



# Healthy Lifestyle Renewal Premium Discount

As your partner in building a healthy lifestyle, we are focused on finding potential health problems before they require costly treatment and offering a variety of opportunities to help you improve your health. We can help provide information and resources, but only you can take control of your health.

To reward members that commit to a healthy lifestyle, we have developed a program to offer discounts on member's renewal premiums. Sign-up today and get on the road to decreased healthcare insurance costs!

## *Program Requirements*

### **ADULTS (Age 18 and over)**

You must first complete the member portion of the Healthy Lifestyle Renewal Premium Discount form, including the signed Non-Tobacco User Affidavit. Then take the form to your physician and complete the medical tests and screenings listed below. Be sure to follow-up with your physician to verify that the completed form was mailed to us 60 days prior to your next policy anniversary date.

- **Routine preventive physical examination completed within past 3 years**
- **Body Mass Index (calculated from height/weight values during most recent physician examination)**
  - Age 18-19: Under 95th percentile of BMI-for-age growth chart
  - Age 20+: Under 30.0 kg/m<sup>2</sup>
- **Blood Pressure readings obtained during most recent physician examination:**
  - Systolic Blood Pressure under 140 mm Hg and Diastolic Blood Pressure under 90 mm Hg
- **Fasting lipoprotein profile completed within the past 5 years, and scores of:**
  - Total Cholesterol: Under 240 mg/dL      - LDL Cholesterol: Under 160 mg/dL
  - Cholesterol Ratio (Total/HDL): Under 5.0      - Triglycerides: Under 200 mg/dL
- **Colorectal cancer screening completed (Age 50+ only):**
  - Fecal Occult Blood Test within the past 1 year, or
  - Sigmoidoscopy within the past 5 years, or
  - Colonoscopy within the past 10 years
- **Cervical cancer screening completed (Females only):**
  - Pap Smear test within the past 3 years
- **Breast cancer screening completed (Females, Age 40+ only):**
  - Mammogram within the past 2 years
- **Paid claims (non-preventive) of \$500 or less during most current 12-month period**

### **CHILD (Age 17 and under)**

You must first complete the member portion of the Healthy Lifestyle Renewal Premium Discount form. Then take the form to your child's physician and complete the medical tests and screenings listed below. Be sure to follow-up with the physician to verify that the completed form was mailed to us 60 days prior to your child's next policy anniversary date.

- **Routine preventive physical examination completed within past 3 years**
- **Body Mass Index (calculated from height/weight values during most recent physician examination)**
  - Under 95th percentile of BMI-for-age growth chart
- **Immunizations current as recommended by the Advisory Committee on Immunization Practices**
  - Listing found at <http://www.cdc.gov/vaccines/recs/schedules/child-schedule.htm#printable>
- **Paid claims (non-preventive) of \$500 or less during most current 12-month period**

*Please contact PHP Enrollment at (260) 432-6690 or 1-800-982-6257  
with any questions about enrolling in this program.*