health recommendations to lower those risks. Taking an HRA gives you detailed insight into your health risks, all from your personal computer."

▶ RAHUL D. SINGAL, MD

Logging in is easy:

- Visit your company's BAC micro-site at <http://www.bactpa.com/thomas5>, and login to the Members Area.
- Once you have logged in, select "Interactive Health Management" located on the right side of the top navigation bar.
- Then choose the "Health Risk Assessment"

To achieve a more accurate outcome, on the HRA, obtain the following test results from your family physician:

- Blood Pressure
- Cholesterol Levels...
- Including, Total, LDL (Bad) and, HDL (Good)
- Triglyceride Levels
- Fasting & Non-Fasting Glucose Levels

If your test results are over a year old and/or you have not been tested before, contact your family physician or one of our preferred laboratories to obtain updated results.

Frequently Asked Questions:

Q DOES MY PLAN COVER ROUTINE WELL CHECKS AND THE CORRESPONDING LAB WORK?

A Yes, in fact your plan covers well care including office visits, certain lab work and immunizations/vaccinations at 100% of the network fee if you use a PPO provider. There is no copay or out-of-pocket cost to you. In order for the plan to pay for the services at 100%, the charges from the Doctor must state that they are for routine well care.

Q IF I HAVE A MEDICAL CONDITION THAT REQUIRES REGULAR LAB TESTS, ARE THESE VISITS & TESTS COVERED?

A Yes, these charges will be covered the same as any other illness. Additionally, if you qualify, you may be eligible for enhanced benefits through our CAP program. If you or a family member has a chronic health condition, contact one of our CAP advisors/nurses to determine if you are eligible for these benefits, which, in some cases, will cover 100% of certain routine lab tests.

Q WHO HAS ACCESS TO THE HEALTH INFORMATION I COMPLETE THROUGH DEERWALK?

A The health information you complete in Deerwalk is part of BAC's secure internet connection. When you completed your enrollment in the BAC website, you created a password known only to you. This password and your user login are part of the SSL (secure socket layer) protection used by BAC. BAC's WIN program is compliant with HIPAA privacy regulations.