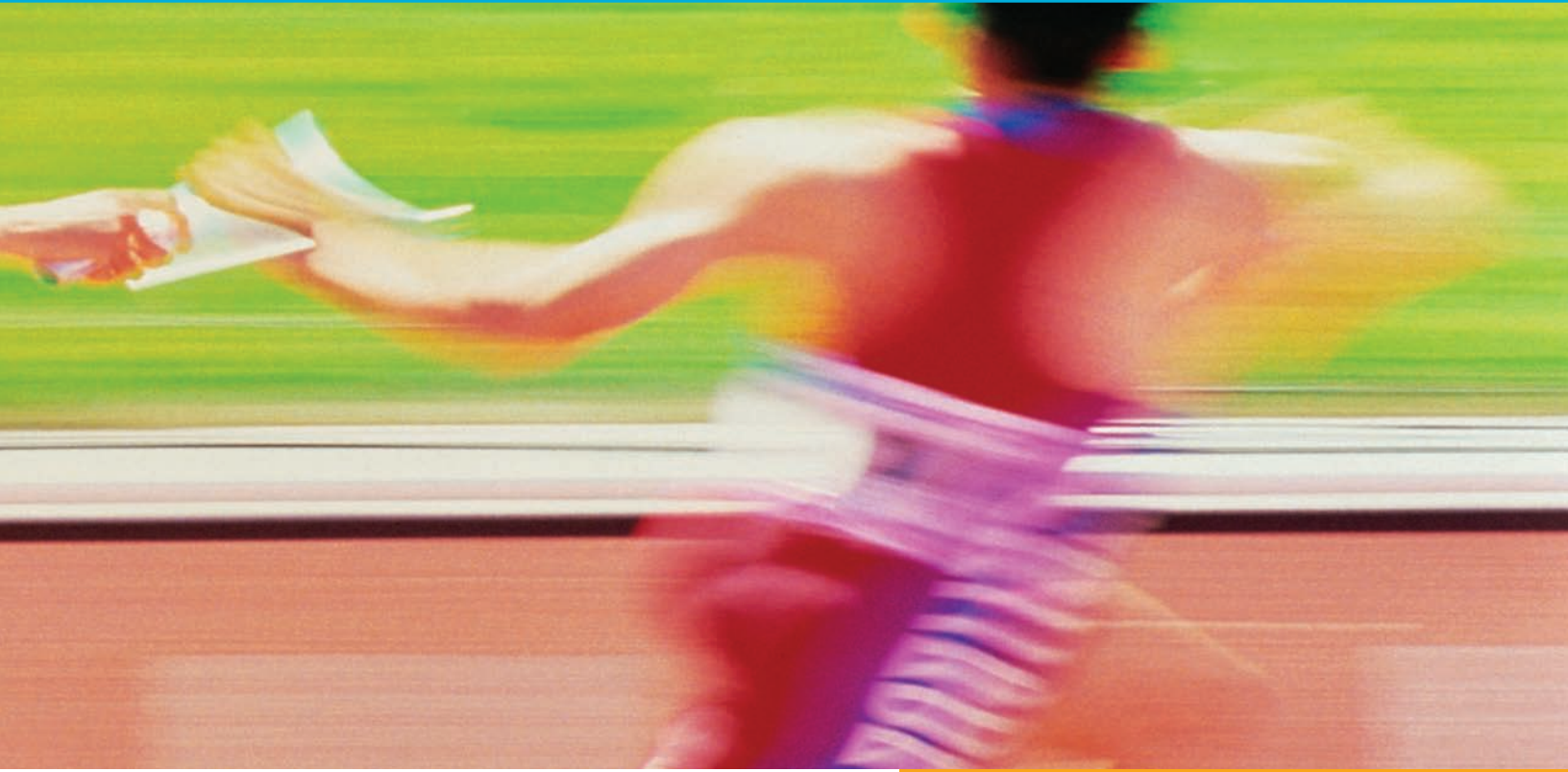




working together for healthier lives



2007



Healthy Living Guide

At PBG, we believe that
by working **together**, we can lead
healthier lives and
build a **stronger**,
healthier company.

It's a **win-win** proposition: by participating in *Healthy Living* programs, you improve your own health and save on health care costs, while the Company benefits through a healthier, more productive workforce. We stand behind that belief by offering programs and resources to make it a reality. This *Healthy Living Guide* is your comprehensive reference to all that PBG offers by way of *Healthy Living*. While there are obviously a lot of things about your health that you can't control, research shows that just about **half of your health and well-being depends directly on your own behavior**. Things like eating right, managing stress, and not smoking are all important, and *Healthy Living* can help you with them and much more. All of the programs described here are completely confidential. Most are free; if there's a cost, it's a discounted one.

