



Maricopa County Wellness Premium Reductions FAQ Plan Year 2015-16

Changes to the Administration of Premium Reductions

When will the annual mass Biometric Screening event take place?

The annual Biometric Screening event, which has historically occurred prior to Open Enrollment, will take place after Open Enrollment, from July 7 – August 28, 2015.

How will this change effect the Plan Year 2015-16 medical premium reductions (incentives) I currently receive?

If you:

1. receive the medical premium reductions (incentives) for Plan Year 2014-15, and
2. participate in a County-sponsored medical plan for Plan Year 2015-16, and
3. complete the screenings for Plan Year 2015-16 between July 7 - August 28, 2015 you will continue to receive your medical premium reductions (incentives) without interruption.

I have been receiving my premium reductions this year. What will happen if I do not complete the screenings between July 7 - August 28, 2015?

Your premium reductions will stop if you do not complete 2015-16 requirements by August 28, 2015. If you complete your requirements at any point before the end of the plan year, you will start receiving premium reductions going forward.

I did not receive the premium reduction incentives during Plan Year 2014-15; how can I qualify for the premium reductions in Plan Year 2015-16?

If you did not participate in the medical premium reductions (incentives) during Plan Year 2014-15, and you enroll in a County-sponsored medical plan for 2015-16, you can qualify for the premium reduction after completing the required screenings. Beginning July 1, 2015, all premium reductions will be provided on a prospective basis.

How will the bundling of incentives effect my medical premium reductions?

- To receive a medical premium reduction (incentive) of up to \$40 per month, you must complete BOTH the Health Assessment and Biometric Screening.
- To receive a medical premium reduction (incentive) of up to \$60 per month, you must complete the Health Assessment and Biometric Screening, AND must also complete and pass (if not previously completed and passed) the Tobacco Screening.

In Plan Year 2014-15 I completed and received the medical premium reduction for the Biometric and Tobacco Screening. However, I have never completed the Health Assessment. If I continue with the same activities will I qualify for the same premium reductions I was receiving in Plan Year 2014-15?

No. In the past, each of the three premium reductions were offered and applied independently. Beginning July 1, 2015, there will be two premium reductions. To qualify for the premium reduction for the Biometric Screening and Health Assessment, you must complete BOTH. Also, if you choose to receive the Non-Tobacco User premium reduction, you must complete BOTH the Biometric Screening and Health Assessment. If you do not complete either the Biometric Screening or the Health Assessment you will not qualify for the \$40 per month premium reduction and will not qualify for the Non-Tobacco User premium reduction.

Do I need to retake my Tobacco Screening to re-qualify as a non-tobacco user?

No. If you took and passed the Tobacco Screening previously, you are not required to re-test. However, keep in mind that the Non-Tobacco User medical premium reduction (incentive) will only be granted if you complete BOTH the Biometric Screening and Health Assessment.

Where can I take my Biometric Screening?

The mass Biometric Screening event will occur from July 7 – August 28, 2015 with screenings offered at various worksite locations around the County. The schedule of events will be available June 23rd on the StayWell Online Portal.

How do I access the Health Assessment?

The Health Assessment is housed in the StayWell Portal. To enter the Portal, you must agree (provide consent) to allow your identifying information to be shared with StayWell. Once consent is provided you will receive access to portal in approximately 3 weeks.

What identifying information is being shared with StayWell, and why do they need it?

For employees to have access to the StayWell Online Portal, StayWell must have the following pieces of information to set up access:

- Name (first and last)
- Home Street Address, City, State, Zip
- Employee ID Number
- Employee Date of Birth
- Employee Gender

This is the basic information that StayWell will use to establish your access to their portal, which will allow you to participate in a Biometric Screenings, Health Assessment and other wellness activities. Your information is protected by StayWell's contract with the County, and will not be sold to other companies for marketing or other purposes.

How do I agree to have my identifying information shared with StayWell?

You have two ways to agree to allow your identifying information to be shared with StayWell:

- 1) Through ADP during Open Enrollment
- 2) Through the ancillary document found on the Wellness Works website (available after Open Enrollment).

NOTE: The Portal is only available to employees who elect to participate in a County-sponsored medical plan.

What happens if I decline to have my identifying information shared with StayWell?

Declining to have your identifying information shared with StayWell could result in an interruption in your premium reduction incentive.

When will the Health Assessment be available?

The Health Assessment will be available in the StayWell portal on June 23, 2015.

I am a new employee who took my Biometric Screening and Health Assessment between January and June of Plan Year 2014-15 and am currently receiving my medical premium reductions. What do I have to do to continue to receive my medical premium reductions in Plan Year 2015-16?

You must re-qualify during the mass screening event to avoid an interruption in the premium reductions.

I have been re-hired into the County and completed my Biometric Screening and Health Assessment between January and June of 2015. Do I have to re-qualify for my incentives to receive them in Plan Year 2015-16?

You must re-qualify during the mass screening event to avoid an interruption in the premium reductions.

StayWell

Who is StayWell Health Management?

StayWell is an independent provider of health promotion programs and services. StayWell specializes in helping organizations improve the health and well-being of their employees, and has been in operation for over 30 years.

What services will StayWell Health Management provide Maricopa County?

StayWell Health Management will provide Maricopa County a comprehensive wellness package consisting of the following items:

- Online Portal
- Health Assessment
- Biometric Screenings (including on-line scheduling)
- Telephonic Lifestyle Management Health Coaching
- Online Health Programs
- Online Health Classes
- Online Challenges
- Incentive Administration

Glossary of Terms:

County-sponsored medical plan: One of three medical benefit plans currently offered by Maricopa County: the HMO plan administered by Cigna, and the PPO and High Deductible Health Plan with H.S.A. administered by UnitedHealthcare. The StayWell Portal is only available to those employees who elect to participate in one of these medical plans.

Plan Year 2014-15: The Benefit Plan Year that extends from July 1, 2014 through June 30, 2015

Plan Year 2015-16: The Benefit Plan Year that extends from July 1, 2015 through June 30, 2016

Medical Premium Reductions (incentives): Reduced employee premiums for medical insurance offered by Maricopa County to employees who meet specific wellness requirements. For 2015-16, Maricopa County offers premium reductions to employees for the following:

1. Completing a Biometric Screening and Health Assessment, \$20 per pay period (up to \$40.00 per month)
2. If neither the employee nor any member of their household uses tobacco products (with validation by one-time completion of a saliva test for presence of nicotine), and qualifies for the premium reduction for Biometric Screening and Health Assessment, \$30 per pay period (up to \$60.00 per month)

Premium reductions are also referred to as 'Wellness Incentives'.