



Flathead County Human Resources

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Memorandum

To: «First_name» «Last_Name» - «Home_dept_description»
Flathead County Health Insurance Benefit Plan Participant

From: Laura Lisowski, HR Dept

Date: 2/26/2014

Re: Healthy Incentives Wellness Program

We are now entering the third year of our "Healthy Incentives Wellness Program" administered by the Summit. The Summit provides the health screening which includes a blood test, HRA (Health Risk Assessment) and coaching.

As it has been in the past, this program is completely voluntary. You may enroll in our health insurance plan WITHOUT participating in this program and your deductible will be at the non-participation level indicated in the Summary Plan Document. We do encourage you to read the attached materials and consider participating in the Wellness Program. Your participation will qualify you for a lower deductible and out-of-pocket maximum listed in the Summary Plan Document under "Voluntary Reduction Program."

The data shows that lifestyle-related health conditions influenced by things such as smoking, physical inactivity and being overweight are driving more than 75% of costs to health insurance plans nationwide. We want to help those in our health insurance plan to make better choices for themselves and their families, not just for the benefits to our plan but for the personal benefits each employee will gain. And, we want to help all our employees lead a healthier life in general.

By meeting the criteria set forth in the Healthy Incentives Wellness Program, covered participants have the opportunity to pay a lower deductible and out-of-pocket maximum during each benefit year. There will be health screenings in the spring of each year so you can be enrolled in the correct plan at the start of each benefit year, beginning July 1st. Like last year, you and your covered spouse can schedule your health screening at the Summit anytime **between March 1, 2014 and June 6, 2014** to qualify for the Healthy Incentives Wellness Program and lower your deductible and out-of-pocket maximum for the 7/1/2014 to 6/30/2015 plan year.

We have assembled the following information to provide you an overview of the Healthy Incentives Wellness Program and how you can get started. If you have any questions about the Program after you read through this information, call the Flathead County Human Resource Office at 758-5523.

General Background Information:

What is a wellness program? Wellness programs encourage and reward healthy behaviors and lifestyles by prompting individuals to take personal responsibility for their health and well-being.

Who is administering the wellness program? The Summit Medical Fitness Center will be administering the testing, health risk assessment and coaching.

What is the incentive?

For the 7/1/2014 to 6/30/2015 plan year, the incentive will have the deductible and out-of-pocket maximum based on Employee/Retiree/Cobra participant's Healthy Incentive score. Although participation of a covered spouse will still be required for the Wellness Program, their Healthy Incentive score is not used. Furthermore, if the employee has a covered spouse on the plan, both the employee and covered spouse must participate or they will default to the non-participant plan.

Non Participation:

| <u>Standard Annual Deductible</u> | | <u>Standard Out of Pocket Maximum</u> | |
|-----------------------------------|---------|---------------------------------------|----------|
| Employee | \$800 | Per covered person | \$2,050* |
| Employee + 1 dependent | \$1,600 | Per Family (2 or more) | \$4,100* |
| Employee + 2 or more dependents | \$2,400 | *includes the annual deductible | |

Good Category:

| <u>Reduced Annual Deductible</u> | | <u>Reduced Out of Pocket Maximum</u> | |
|----------------------------------|---------|--------------------------------------|----------|
| Employee | \$600 | Per covered person | \$1,850* |
| Employee + 1 dependent | \$1,200 | Per Family (2 or more) | \$3,700* |
| Employee + 2 or more dependents | \$1,800 | *includes the annual deductible | |

Better Category:

| <u>Reduced Annual Deductible</u> | | <u>Reduced Out of Pocket Maximum</u> | |
|----------------------------------|---------|--------------------------------------|----------|
| Employee | \$400 | Per covered person | \$1,650* |
| Employee + 1 dependent | \$800 | Per Family (2 or more) | \$3,300* |
| Employee + 2 or more dependents | \$1,200 | *includes the annual deductible | |