Take some time now to check out all that *Healthy Living* offers. Then, get started making some positive changes in your life—you'll be glad you did.





PBG's Healthy Living brings you

StayWell Health Management

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1-800-784-9256

<https://pbg.online.staywell.com>

- Health Risk Assessment
- Healthy Changes Programs
- StayWell's Online *Healthy Living* Programs

SHPS Healthcare

p.6

1-800-784-9256

- *Healthy Living* Nurseline
- Maternity Program
- Disease Management Programs
- Case Management
- Precertification

Weight Watchers

p.9

1-800-710-4663

www.weightwatchers.com/cs/pbg/index.aspx

- Lowest possible price for local meetings
- Discounts for online and At Home programs

THINK LIGHT!

p.9

1-800-869-6393

www.thinklight.com/pbg

- Discounts on Think Light! CD-ROM or book
- Menus, recipes, grocery lists, emails and online support from trained coaches

Click on the Healthy Living button on the homepage!



Looking for PBG benefits information online? Go to

www.benefi

free resources & discounted services

Employee Assistance Program (EAP)

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www.mhn.com

1-800-646-5608

- 24/7 phone support from experienced specialists and counselors
- Help with depression, anxiety, grief, anger management, relationship issues, substance abuse, etc.
- Variety of tools and information via website

Preventure/ International Fitness Club Network

p.10

www.ifcn.org

1-800-866-8466

- Discounts at health clubs nationwide
- Refer your health club for membership

Big Fitness

p.10

www.ifcn.org

- 10% discount on new and reconditioned exercise equipment and accessories

tsonline.pbg.com for links to any PBG benefits-related website.



Brought to You by Staywell Health Management

Oftentimes, improving your health is a matter of knowing where to begin. Why not start with a Health Risk Assessment (HRA)?

Taking an HRA is the way to have your individual health status reviewed by StayWell, one of PBG's *Healthy Living* partners. Knowledge is key: once you are aware of any health risks, you can discuss them with your physician and also participate in a Healthy Changes program that's right for you. So, take that first step toward wellness and complete an HRA today!



HRA

Go to <https://pbg.online.staywell.com> to complete an HRA online, or call 1-800-784-9256 to have a paper copy mailed to you.

Health and Wealth with the HRA If you haven't yet taken an HRA, now is the time. If you (or your covered spouse or domestic partner) completes an HRA by the February 28 deadline, you will receive a \$75 *Healthy Living MasterCard*.[®] That's a great return for 20 minutes of your time!

\$75

20 minutes

If you miss the deadline (or if you're hired after February 28), take the HRA anyway! You'll still get valuable information about your health and the chance to participate in a Healthy Changes program. You'll also be eligible for the Healthy Changes \$100 incentive. (See facing page for information about Healthy Changes).

Ssshhhhh... Federal law protects individual health information, like HRA data and Healthy Changes participation.



The services provided by Staywell Health Management are not intended to be a substitute for professional medical advice, diagnosis or treatment. Always seek the advice of your physician with any question you have regarding a medical condition.

Healthy Changes

\$100

Healthy Changes, administered through StayWell, is designed to give you the focused attention it sometimes takes to get in gear and get healthy.

Free and Confidential! Phone-, mail-, and web-based programs are available for you and your covered spouse/domestic partner.

Complete a program between March 1 and November 30, 2007 to receive a \$100 *Healthy Living Mastercard*.[®] Your covered spouse/domestic partner is eligible too!

Completion Rules for the *Healthy Living Mastercard*[®]

- For phone-based programs: Complete at least three scheduled phone calls with a health coach
- For mail-based programs: Submit a completed post-program evaluation to StayWell
- For online programs: Submit a completed post-program survey online



PHONE AND MAIL-BASED PROGRAMS:

If you qualify based on your HRA results, you'll get an invitation to register for a free phone- or mail-based Healthy Changes program. Once registered, you'll hear from a health coach to start phone sessions to help you meet your health goals. You can also choose to receive information by mail.

- Program List** Blood Pressure Management
- Back Care • Cholesterol Management • Exercise
 - Nutrition • Smoking Cessation
 - Stress Management • Weight Management



ONLINE PROGRAMS:

All employees are eligible to participate in a confidential (and free!) Healthy Changes program online. You pick the program and the pace.

Go to <https://pbg.online.staywell.com>, login, and click on "your own personal *Healthy Living Program*" on the right side of the page. From there, you choose the program that's right for you!

- Program List** Cancer-Fighting • Diabetes-Fighting
- Get In Shape • Healthier Diet
 - Healthy Aging • Healthy Heart • Stress Relief
 - Weight Loss • Easy Start



Get on Board with SHPS!

