

Healthy Opportunities

2015 Wellness Program



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Frequently Asked Questions

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2015 Healthy Opportunities Wellness Campaign

What is the Healthy Opportunities Wellness Program?

The Healthy Opportunities Wellness Program is an employee wellness program to help you maintain or improve your health. By participating in the Healthy Opportunities Wellness Program, you are eligible to receive a reduction in the amount you contribute towards your health insurance coverage.

Who is eligible for the Healthy Opportunities Wellness Program?

State of Iowa employees eligible for the Healthy Opportunities Wellness Program are:

- Executive branch non-contract employees
- Education bargaining unit employees (AFSCME)
- SPOC-covered employees

Are statutory, appointed or elected officials eligible for the Healthy Opportunities Wellness Program?

Statutory, appointed or elected officials, who are eligible for health insurance, are eligible to participate in the Healthy Opportunities Wellness Program and receive the reduction in their health insurance premium. Officials must complete all the Healthy Opportunities Wellness Program requirements in the time frame required by the program.

Am I required to participate in the Healthy Opportunities Wellness Program?

No, you are not required to participate in the Healthy Opportunities Wellness Program. However, if you do not participate in the wellness program, you will not be eligible to receive the reduction in your monthly contribution towards your health insurance premium.

If I participate in the Healthy Opportunities Wellness Program, what is the reduction in my contribution towards the health insurance premium?

By participating in the 2015 Healthy Opportunities Wellness Program, you can reduce the amount of your health insurance premium contribution by:

- \$90 per month for executive branch non contract employees
- \$90 per month for education bargaining unit employees (AFSCME)
- \$62 per month for SPOC-covered employees

The premium reduction will be reflective on the pay warrant issued December 26, 2014.

If the health insurance premiums go up in 2015, will the wellness reduction amount also increase?

No, the reduction in the amount of your health insurance contribution will not increase in 2015.

Is the reduction in my health insurance premium the same whether I have single or family coverage?

Yes, the premium reduction is the same whether you elect single or family coverage (executive branch non-contract employees and education bargaining unit employees (AFSCME) or a four-tier premium structure (SPOC-covered employees).

What do I have to do to earn the premium reduction for 2015?

To participate in the 2015 Healthy Opportunities Wellness Program, you must complete:

- A biometric screening and
- An online health assessment

If you were identified as a candidate for telephonic coaching from the 2014 Healthy Opportunities Wellness Program, you must complete a total of ten coaching calls with a WebMD health coach before September 30, 2014, in addition to completing this year's biometric screening and online health assessment to receive the premium reduction in 2015.

Will Wellmark still be the state's wellness vendor in 2015?

Yes, Wellmark remains the state's wellness vendor. Wellmark will continue to partner with WebMD Health Services to deliver wellness resources.

How secure is the information that I provide through the Healthy Opportunities Wellness Program? Who has access to my answers?

Protecting your privacy is very important to the State of Iowa and Wellmark. Wellmark has strict protections in place to ensure the security of your personal information. You can feel confident that any information you share with Wellmark will remain confidential.

Wellmark's policy is to carefully guard any personal information you share with us, in compliance with the Health Insurance Portability and Accountability Act (HIPAA) of 1996. HIPAA prohibits anyone from receiving your personal health information without your permission. All personal information you share with Wellmark through the Healthy Opportunities Wellness Program is:

- Not shared with the State of Iowa or your physician
- Not used to increase your premiums or deny coverage

Wellmark will combine your information with the records of others, so that it is not linked with any individual person. This aggregated information helps the State better understand the health of its employee population.

Can my spouse, domestic partner and/or dependents participate in the wellness program?

No, your spouse, domestic partner and/or dependents are not eligible to participate in the 2015 Healthy Opportunities Wellness Program.

I am currently not enrolled in a State-sponsored health insurance plan. Can I participate in the Healthy Opportunities Wellness Program?

Yes. If you are not enrolled in health insurance in 2014 and are in a wellness eligible position, you can complete the biometric screening and take the online health assessment during the 2015 campaign. If you do not enroll in health insurance in 2015, you are not required to complete the telephonic coaching, if required.

Is addition to completing the biometric screening, the online health assessment and the ten coaching calls (if identified as a candidate for telephonic coaching); is there anything else I need to do to participate in the Healthy Opportunities Wellness Program for 2015?

You must elect to participate in the Healthy Opportunities Wellness Program in IowaBenefits during the 2015 enrollment and change period.

My spouse and I are both wellness eligible employees with Double Spouse coverage. My spouse is the contract holder and I am the contributing spouse. I am ineligible to participate in wellness as the contributing spouse.

