

# Control Long-Term Health Care Costs While Improving the Health and Well-Being of Your Workplace!



*The HCC Health Plan* is a unique health insurance plan designed exclusively for members of the Healthy Communities Cooperative (HCC), administered by WPS Health Insurance. One of the primary principles of the Cooperative is to reduce long term health care costs by empowering and encouraging employees to make healthy choices. To accomplish this, *The HCC Health Plan* provides extensive wellness and preventive care benefits that are not typically available to small groups, including:

- **Biometric health risk appraisals (HRAs)** create a complete health portrait of each employee. The final results are used to provide individual and aggregate wellness reports.
- **Individual wellness coaching** can help employees understand the results of their health risk appraisals, and identify any current or future health risks.
- **First-dollar coverage for preventive care** encourages employees to get the care they need to stay healthy. Regular checkups and screenings are covered without copayments or deductibles having to be paid first.
- **Next-generation disease management** targets costly health conditions. Empowering employees to manage conditions more effectively can result in reduced costs over time.

**2-YEAR RATE  
GUARANTEE\***

Effective dates  
1/1/10 to 6/1/10

With *The HCC Health Plan*, cooperative members and their employees have access to flexible, affordable health plans, generous preventive health and disease management benefits, and an extensive array of wellness resources. Everything you need to keep long term health care costs in check and enhance the everyday well-being of your workforce.

**Contact your agent today for a no-obligation quote  
or visit [www.healthycommunitiescoop.org](http://www.healthycommunitiescoop.org).**



\*All plans are subject to federal and state mandated benefits. Any new mandates may change the rate before the end of the two-year guarantee period.