

# Make yourself a priority.

## Welcome to the 2024 Wellness Program

By participating in the Cavaliers' voluntary wellness program, Team Members enrolled in the medical plan can save up to 30% on their medical premium.

Non-Insured Team Members can earn up to a \$200 gift card of choice. Reach out to your Benefits & Wellness Team for more details.







Sign in to your My Health Plan account at medmutual.com/member and select Wellness Portal from the Healthy Living drop-down menu.







## Earn points by completing tasks before 11/30/2024

#### **Reward Levels:**

- 0-9 Points No Discount or Reward
- 10-17 Points 10% Premium Discount for Insured, or \$50 Gift Card for Non-Insured Team Members
- 18-24 Points 20% Premium Discount for Insured, or \$100 Gift Card for Non-Insured Team Members
- 25-30 Points 30% Premium Discount for Insured, or \$200 Gift Card for Non-Insured Team Members

<b>Health Assessment</b>   5 Points Complete the online health assessment through the link on the wellness portal. Answer all of the questions to the best of your ability.	
<b>Tobacco/Nicotine: Negative</b>   3 Points Attest to your tobacco usage on the wellness portal. Alternatives: QuitLine cessation course or Quitting Tobacco cognitive training course	
Enroll in QuitLine by 9/30/2024 and complete a minimum of five calls by 12/31/2024 (call 1-866-845-7702 to enroll), or complete the Quitting Tobacco cognitive training course (3 weeks) through the wellness portal by 12/31/2024.	
Annual Physical Exam*   3 Points Complete an annual physical or women's well exam with your provider.	
Preventive Care Services* (Up to 2)   2 Points Each Eligible Services: cervical cancer screening, colonoscopy, dental exam, eye exam/diabetic retinal exam, flu vaccine, herpes and shingles vaccine, mammogram, pneumococcal vaccine, prostate cancer screening, skin cancer screening.**	
<b>Track 1,000,000 Steps or 3,500 Activity Minutes</b>   3 Points Access trackers/device sync through the wellness portal. Track steps/minutes 02/01/2024-11/30/2024. Important! As of 1/1/2024, you must resync your device to track steps and activity minutes using the new Health Suite tool.	
Community Physical Activity Event   1 Point Complete a physical activity event in your community (e.g. 5K, marathon, triathlon, etc.), then self-report on the wellness portal the date you completed the activity.	
Cavaliers On-site Culture of Health Activities (Up to 6)   1 Point Each Stay tuned for activity details that will be communicated through The Cavaliers closer to the event dates.	
<b>Blood Pressure: 119/79 or Less  </b> 1 Point <i>Alternative Goals</i> : complete the Managing Stress, Building Resiliency cognitive training course.	
<b>Glucose: Less than 100  </b> 1 Point <i>Alternative Goals:</i> A1C of 5.6 or less, complete the Managing Diabetes cognitive training course, or reduce A1C by 1 point.	
<b>LDL Cholesterol: Less than 100   1 Point</b> Alternative Goals: Total Cholesterol of less than 200 (if LDL is unavailable), complete the Getting Active cognitive training course, or reduce LDL by 30 points.	
<b>Triglycerides: Less than 150</b>   1 Point <i>Alternative Goals</i> : complete the Getting Active cognitive training course, or reduce by 30 points.	
Waist Circumference: Females 35 or Less, Males 40 or Less   1 Point Alternative Goal: complete the Eating Healthy cognitive training course.	

## Not sure if the program is right for you?

You may be able to earn the reward another way. You can file an alternative if your doctor recommends you shouldn't participate. Learn more about alternatives on your wellness checklist on the wellness portal or by calling Medical Mutual toll-free at 1-855-553-1006.

# How do improvement goals work?

If you don't meet a goal but we have recorded results from last program and your biometric levels have improved by the amount indicated as an alternative goal, you will automatically pass based on your improvement! You can also meet a personal improvement goal after your screening by submitting updated results before the alternatives deadline. Note: to be eligible to pass a goal by improving since last program, Medical Mutual must have a result for that metric on file with a date of exam between the start date of the last program and the start date of this year's program. If you had multiple results for that metric between those dates, your improvement will be calculated based on the best result between those dates.

\*For these services you will automatically receive credit through your health insurance claim within 3-6 weeks, if you're enrolled in the medical plan. If you haven't received credit after 6 weeks or the program deadline is approaching, please submit a preventive care form (available on the resources page of the wellness portal) by the alternatives deadline. If you are not enrolled in the medical plan, you will not receive credit automatically and will need to submit a preventive care form. Note: you may have already received credit for any of these services completed between 12/01/2023 and 11/30/2024.

<sup>\*\*</sup>Because a skin cancer screening may be coded as diagnostic, members may incur a cost.



#### Didn't earn the full reward?

You will receive an email letting you know your results are available on the wellness portal. Make sure to review your results as soon as you can. If you didn't earn the full reward, you may be able to earn it by filing an alternative.

#### Why would you need to file an alternative?

- Your results were recorded incorrectly and/or you are providing a new and passing result.
- Your doctor thinks it's unreasonably difficult or medically inadvisable for you to meet the wellness goals or alternatives.
- Your provider is attesting that they are providing counseling/ recommendations and that you do not need to meet any lab or biometric goals.

#### Filing an alternative is easy:

- 1. Visit the wellness portal to download your alternatives form (bottom of wellness checklist page)
- 2. Visit your doctor and bring the form
- 3. Upload your alternatives form on the portal by the alternatives deadline: 12/31/2024



Let's get the facts straight. Medical Mutual Wellness is here for you if you have any questions about the program. If this page doesn't answer your questions, please call us toll-free at 1-855-553-1006 or send us a message on the portal.

#### Why is my employer offering this program?

Sometimes we all need a little extra motivation to prioritize our health. If you're working on improving or maintaining your health, why not get rewarded for it?

We know that "healthy" isn't one-size-fits-all. Don't worry if the program requirements feel out of reach — alternatives make the reward accessable to anyone.

## Does it cost money to participate in the program?

Screening with your doctor is free of cost if it's coded as an annual physical. Preventive care services are covered at 100% as well. All resources on the wellness portal are free for you to use. You will be responsible for any medical expenses tied to the completion of an alternative.

#### What if I don't want to participate?

The program is completely voluntary. It is simply an opportunity to take steps to improve your health while earning a reward. The program and its discount are in compliance with the Affordable Care Act (ACA). Employees under age 18 are not eligible to participate.

#### Will my employer see my health information?

Absolutely not! Medical Mutual takes your privacy very seriously. Your employer will never see your screening results, only averages for the company. When needed to administer your reward, they will only see your total reward earned.

## How do I know if Medical Mutual received the form I submitted?

Once your form goes through the first stage of processing, you will receive an automated email letting you know that we received it. This can take up to 10 business days, so don't worry if you don't receive an email right away. Once your form is fully processed, you will receive another email letting you know that your account has been updated on the wellness portal.

#### When will I receive my reward?

Your reward will be distributed starting in January 2025.