



Southern Illinois Health and Wellness Insurance Trust Wellness Plan Q&A

1) WHAT IS WORKPLACE WELLNESS?

Workplace wellness refers to the education and activities that the Trust may do to promote healthy lifestyles to you and your family. Our Wellness Program includes periodic wellness communication material, Health Risk Assessment, Biometric Screenings, and health coaching.

2) WHAT BENEFIT ENHANCEMENTS HAS SIHWIT MADE TO SUPPORT OUR WELLNESS EFFORTS?

Effective September 1, 2008, we enhanced our medical and prescription drug coverage to include smoking cessation benefits. Effective March 1, 2009, our colonoscopy benefit changed to cover ALL colonoscopies at 100% instead of those just coded as preventive. All mammograms are also covered at 100%.

3) WHY WORKPLACE WELLNESS?

It affects your district's bottom line in many ways. Below are three key factors:

- Decreased healthcare costs
- Increased productivity
- Better morale

Rising healthcare benefit costs are a significant concern and poor health habits and unnecessary medical care costs consume portions of our corporate resources as well as the employee paycheck. The worksite is an ideal setting for health promotion and disease prevention programs. Employees spend many of their waking hours at work which is why the workplace is an ideal setting to address health and wellness issues.

4) WHY DID THE SOUTHERN ILLINOIS HEALTH AND WELLNESS INSURANCE TRUST START A WELLNESS PROGRAM?

There are four primary reasons SIHWIT started a Wellness Program:

- 1) **Wellness programs help control costs.** An investment in your health may lower healthcare costs or slow the increase in providing that important benefit. In fact, employees with more risk factors, including being overweight, smoking and having diabetes, cost more to insure and pay more for health care than people with fewer risk factors. An employee wellness program can raise awareness so employees with fewer risk factors remain in a lower-cost group. A program also can encourage employees with health risk factors to make lifestyle changes to improve their quality of life and lower costs. The payoff in quality of life can have a big impact on your overall health and happiness.
- 2) **Healthier employees are more productive.** This has been demonstrated in factory settings and in office environments in which workers with workplace wellness initiatives miss less work. Presenteeism, in which employees are physically present on the job but are not at their most productive or effective, is reduced in workplaces that have wellness programs.
- 3) **Healthier employees miss less work.** Companies that support wellness and healthy decisions have a greater percentage of employees at work every day. Because health frequently carries over into better family choices, you may miss less work caring for ill family members as well.
- 4) **Improve morale and enhanced image for the district.** Employees who are more engaged in their health and are more productive tend to have higher morale. Also, a district that cares about its employees' health is often seen as a better place to work.

5) WHO SHOULD PARTICIPATE IN THE WELLNESS PROGRAM?

Every employee and spouse who is enrolled in the SIHWIT group medical plan is eligible to participate in the wellness program. However, spouses are not currently required to participate in order to be considered compliant with the wellness plan.

6) IS IT MANDATORY TO PARTICIPATE IN THE WELLNESS PROGRAM?

It is not mandatory to participate in the wellness program. However, if you do not participate then your medical benefits will be subject to higher deductibles and copayments.

7) WHAT IS THE PLAN DESIGN THAT I WOULD HAVE IF I CHOOSE NOT PARTICIPATE?

If you choose not to participate in the Wellness Screenings, your in-network individual deductible will increase to \$1,000. In addition, your doctor's office visit co-pay will increase to \$50.

9) WHAT IS THE PLAN YEAR?

The wellness plan year coincides with our medical plan year which is September 1 through August 31.

10) I JOINED THE PLAN IN THE MIDDLE OF THE YEAR; DO I NEED TO PARTICIPATE NOW IN ORDER TO KEEP RECEIVING THE MORE ATTRACTIVE MEDICAL BENEFIT?

Yes. Anyone who will be effective on the medical plan by August 31 prior to the beginning of the new plan year will need to participate in the Health Risk Assessment and Biometric Screenings. If you choose not to participate, you will not be eligible for the more attractive benefit.

11) WHAT STEPS DO I NEED TO TAKE TO PARTICIPATE IN THE WELLNESS PLAN?

In order to be considered a wellness plan participant you must do the following (spouses are eligible to participate but not required):

- 1) The first year you are enrolled under our plan you must participate in the Health Risk Assessment and Biometric Screening – screenings are scheduled in our Districts in the spring. You can also contact IHS in order to do a 'Test on Demand.'
- 2) Every year after you must meet Interactive Health Index score goal as deemed by IHS and as compared to the results of last year's screening and/or defined as:
 - a. Healthy – score between -20 (negative 0) and 0 (zero)
 - b. Improvement – meet or exceed the goal established last year by IHS
 - c. Unable to qualify due to medical conditions – participants should contact Nancy Brantner at IHS (1-847-754-2732) so she can work with you on a case by case basis.
- 3) Active participation--#2 and #3 above will be determined by Interactive Health Solutions (IHS), our wellness partner, and not by the Trust.

Screening dates will be set each year in the spring. Usually at least 30 days prior to the screening. The Trust provides posters and email reminders about screening dates.

12) WHO IS INTERACTIVE HEALTH SOLUTIONS (IHS)?

IHS is a corporate health promotion company committed to providing products and services that enable effective management of health care costs and employee benefit programs. IHS has a proven process to help control health care expenditures and improve employee productivity by helping employees get and stay healthy.

13) ARE THE RESULTS OF MY ASSESSMENT AND SCREENING CONFIDENTIAL?

The results are absolutely confidential. The Law prohibits data sharing of your personal health information with anyone outside of IHS and BAS (medical claims processor). IHS will submit a file to BAS in order to download the results into the claim system; however, this information can NOT be shared or distributed to any other source. The law prohibits SIHWIT from obtaining any individually identified personal health results. For more information about privacy rules, you can go to the U.S. Department of Health & Human Services website at www.hhs.gov/ocr/privacy/hipaa/understanding/index.html

14) IF I'VE RECENTLY HAD BLOOD WORK COMPLETED BY MY DOCTOR, CAN I SUBMIT THAT DATA INSTEAD OF GOING THROUGH THE HEALTH SCREENING?

No, in order to be compliant with the wellness program, you must participate in SIHWIT's health screening event.

15) WHY DO I NEED TO PARTICIPATE IN SIHWIT'S HEALTH SCREENING IF I HAVE REGULAR CHECK-UPS WITH MY DOCTOR?

Obtaining, tracking, and uploading results from individual doctors would expose too much personal health information as that information would exchange too many hands. SIHWIT is not interested in accidentally discovering any individual personal health information. However, SIHWIT will be given an aggregate report with aggregate data which will allow SIHWIT to customize wellness communications to help improve the overall health of everyone.

16) WHAT IF I WANT TO TEST THROUGHOUT THE YEAR TO CHECK MY PROGRESS PRIOR TO THE NEXT APRIL SCREENING DATES?

You can 'Test on Demand' by calling IHS at 1-800-840-6100. This can be done one time between regularly scheduled screenings (you should get a card in the mail from IHS asking if you would like to check your stats.). The regularly scheduled screenings are typically held by SIHWIT in the spring of each year.