Should my spouse retire in 2015 and we are still participating as Double Spouse employees, would I be able to participate in the Healthy Opportunities Wellness Program in 2015 and receive the premium reduction?

If you think your health insurance situation will change in 2015, you need to complete your biometric screening and online health assessment in 2014 in order to receive the wellness premium reduction in 2015. You will not have an opportunity to complete the biometric screening and online health assessment in 2015.

New Employees, Promotions, Demotions, Reclassifications or Transfers

Beginning October 1, 2014, an employee hired or promoted, demoted, transferred or reclassified into wellness program eligible position, may participate in the 2015 Healthy Opportunities Wellness Program.

I am hired into an executive branch non-contract position on October 7, 2014. Am I eligible to participate into the Healthy Opportunities Wellness Program?

Yes, you are eligible to participate in the 2015 Healthy Opportunities Wellness Program. Your health insurance benefits become effective December 1, 2014. For coverage in December, 2014, you will pay 20% of the total health insurance premium.

During the 2015 enrollment and change period (October 20 – November 20, 2014), you will elect to participate in the Healthy Opportunities Wellness Program. If you complete the biometric screening and online health assessment in the required time period, your contribution to the health insurance premium will be lower by \$90 per month.

I transferred from a contract-covered (AFSCME or IUP) position to an executive branch non-contract position on November 14, 2014. When will I be able to receive the reduction in my health insurance coverage?

Your health insurance as an executive branch non-contract goes into effect on December 1, 2014. For coverage in December, 2014, you will pay 20% of the total health insurance premium.

You will elect to participate in the Healthy Opportunities Wellness Program in IowaBenefits. If you complete the biometric screening and online health assessment in the required time period, your contribution to the health insurance premium will be lower by \$90 per month.

I am hired into an executive branch non-contract position on January 15, 2015. Am I eligible to participate into the Healthy Opportunities Wellness Program?

Yes, you are eligible to participate in the Healthy Opportunities Wellness Program in 2015. Your health insurance benefits become effective March 1, 2015. You will elect to participate in the Healthy Opportunities Wellness Program in IowaBenefits and complete the biometric screening and online health assessment in the required time period. If the results of the biometric screening and online health assessment indicate that you are a candidate for telephonic coaching, you will not be required to complete the six telephonic calls in 2015.

Biometric Screening

What is a biometric screening?

A biometric screening is essentially a brief physical assessment through which basic data is gathered to make an evaluation of your overall health status. Generally, the information gathered in a biometric screening would include information such as height, weight, waist size, blood pressure reading and a basic blood screening.

What is biometric screening – what tests are done?

The biometric screening consists of:

- Fasting for nine hours

- Finger stick blood test taken from your ring or middle finger for cholesterol and glucose levels
- Blood pressure reading (diastolic and systolic blood pressure)
- Documentation of simple body measurements like your height, weight and waist size

How do I participate in the biometric screening?

You have four options to complete the biometric screening.

- Participating Hy-Vee stores
- Onsite biometric screenings
- Physician office visit
- Home tests kit

Can I do the biometric screening on work time?

Yes, you are authorized a reasonable amount of time away from work, up to two hours, to complete your biometric screening using a participating Hy-Vee store, an onsite screening or physician office visit.

The onsite screenings will take approximately 20 minutes. We believe it is reasonable to assume you can be back to your desk in approximately 45 minutes.

If you believe you will require additional time due to special circumstances, please work directly with your supervisor to make arrangements. Work time will not be provided for those who choose to participate in the screenings through the home test kit.

If I recently had a blood test with my health care provider, can the results of the test be used for the biometric screening?

If you had a lipid panel and glucose test performed in 2014, you will be able to use those test results for the 2015 campaign's biometric screening requirement. Test results with a service date between January 1, 2014 and July 31, 2014 will be accepted.

When must I complete my biometric screening?

Your biometric screening must be completed by the following dates.

- August 1, 2014, for home test kits to be mailed
- August 15, 2014, for your health care provider to fax your test results (service date must be between January 1, 2014 and July 31, 2014)
- September 5, 2014, for on-site locations
- September 5, 2014, for participating Hy-Vee stores

Will the on-site biometric screenings and participating Hy-Vee store screenings be conducted by trained medical personnel?

Yes, the personnel conducting the screenings are all medically trained to conduct the biometric screenings.

Online Health Assessment

What is a health assessment?

A health assessment is a health questionnaire designed, in combination with the biometric screening, to provide you with an evaluation of your health risks.

Can I do the online health assessment on work time?

Yes, you will be authorized to access and complete the health risk assessment on work time and via a State of Iowa issued computer. We estimate that the health assessment will take a maximum of 30 minutes to complete.

Telephonic Health Coaching

What is telephonic health coaching?

