

June 7, 2006

Mr. Allen Durand
Business Manager
International Brotherhood of Electrical Workers Local 99
Ninety-Nine Way
Cranston, RI 02921

Dear Mr. Durand,

For several years, International Brotherhood of Electrical Workers Local 99 (IBEW) has provided the opportunity for their union members to attend a Blue Cross & Blue Shield of Rhode Island (BCBSRI) Health Fair at the IBEW annual summer picnic, as part of the Good Health Benefit[®] (GHB) worksite wellness program. Once again we would like to provide our health and wellness services at this year's picnic for the benefit of your members and the union.

In 2005, BCBSRI offered several health screenings, health education materials and the opportunity to participate in programs. A quick overview of IBEW member participation and results:

- Eighty-three members participated in the Body Composition analysis, in which 51 were identified at high risk for obesity.
- A spirometry screening that gauges lung health and is recommended for current and former smokers or people with shortness of breath was given to 49 participants, of which 14 were identified at high risk for respiratory health problems.
- 179 members participated in the blood pressure screening, of which 47 participants were identified as high risk, with readings at greater than 140/90.
- Total Cholesterol, high density lipoprotein (HDL), and blood glucose screenings were conducted for 184 members. Eleven members fell in the high risk category for total cholesterol, 48 members were identified in the high risk category for HDL, and 19 members were considered to have high glucose levels.

In 2004, all IBEW members received a Personal Health Assessment (PHA) through the mail, and were asked to fill it out and return it in the mail directly to Health and Wellness for processing. Each respondent then received a tailored report providing an in-depth look at their current health status, with an explanation of potential areas of health risk, and suggestions to help the individual lead a healthier life. Each report was mailed directly to the participant's home.

A total of 188 PHAs were returned. The results of the PHA prioritized the health risks of IBEW members and identified areas for behavior change. To improve your members' health and effectively contain healthcare costs, IBEW's wellness programming in 2006 should focus on the following identified risk areas:

- Overweight (29.3% of members)
- Smoking (13.3% of members)
- High Blood Pressure (28.2% of members)

Of the participants in the 2004 PHA, 55-60% indicated the willingness to make behavior changes in quitting smoking, increasing their physical activity, and losing weight.

By helping your members manage their risks and encouraging lifestyle changes, you can begin to manage healthcare costs, improve member health and well-being, and improve their productivity. Below are some statistics on healthcare costs which correspond with your members' identified health risks:

- Annual medical costs are \$409 higher on average for an **overweight or obese** person than an individual who maintains their recommended weight.
- A sedentary lifestyle decreases productivity and increases an individual's risk for **high blood pressure**, diabetes, heart disease, colon cancer, breast cancer, and obesity, and is extremely costly. Currently, \$24 billion is spent annually in healthcare treating conditions driven by physical inactivity.
- Annual medical costs are \$330 higher on average per **physically inactive** person.
- Annual medical costs are \$1,623 higher on average per **smoker**.
- The workers' compensation cost for a smoker averaged \$2,189, compared to \$176 for a non-smoker.

The annual Health Fair provides the IBEW membership with the opportunity to keep up-to-date on the important screenings and tests mentioned above, as well as to have a variety of other health concerns and questions addressed by our professional staff. This is a vital step towards managing health risk.

We recognize and commend your commitment to health and wellness for your union members and their families, and I look forward to discussing the GHB Health Fair with you further, once you have had a chance to review the attached Health Fair Proposal. Please feel free to call me with any questions you may have.

Best regards,



Lisa Dunderdale
Account Manager, Health and Wellness Services
Blue Cross & Blue Shield of Rhode Island
(401) 459-2595

International Brotherhood of Electrical Workers Local 99

Good Health Benefit - Health Fair Proposal 2006

The Health Fair is a fully-staffed event; complete with clinical screenings and prevention-oriented health awareness information. We deliver a well-orchestrated, fun-filled fair that allows participants to engage in an array of opportunities for health management and health risk counseling.

This event includes the following resources:

- A dedicated Account Manager to coordinate and facilitate the event
- Health Educators and Service Representatives to address questions on health management, coverage and benefits, disease management, case management, and BCBSRI programs and products
- A promotional campaign including posters, flyers, and information disseminated at union meetings to foster improved participation
- The BCBSRI Community Wellness Van will be present, equipped for health screenings and offering health risk education materials
- Participation incentives to raffle or give away
- Balloons, banners, and other decorative elements to create the “fair” atmosphere

IBEW Family Health Fair - Program Descriptions

The Health Fair is a comprehensive health promotion service packaged in a festive event format, which BCBSRI delivers at the annual IBEW Picnic. On the day of the event, participants will have



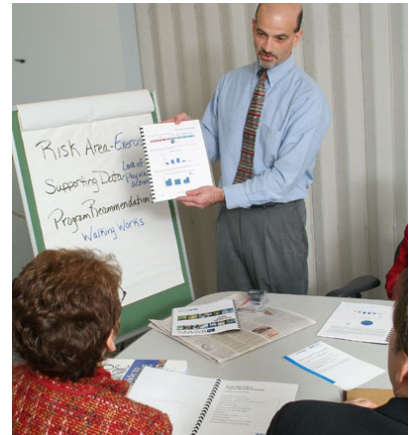
several vital health indicators checked with clinical screenings, and receive a report of their results, complete with the latest clinical guidelines and some basic action steps. Individuals with high-risk screening results will receive a one-on-one consultation with a health professional to gain a better understanding of their results and receive the proper guidance on what actions they should take to lower their risk. The following sections outline the service offering with regard to promotion and “day-of” programs and screenings.