Best Category:

| <u>Reduced Annual Deductible</u> | | <u>Reduced Out of Pocket Maximum</u> | |
|----------------------------------|-------|--------------------------------------|----------|
| Employee | \$200 | Per covered person | \$1,450* |
| Employee + 1 dependent | \$400 | Per Family (2 or more) | \$2,900* |
| Employee + 2 or more dependents | \$600 | *includes the annual deductible | |

What goals need to be met to be enrolled in the Good, Better, or Best Plan? We are utilizing seven health status categories that are closely associated with higher risk of chronic disease and low levels of wellness. In addition to these categories, we are giving you points for just participating and have also included a Health Risk Assessment to help you determine your current overall health status. The categories, Flathead County Healthy Incentive Wellness goals and possible points are:

| Category | Flathead County's Goal | Possible Points |
|-------------------------|--|-----------------|
| Blood Pressure | Below 130/80 | 15 |
| Cholesterol (Non-HDL) | Less than 160 | 15 |
| Glucose | <100 Fasting & <140 Non-Fasting | 15 |
| Percent Body Fat | Average or Better according to the American Council on Exercise guidelines** | 5 |
| Waist Circumference | Men ≤ 40", Women ≤ 35" | 10 |
| YMCA 3 minute Step Test | Average or Better Heart Rate (age adjusted)** | 15 |
| Non-Tobacco | Pico of ≤ 7 | 20 |
| Health Risk Assessment | *Must Complete to Receive Points | 5 |
| TOTAL | | 100 |

**see charts on the last page

Is it all or nothing or do I get credit for partially meeting the goals? The scoring is divided into 3 different categories:

| | | |
|--------|-----------------|----------------------------------|
| Good | 5 - 69 Points | \$600 Individual Deductible Plan |
| Better | 70 - 84 Points | \$400 Individual Deductible Plan |
| Best | 85 - 100 Points | \$200 Individual Deductible Plan |

How do you suggest I meet these Healthy Incentive Wellness Plan goals? If you already meet these goals, congratulations! If not, you can meet them in several ways. Many people can achieve these goals by adopting a healthy lifestyle. More physical activity and good food choices, for example, can be powerful ways for improving your health. You can sign up for two coaching sessions during a plan year at the Summit Medical Fitness Center at no cost to you. You can participate in the wellness education programs that will be offered each quarter. If you qualify, you can sign up for the Journey to Wellness program with the Summit (Covered participant pays for the course out of pocket, but can be reimbursed by the health insurance plan with a completion certificate, one time per person per lifetime). If there are weight issues, the employee and/or covered spouse can participate in the Summit's One2One program. (This also would have to be paid up front by the covered participant and reimbursed by health insurance plan with a completion certificate, one time per person per lifetime). You can join a fitness facility. The Summit Fitness facility is offering a discounted corporate rate with the registration fee waived. You may find discounts at other fitness centers in Flathead County. You can also work with your doctor to get medications to lower blood pressure or cholesterol.

How do I schedule a screening time? Contact the Summit Medical Fitness Center at:

The Summit Medical Fitness Center
 205 Sunnyview Lane
 Kalispell, Montana 59901
 406-751-4505

Or use the scheduling link on the County website at:
http://flathead.mt.gov/human_resources/wellness.php

The Summit can schedule appointments over the phone, or you can schedule your own appointment via the website. By registering for your appointment on the website, you are able to add this to your Outlook calendar and receive a reminder notification. Appointments are made on a first come-first serve basis. It is anticipated that over 700 people on our health insurance plan will have a health screening before June 6, 2014, so it is important that you schedule your appointment as soon as possible to ensure you get a time that is convenient

for you. If you wait until the last minute, all available appointment times are usually booked, and therefore, you will be unable to participate.

Is there a cost to participate in the Healthy Incentive Wellness Program? Employees/Retirees/Cobra Participants and spouses covered by the Flathead County health insurance plan may participate at no charge.

Where will the screening be done? The screenings will take place at the Summit Medical Fitness Center at:

The Summit Medical Fitness Center
205 Sunnyview Lane
Kalispell, Montana 59901

How long will the screening appointment take? Screenings will take approximately 60 minutes.