SHPS, one of PBG's *Healthy Living* partners, offers a variety of resources designed to help you **get and stay healthy**—and get the most out of your PBG benefits plans.

HEALTHY LIVING NURSELINE 24/7

Call **1-800-784-9256** to speak to a specially-trained nurse any time of the day or night.* Nurses are available to answer any health-related questions you may have. You can also access online health information and have your questions answered at <http://pbg.carewiseonline.com>, so don't keep it to yourself...go ahead and ask!



Maternity Program

For expectant mothers who didn't expect pregnancy to be so confusing!

Call **1-800-784-9256** for access to the *Healthy Living* Maternity Management Program, and have your questions answered by a trained professional.

If you call during your first trimester, you'll get a **\$50** savings bond to start saving for your baby's future.

* The Healthy Living Nurseline is not an emergency care service. In case of an emergency, call 911 or your local emergency services number.

Precertification

Some major medical expenses like hospital stays require pre-approval (called precertification) for the plan to pay benefits. Requests for precertification must be made two weeks prior to any non-emergency service, or within 48 hours after an emergency admission.

It pays to precertify: PBG's medical coverage will not pay the first \$500 of covered costs of inpatient procedures that are not precertified.

To get precertification for a service, call **SHPS** at **1-800-784-9256**

Disease Management

Living with A HEALTH Condition?

The Disease Management Program is specifically designed to help you manage your condition and stay your healthiest.

- Asthma (COPD) • Diabetes • Coronary Artery Disease (CAD)
- Stroke • Hyperlipidemia (high cholesterol) • Lower Back Pain
 - Atrial fibrillation • Congestive Heart Failure (CHF)
 - Hypertension (high blood pressure)

You will work with a specially-trained nurse to develop a personal health plan and make the most of your health resources. In addition, you'll receive ongoing information and support by phone. The Disease Management Program is voluntary and confidential. You may get a call from SHPS inviting you to participate. Or, to join the program, call SHPS directly at

1-800-784-9256

Case Management

If you are dealing with a major health issue such as cancer or an organ transplant, PBG's Case Management Program is there to provide you with one-on-one support to help you navigate ongoing, complex healthcare. You'll be helped by a nurse-advocate, backed by board-certified specialists. Together, they will work with you and your family to ensure you get the most effective treatment and are able to make the most of your benefits.

\$

500,000 to
1 Million

In addition, participation in the Case Management Program increases your medical plan's per-person lifetime maximum from \$500,000 to \$1 million. Participation in the Case Management Program is free and completely confidential.

To get started, call SHPS at **1-800-784-9256**
to speak with a specially-trained nurse.



The services provided by SHPS Health Management Services are not intended to be a substitute for professional medical advice, diagnosis or treatment. Always seek the advice of your physician with any question you have regarding a medical condition.



Employee Assistance Program (EAP)



PBG understands that every day can be a **juggling act** among work, family, and other obligations.

The Employee Assistance Program (EAP), offered through PBG's *Healthy Living* partner MHN, is there to help you manage.

THE PROGRAM IS ALSO THERE FOR:

- Anxiety
- Anger management
- Marital, family, and relationship issues
- Grief, loss, depression
- Substance abuse

3 4

Under the program, you may receive up to three free counseling sessions (either in person or by telephone) per situation, per year. After the third visit, you may be eligible for additional coverage under PBG's medical plan. Copayments or coinsurance will apply, depending on your choice of coverage.



Call the EAP at 1-800-646-5608, 24/7

You'll reach an experienced specialist who will provide you with a referral or connect you directly with a counselor, depending on your needs.



Don't stress out! The EAP is free, and all calls and counseling sessions are completely confidential.

Weight Management and Fitness

Healthy Living offers a variety of great resources to help you manage your weight and get—or stay—fit, so you can keep your wallet plump while your waistline shrinks.



WEIGHT WATCHERS®



The Weight Watchers program is designed to help you develop a healthy long-term approach towards eating. With PBG's discount, you'll get the lowest price for local meetings, online programs, and At Home kits, so you'll be getting healthy and saving money too!

To participate in local meetings or the at-home program, call 1-800-710-4663.

Be sure to mention you're a PBG employee to receive the Healthy Living discount!



To access the program online, go to www.weightwatchers.com/cs/pbg/index.aspx or link to the site from www.benefitsonline.pbg.com.

THINK LIGHT!

20%
discount

Think Light! is a nationally recognized, 8-week program designed to coach people on eating right. The program includes recipes, menus, grocery lists, educational emails, and online support from nutrition coaches. What's more, PBG employees receive a 20% discount for the Think Light! book or CD-ROM, both of which contain all of these resources.

To sign up, call 1-800-869-6393, visit www.thinklight.com/pbg, or link to the web site from www.benefitsonline.pbg.com.