Promotional Campaign

The first step toward ensuring the success of your Health Fair is the promotion and communication of event details to organization stakeholders and members. BCBSRI maximizes the level of awareness by offering a promotional campaign with multiple audience contact points. *In all cases, BCBSRI's strategy will be shaped by your feedback with regard to available communication channels and preferences.*

Management Meetings

During the initial phase of the event planning process, your Account Manager will present detailed descriptions of the Health Fair, and will address any questions and feedback from the management at your organization. The primary purpose of the management meetings is to secure management support for programming. Without encouragement from the leadership at your organization, your members may not take full advantage of the wellness resources that are provided during the Health Fair. That's why we take time to hold meetings and offer detailed presentations to organization management: to emphasize the value of the Health Fair programming and to show the link between maximum participation and optimal return on investment.



Individual Communications

In the period immediately preceding the program or event, BCBSRI distributes individual communications in a variety of formats which serve to remind potential participants about program details such as times, dates, and locations. Based on the communication channels available for your organization, BCBSRI may contact individuals through one or more of the following mediums:

- ✓ Individual flyers and informative letters that can be mailed to the member from Trustees
- ✓ Reminders at Union meetings
- ✓ Posters at the Union Hall

BCBSRI may also deliver targeted individual communications to the Union leadership at the Union Hall, providing information for leads to share with their fellow members, encouraging them to build enthusiasm among IBEW members.

Clinical Screenings

Lab results for the following screenings will be available to each participant on the day of the Health Fair. One-on-one consultations will also be offered to high-risk individuals, to ensure the participant's full understanding of his or her results.

▪ Blood Glucose Screening

Licensed laboratory technicians will administer a finger-stick test of the participant's blood to determine the blood sugar levels as an assessment of the participant's risk for developing diabetes. This is a non-fasting test.

▪ Blood Pressure Screening

Trained health specialists will assess the participant's blood pressure and provide individual consultation and education.

▪ ***Body Composition Screening***

Using the latest technology (a Futrex machine), this non-invasive test provides individuals with several indicators of their current fitness level, including body fat percentage, lean body mass, body mass index, and body water percentage. Education and individual consultations will be provided for each participant. The Futrex machine is a non-invasive body composition analyzer that uses a near-infrared technology to take readings from the skin of the participant's upper bicep. Aggregate data will be shared with IBEW with regard to participation, and the body composition scoring. Each test takes about 5 to 8 minutes.

▪ ***Total Cholesterol and HDL (good cholesterol) Screening***

Licensed laboratory technicians will administer a finger-stick test of the participant's blood to develop a basic blood cholesterol profile as an assessment of the risk for developing heart disease and other adverse circulatory conditions. This is a non-fasting test.

BCBSRI Community Wellness Van - *Vision Screening*

The BCBSRI Community Wellness Van is our mobile screening and prevention information resource. On board the Community Wellness Van, a vision screening will be available for IBEW Health Fair participants

Information Tables

Information tables, staffed with BCBSRI health educators and service representatives, will provide participants with literature and opportunities to ask questions about the BCBSRI programs and products. The following topic areas will be included:

▪ ***Health Education Materials***

Education materials addressing positive lifestyle changes, ranging from improved nutrition and increased exercise to blood pressure and cholesterol control will be available for participants to take away from the event.

▪ ***Walk Rhode Island***

Regular, brisk walking is a fun and healthful activity for the entire family. BCBSRI will provide IBEW members with information on this non-competitive, non-fundraising, family-friendly walking event that takes place at Colt State Park in Bristol, RI on September 9, 2006.

▪ ***BCBSRI.com Web site access and resources***

Members can learn how to register and sign in on BCBSRI.com to receive all of the advantages that come with their healthcare coverage. On the Web site, participants have access to interactive tools which help them improve their health and learn how to save time and money by using the healthcare system wisely.

▪ ***Online Healthy Lifestyle Programs***

Participants can take advantage of tailored health improvement programs on BCBSRI.com to address topics such as stress management, smoking cessation, nutrition improvement, and back care.

▪ ***BluePerks***

BluePerks is a discount program available to BCBSRI members, at no extra cost, for a variety of health and wellness products and services, including alternative medicine, fitness club memberships, safety products, and weight management programs.

▪ ***Disease Management and Case Management***

BCBSRI members can learn how to access disease management and case management services to help them manage chronic or complex conditions such as asthma, diabetes, congestive heart failure, and coronary artery disease, in addition to addressing lifestyle concerns like smoking cessation.

▪ ***Children's Good Health Information***

We will provide activity books on eating right, staying active, and forming other good health habits for participants to take away from the event.

Children's Field Games

Let the games begin! We will facilitate games for the kids, including relay races, Red Light-Green Light, Red Rover, and more!

Incentives

Raffle prizes and random giveaways will provide incentives for IBEW members to participate in the Health Fair. Members and their families will be eligible for drawings based on participation. The prizes we provide are part of the GHB process of encouraging healthy behavior. The Health Fair will include the following incentives:

- One (1) mountain bike and helmet
- Four (4) \$25 gift cards to a sporting goods store or book store
- 20 Good Health Benefit[®] T-shirts
- 28 random giveaways, which may include backpacks, lunch bags, and hand massagers
- 200 lollipops for the kids

Facility

BCBSRI will be responsible for the set-up of the IBEW Health Fair events. Once the location has been determined, we will provide a tent, tables and chairs, table linens, and determine electricity needs. A layout including our screening tables, awareness tables and any other community resource or vendor the client has contracted with will be drawn up on the plan.

Participation Report

The Account Manager will also be responsible for providing a participation report of the screenings to IBEW management. This report will address participation numbers and aggregate results of the biometric screenings, and will be available within six weeks of the Health Fair.