Telephonic Health Coaching is a personalized telephonic support program aimed at helping participants through the process of changing unhealthy lifestyle behaviors. The program was developed to improve employee health through the use of motivational interviewing and setting reasonable, attainable goals in order to help participants increase and incorporate healthy behaviors into their daily lives. The coaching programs focus on the areas of nutrition, exercise, sleep, smoking cessation and stress.

How are participants selected for telephonic health coaching?

Selection for participation in telephonic health coaching is based on a number of things including results from the biometric screening, responses to questions in the health assessment, and the employee's readiness to make lifestyle improvements, as reflected in responses to health assessment questions.

How many telephonic health coaching calls must I complete in 2015?

If you are identified to participate in telephonic health coaching, you must complete six telephonic health coaching calls by September 30, 2015.

If I am identified for telephonic health coaching, can I complete my calls on work time?

We are recommending that health coaching calls be done during non-work hours. Because these conversations could be private in nature, we believe it is in the employees best interest to schedule calls so that they can be conducted in a private location.

For the 2014 Healthy Opportunities Wellness Program ten telephonic coaching calls were required. For 2015, six telephonic coaching calls are required. Why the reduction in calls?

Reducing the number of required calls allows us to improve several things including true engagement in the coaching program, flexibility in program timeline, and provides additional time for end-of-program reporting.

Are there any repercussions if I do not follow the recommendations of the assigned health coach?

No. If you are identified for telephonic health coaching, you simply need to complete the calls with the coach. Receipt of the premium reduction is not contingent upon health outcomes.

I have been identified for telephonic health coaching. What happens if I do not complete the required coaching calls by September 30, 2015?

If you have been identified for telephonic health coaching, you are required to have six calls with a WebMD Health Coach prior to September 30, 2015.

If you do not complete the six coaching calls by September 30, 2015, you will not be eligible to participate in the 2016 Healthy Opportunities Wellness Program and will not be eligible for the health insurance premium reduction in 2016.

How do I know how many health coaching calls I have completed?

You can call the Wellmark Wellness HelpDesk at 877-252-8412 to for assistance.

Health Premium Reduction

When will the 2015 health insurance premiums be announced?

The 2015 health insurance premiums will be available before the 2015 enrollment and change period. The 2015 enrollment and change period is scheduled to begin October 20, 2014. The 2015 deductions for health insurance will be displayed on the December 26, 2014 pay warrant.

Does the change in health insurance also affect dental insurance?

No. The current premium contribution percentage for dental insurance will remain. The current premium contribution percentage for full-time executive branch non-contract employees is:

- 0% contribution toward single coverage
- 50% contribution toward family coverage

Are my health premiums taken before taxes?

Yes. Health insurance premiums are taken automatically before Federal, State and FICA taxes. Additional information about premiums being taken on a pre-tax basis is at the DAS [Premium Conversion Plan](#) website.

Can the portion of the 20% health premium I will pay for my health insurance premium be included in my health flexible spending account?

No, insurance premiums cannot be reimbursed through the health flexible spending account.

Do I still receive the wellness reduction in my health insurance premium if I am on a leave of absence?

The Healthy Opportunities Wellness Program reduction in your health insurance premium contribution continues while you are:

- Using sick leave hours
- Using vacation hours
- On paid or unpaid Family Medical and Leave Act (FMLA) leave
- Supplementing Workers' Compensation benefits

If you have exhausted your regular hours (i.e., sick and vacation) and are on medical leave without pay for 30 days or more, the reduction in your health insurance premium will stop at the end of the month of your last day in paid status unless you are on approved FMLA. You can either drop your health insurance or you can continue your coverage by making monthly payments for the total premium (state and employee contributions) to your personnel assistant. You can continue to make these payments for as long as you remain on approved leave without pay. Upon your return to work in the same calendar year as the leave began, the reduction in your health insurance premium will resume the first of the month after you return to work.

Additional Questions Since Initial Publication Date

I used the physician office fax option for my biometric screening in October, 2013. Will I be able to use the physician office fax option this year since it is within 12 months of last year's physician fax?

Employees who utilized the physician fax last year can do so again because the timeframe Wellmark uses to "look back" is on a calendar year basis. However, depending on any other services an employee may have had this calendar year and the way their physician may have coded the service, an employee could still run into a situation where it's not covered. Employees concerned whether the lab worked will be covered this year, should call Wellmark customer service at 800.622.0043.

If you have any questions, please send an email to healthy.opportunities@iowa.gov. The FAQ will be updated as other questions are asked.

The State reserves the right to make any changes to the programs described in this communication. Should any of the programs described above be found in conflict with the Iowa code, Iowa code will prevail.