Gym Memberships and Fitness Equipment Discounts



It all starts with a **phone** call...
or a **click** of the mouse!

fast track to fitness!

Whether you're at home or on the road, hit the gym, and the **fast track to fitness!** Healthy Living's partner Preventure (formerly the International Fitness Club Network) is offering PBG employees a free one-week trial membership and discounted rates at one of its 5,400 participating gyms nationwide. To find a gym near you, visit www.ifcn.org (use PEP as your password in the member's area) or call **1-800-866-8466**.

If you'd rather exercise in the comfort of your own home, Preventure offers 10% discounts on new and reconditioned exercise equipment and accessories through Big Fitness. Go to www.ifcn.org for more details.

Always consult with your doctor before starting any exercise program. While exercising, if you feel faint, dizzy or have physical discomfort, stop immediately and check with your doctor.

Getting healthy begins with the HRA !

That way, you'll be able to pinpoint certain areas of your health in need of improvement. Once you've taken this step, there are a number of resources available to you to get on that path to better health. On the following pages, find a list of these resources, and how to access them.



Don't forget! You can always participate in a free web-based Healthy Changes program about exercise, nutrition, or weight-loss. Phone- and mail-based programs are also available if you qualify based on your HRA results. See page 5 for details.

Index of Healthy Living Resources

Condition/Concern	Healthy Living Resource
Aging	<ul style="list-style-type: none"> • Healthy Changes Healthy Aging online program, see page 5
Anger management	<ul style="list-style-type: none"> • Employee Assistance Program, see page 8
Anxiety	<ul style="list-style-type: none"> • Employee Assistance Program, see page 8
Asthma	<ul style="list-style-type: none"> • Disease Management Program for asthma, see page 7
Back care	<ul style="list-style-type: none"> • Healthy Changes Back Care phone- or mail-based program,* see page 5 • Disease Management Program for lower back pain, see page 7
Blood pressure	<ul style="list-style-type: none"> • Healthy Changes Blood Pressure Management phone- or mail-based program,* see page 5 • Disease Management Program for hypertension, see page 7
Cancer	<ul style="list-style-type: none"> • Healthy Changes Cancer-Fighting online program, see page 5 • Case Management program, see page 7
Cholesterol	<ul style="list-style-type: none"> • Healthy Changes Cholesterol Management phone- or mail-based program,* see page 5 • Disease Management Program for hyperlipidimia (high cholesterol), see page 7
Depression	<ul style="list-style-type: none"> • Employee Assistance Program, see page 8
Diabetes	<ul style="list-style-type: none"> • Healthy Changes Diabetes-Fighting online program, see page 5 • Disease Management Programs for diabetes, see page 7
Exercise/fitness	<ul style="list-style-type: none"> • Healthy Changes Exercise phone- or mail-based program,* see page 5 • Healthy Changes Get in Shape online program, see page 5 • Preventure gym and equipment discounts, see page 10
Family issues	<ul style="list-style-type: none"> • Employee Assistance Program, see page 8
Grief	<ul style="list-style-type: none"> • Employee Assistance Program, see page 8

* Eligibility based on your HRA results.

chart continued on page 12



Index of Healthy Living Resources Continued

Condition/Concern	Healthy Living Resource
Heart conditions	<ul style="list-style-type: none"> • Healthy Changes Healthy Heart online program, see page 5 • Disease management programs for <ul style="list-style-type: none"> • Atrial Fibrillation • Congestive Heart Failure (CHF) • Coronary Artery Disease (CAD) See page 7
Nutrition	<ul style="list-style-type: none"> • Healthy Changes Nutrition phone- or mail-based program,* see page 5 • Healthy Changes Healthier Diet online program, see page 5
Pregnancy	<ul style="list-style-type: none"> • Maternity Program, see page 6
Relationship issues	<ul style="list-style-type: none"> • Employee Assistance Program, see page 8
Smoking	<ul style="list-style-type: none"> • Healthy Changes Smoking Cessation phone- or mail-based program,* see page 5
Stress management	<ul style="list-style-type: none"> • Healthy Changes Stress Management phone- or mail-based program,* see page 5 • Healthy Changes Stress Relief online program, see page 5 • Employee Assistance Program, see page 8
Stroke	<ul style="list-style-type: none"> • Disease Management Program for stroke, see page 7
Substance abuse	<ul style="list-style-type: none"> • Employee Assistance Program, see page 8
Weight management	<ul style="list-style-type: none"> • Healthy Changes Weight Management phone- or mail-based program,* see page 5 • Healthy Changes Weight Loss online program, see page 5 • Weight Watchers,[®] see page 9 • Think Light!,[®] see page 9

* Eligibility based on your HRA results.

Case Management is designed for major health concerns like cancer and organ transplants. See page 7 for details.