Do I need to fast? Fasting for 10 - 12 hours is recommended especially for those with morning appointment times. Medications are ok and **do drink lots of water** prior to your screening appointment. If you prefer, a non-fasting method can also be used.

How will my blood lipids and glucose be measured? We will be using the fingerstick method for sample collection. This technology is comparable in accuracy to venipuncture and less invasive. This year, cholesterol will be measured differently. The formula will take your total cholesterol and subtract the HDL (Bad) cholesterol.

When will I get my results? The fingerstick method provides immediate results. The wellness coach will review this information with you during your health screening.

How will you determine if I am tobacco free? A Pico Plus breath test will be used to determine tobacco status.

Is a PSA test still required for men over the age of 50? The PSA test is no longer a requirement of the Healthy Incentive Wellness Program, although the test is still encouraged. If you would like to receive a PSA test you can schedule one at the Summit, or at the Flathead City-County Health Department, or with your own physician. The PSA test is a covered expense on our health insurance plan (up to a maximum benefit of \$127).

Who will have access to my information? All Personal Health Information (PHI) obtained by participating in the Healthy Incentive Wellness Program will be kept completely confidential at the Summit Medical Fitness Center. Your personal information will not be given to the Flathead County HR department. The HR department will receive only an aggregate summary report on the group with no individual identifiers. The Summit will also directly inform Allegiance which deductible plan you qualify for, without giving Allegiance your personal health status scores in each category.

Can this information be given to my physician? Yes. We encourage the sharing of your personal health information with your physician. It is however your responsibility to provide them with your results.

What happens if my results are outside my control? There is a formal review process for all disputed results that will be handled by the Summit. If you would like to dispute your results and how they fit into the Healthy Incentive Plan, contact the Summit to begin the review process.

If I fail any category during the initial screening, is there a way to get the points added back to my score? Yes. For each wellness category, there will be a corresponding training class on that particular subject. Your attendance at the corresponding training session will qualify you for those points to be added back to your

overall score. The training classes will be scheduled during the weeks of June 9 – June 14 and June 16 – June 21, 2014. The training schedule will be posted on all employee bulletin boards during May.

CHARTS REFERENCED ON PAGE 3:

American Council on Exercise Body Fat % Guidelines

| Category | Women (% fat) | Men (% fat) |
|---------------|----------------|----------------|
| Essential Fat | 10-13% | 2-5% |
| Athletes | 14-20% | 6-13% |
| Fitness | 21-24% | 14-17% |
| Average | 25-31% | 18-24% |
| Obese | 32% and higher | 25% and higher |

YMCA 3 Minute Step Test

MEN:

| AGE: | 18-25 | 26-35 | 36-45 | 46-55 | 56-65 | 65+ |
|-----------|---------|---------|---------|---------|---------|---------|
| Excellent | 50-76 | 51-76 | 49-76 | 56-82 | 60-77 | 59-81 |
| Good | 79-84 | 79-85 | 80-88 | 87-93 | 86-94 | 87-92 |
| Above Avg | 88-93 | 88-94 | 92-98 | 95-101 | 97-100 | 94-102 |
| Average | 95-100 | 96-102 | 100-105 | 103-111 | 103-109 | 104-110 |
| Below Avg | 102-107 | 104-110 | 108-113 | 113-119 | 111-117 | 114-118 |

WOMEN:

| AGE: | 18-25 | 26-35 | 36-45 | 46-55 | 56-65 | 65+ |
|-----------|---------|---------|---------|---------|---------|---------|
| Excellent | 52-81 | 58-80 | 51-84 | 63-91 | 60-92 | 70-92 |
| Good | 85-93 | 85-92 | 89-96 | 95-101 | 97-103 | 96-101 |
| Above Avg | 96-102 | 95-101 | 100-104 | 104-110 | 106-111 | 104-111 |
| Average | 104-110 | 104-110 | 107-112 | 113-118 | 113-118 | 116-121 |
| Below Avg | 113-120 | 113-119 | 115-120 | 120-124 | 119-127 | 123-126 |