

## **HealthFlex Incentive Program – Executive Summary Alaska updated 9/28/2011**

All active HealthFlex participants and spouses have the opportunity to receive up to \$400 in HealthCash rewards in 2012 for participating in HealthFlex wellness activities plus clergy participant's salary paying unit could receive \$1,500 credit applied against benefit costs. Participants must enroll in Virgin HealthMiles (VHM) program to earn HealthCash rewards.

### **Eligible Population for Determining Incentive Payouts**

Active HealthFlex participants and spouses are those that are covered by the Consumer Driven Health Plan.

### **Virgin HealthMiles**

Walking (walking, running, swimming, biking and others activities) is measured by VHM and the GoZone pedometer (new pedometer is an accelerometer that measures more energetic activity). Everyone's program will reset starting in January 2012. No anniversary date will be used, and there will be one HealthMiles target each quarter with the incentive awarded if the target is met by the date indicated on the LifeZone.

Quarterly HealthMiles targets may be assigned based on prior activity level to encourage everyone even those at lower levels of activity. \$25 in HealthCash will be awarded for each target that is completed and a bonus of \$50 HealthCash if all four targets are completed in 2012.

Virgin HealthMiles customer service phone number is 1-800-830-4312. The pedometer has a one year warranty. After that to replace the pedometer will cost \$25. You can use HealthCash to do this through your account on the HealthMiles website.

In some situations, like swimming (pedometer is not waterproof), the pedometer does not work so would need to purchase a Polar heart rate monitor to receive 60 HealthMiles for the activity or self-enter in the activity journal to receive 10. The specifics are provided on the Virgin HealthMiles website. It will provide HealthMiles dependent on one's exertion and duration of exercise but no steps.

If you have a physical condition that makes it unreasonably difficult (or medically inadvisable to attempt) to meet a standard in the HealthMiles program per American with Disabilities Act (ADA) the HealthMiles program provides an alternative to self report the activities that one can complete. To qualify one must take the *Physician Verification Form* to physician to verify inability to meet activity standards of the HealthMiles program and fax back to Virgin HealthMiles. To request this form please contact Bruce Galvin in the conference office at 206-870-6819. Self reporting will allow one to participate in the benefits of the HealthMiles program and participate in the targets to earn the incentives.

### **Blueprint for Wellness**

Active HealthFlex participants and spouses will be provided \$100 in HealthCash if they have Blueprint for wellness screening (includes blood draw) completed by Quest Diagnostics' phlebotomists between April 1<sup>st</sup> – July 31<sup>st</sup>. This screening can be completed by appointment during annual conference session or at a local Quest service center. Individuals must pre-register through the Blueprint for Wellness process (start on the HealthFlex/WebMD website) in order to receive this benefit and earn the incentive. If one cannot attend annual conference or there is not a local Quest service center a physician's form can be requested to give incentive credit.

## Health Incentives Executive Summary Alaska - Continued

The information from the screening will automatically be uploaded when one takes the WebMD HealthQuotient (see information below). This is the reason why the date of taking the HQ is after the screening is completed.

The Blueprint for wellness screening will replace the annual physical requirement as one of the three incentives for local church/salary paying unit to receive the \$1,500 wellness credit.

Individuals are still encouraged to visit their doctor each year for the physical and to share the results of the Blueprint for Wellness screening.

### **WebMD HealthQuotient**

This approach encourages participants and spouses to complete the HQ health risk assessment online. Active HealthFlex plan participants and spouses who complete the HQ between August 1<sup>st</sup> and September 30<sup>th</sup> will avoid having an extra \$250 individual or \$500 family cost added to their next year medical deductible (2013). Note: if take the HQ, before August 1<sup>st</sup> or after September 30<sup>th</sup> it will not count towards the HQ incentive/disincentive.

For Married participants;

- Both the participant and the covered spouse must take the HQ to avoid the higher deductible.
- If only the participant or only covered spouse takes the HQ, the household's next year's coverage will be subject to the an additional \$250 on their individual deductible or an additional \$500 on their family deductible.
- Participants with family coverage who do not have a spouse covered by HealthFlex are only subject to the additional \$250 added to the individual or family deductible if they do not take the HQ between August 1<sup>st</sup> and September 30<sup>th</sup>.

Active plan participants and spouses who do take the HQ before August 1<sup>st</sup> or after September 30<sup>th</sup> and don't take during the required time frame will be subject to the higher deductible the following year and clergy participant/spouses will not qualify for the conference wellness credit for their salary paying unit. Bottom line; take the HQ between August 1<sup>st</sup> and September 30<sup>th</sup>.

Participants and covered spouses must each log into the HealthFlex/WebMD website using their own unique IDs and password so save it from one year to the next.

### **Reward Points on WebMD Website**

All participants and spouses will have the opportunity to earn up to \$150 additional HealthCash in 2012 by accumulating wellness points on the HealthFlex/WebMD site. If 150 points are earned, \$150 HealthCash is awarded; \$50 HealthCash awarded for 100 points. The deadline for earning points and instructions for what activities are eligible for points will be posted on the HealthFlex/WebMD website in 2012. Points will be earned for activities such as Blueprint for Wellness, HealthQuotient, WebMD health coaching, online WebMD health promotion programs, and participation in the Virgin HealthMiles program. Points are in addition to the incentives for each target separately mentioned above.

### **\$1,500 wellness credit to salary paying unit for active clergy/spouses**

Active HealthFlex clergy and covered spouses will be required to do the following during the calendar year for their salary paying unit to receive the \$1,500 wellness credit;

- Blueprint for Wellness – this is a change from requiring annual physical in 2011

## Health Incentives Executive Summary Alaska - Continued

- WebMD HealthQuotient health risk assessment in August or September
- Earn at least 100 reward points on the HealthFlex/WebMD website.

If a spouse also participates in the conference health plan both the pastor and spouse must complete all three wellness incentives in the calendar year for the salary paying unit to receive the \$1,500 credit.

Because most appointment changes occur on July 1<sup>st</sup> and the soonest all three incentives can be completed is August 1<sup>st</sup> (WebMD HQ for eligibility purposes cannot be completed until August 1<sup>st</sup>) the annual wellness credit is split between the 1<sup>st</sup> half and 2<sup>nd</sup> half of year and if serve two different churches each would receive ½ the annual wellness credit. The wellness incentive will appear as a credit on benefit billing statement.

Consideration will be given for those pastors that retire and are not able to take the HQ by reviewing their prior participation in HealthMiles targets and points accumulated.

Lay employees of the annual conference, local churches or agencies are not eligible for the wellness credit but are highly encouraged to complete the incentives for their own health benefits plus the HealthCash that is available.

### **Potential \$400 HealthCash available in 2012 to active participants and covered spouses:**

- \$150 HealthCash for completing all four HealthMiles quarterly targets
- \$100 HealthCash for completing Blueprint for Wellness screening
- \$150 HealthCash if earn 150 points