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I wanted to know whether or not I was really saving money with the Wellness PPO, so I created a spreadsheet to track all my medical expenses and reimbursements. I tracked all the times my family used a benefit, or got a reimbursement, or prescription, etc. What I found is that I have saved almost \$1,700 in premiums alone. I think most people probably don't even think about the premium since it is taken directly from your paycheck and you don't really see the benefit of it. I have lots of data, because of my family's situation, in needing medical attention due to autism related occurrences. From my tracking, at this moment, I've saved roughly \$1,700 over the Blue Choice option.

With these savings, I feel that I have more piece of mind that I am doing the right thing. And, by participating in the Wellness Options as an added benefit, I feel that I pay more attention to my health. I try to ride my bike more and walk more and am more conscious of the decision to do these things.

I am starting to get older, and it's harder to stay in shape. The incentives offered by the Wellness PPO, both physically and financially, were the jumpstart that I needed. By offering the programs that help me track what I'm doing, I've been able to see what I've accomplished in concrete terms. I recommend the Wellness PPO as a way to save on premiums and to keep track of your health.

I'm glad that the State provides the Wellness PPO as a way for me to save on insurance and the wellness programming as a method for me to get and stay healthy. With the rising costs of insurance, having more people on the plan can help overall health of the employees and help us save more.

