

YOUR STEP-BY-STEP WELLNESS GUIDE

Healthy employees, healthy business



When your employees take steps toward healthy change, the Premera small group wellness program rewards them—and you. It's built right into your health plan, **at no additional cost to you or your employees.** This guide includes everything you need to make sure you and your employees get the most out of it.*

Our wellness program helps you create a culture of health in your workplace.

The wellness program includes:

- Biometric screening for cholesterol, blood sugar, body mass index (BMI), and blood pressure**
- A comprehensive online health assessment
- Health coaching by phone for those who qualify
- Online health information and resources
- On-site biometric screenings at the workplace

Make a healthy start

As employer groups enroll or renew in a Premera small group plan, employees have a chance to complete a couple of easy wellness activities in the first 90 days of the plan year. For every employee enrolled on the plan effective date who completes the wellness activities, your costs will be lowered and they'll get rewarded too.

The wellness timeline at a glance

The wellness activity completion period happens on an annual basis during the first 90 days of your plan year.

90 Days

To qualify for the reward, employees must complete wellness activities within the first 90 days of the effective or renewal date.

90–150 Days

Participating employees receive a Visa® debit card within 90-150 days of the plan's effective or renewal date.

180 Days

Employer rate credit is applied retroactive to the plan's effective or renewal date.

* Active employees and former employees enrolled on COBRA are eligible to participate if enrolled at the time of the plan effective date.

** Blood pressure screening is not included with the home test kit.

On the way to a healthier workforce, one step at a time

HOW IT WORKS—STEP BY STEP

Step 1 Get the word out

In addition to the member Wellness Welcome Guide, you'll receive email templates, posters, flyers, and more. Timing is key. We'll make sure you know what to hand out—and when.

1. 30 days prior to the effective date:

Employer emails employees to let them know that this opportunity is coming.

2. On effective date:

Employer emails employees that the qualifying period has begun—explain where they can easily get biometric screenings and where to complete the health assessment.

3. Halfway (45 days into it):

Employer sends employees reminder email to complete the biometric screening and health assessment—time is running out.

Step 2 Employees complete wellness activities

First, employees must validate their mailing address by logging in at **premera.com**. This will make sure that their \$100 Visa® gift card gets to the right address once they've completed the wellness activities. Then, they must:

1. Get a biometric screening.

Employees can get screenings four ways:

- Visit a doctor and fax in results using our health screening form
- Complete a home test kit and submit test by mail. Tests can be ordered through **premera.com**, and must be ordered by the end of the second month after plan enrollment. Tests must be completed by the middle of the following month to meet the 90-day time frame.
- Free screening event at the workplace. An on-site event can be scheduled with our biometric screening partner. They will conduct full biometric screenings and make sure each employee completes the online health assessment.

2. Complete the online health assessment.

This assessment about lifestyle, habits, and personal medical history is a quick way to evaluate health status. Taking the health assessment is easy:

- Log in at **premera.com**
- Click Wellness Tools
- Complete the health assessment

Employees receive a confidential health report after completing the assessment. Based on their results, they may receive **free coaching by telephone**.



Step 3 Employees and employers get rewards

Employees are rewarded

Employees will need to complete both the wellness activities during the first 90 days of your group's plan year. The \$100 Wellness Reward Card—a Visa® gift card*—will be mailed to them. The reward may be subject to tax withholding and reporting.

You'll save 7.5 percent on the premium of each employee

- You can get a lower overall medical premium for each covered employee who completes the wellness activities within the first 90 days, back to your plan's effective date for that plan year.
- Your group's monthly medical premium is based on adding:
 - > The discounted medical premium rates for employees who complete the wellness program
 - > The medical premium rates for all dependents
 - > The medical premium rates for employees who did not complete the wellness program

Some helpful tips

LEAD BY EXAMPLE

Get management involved in making healthy changes.

MAKE IT FUN

Enjoyment is the biggest motivator.

INVOLVE OTHERS

When friends and colleagues are also doing it, it creates teamwork.

* Benefits earned by employees participating in the Premera Wellness Program may need to be reported for tax purposes. Please consult with your payroll department and/or tax specialist to determine if you need a record of how much each employee earned through the program. Employers may request such information for tax preparation purposes. In mid-October, employers will receive a reminder to request the information. Requests must be received by November 25 and information will be mailed by December 7. Wellness program earnings will be provided to your designated payroll personnel and **may be used for tax purposes only.**

Wellness: A healthy, win/win approach

REWARDING YOU AND YOUR EMPLOYEES

Now you are ready to begin a healthy new chapter in your business with your new wellness program. You can encourage healthy changes in your employees—and your budget.



A healthier workforce is right around the corner

A successful wellness program can benefit employers and employees alike by contributing to the following:

- More sustainable healthcare costs
- Happier, healthier employees
- Increased productivity
- Decreased absenteeism

Better health and savings—a simple solution

We designed this wellness program to be easy to use for you and your employees. You get a handy communication plan. Your employers access the program through one easy login at **premera.com**. It adds up to a big opportunity to help your employees see the value of adopting healthy behavior, while saving you money.

We're here to help

This wellness guide was created to make implementation easy for you. But we don't stop there. If you have questions or need guidance, don't hesitate to contact us. You can get additional support by calling your producer.

