



**Wellness Cash Incentive Program for
Employees Enrolled in the High-Deductible
Health Plan (HDHP)FAQ**



<p>I am enrolled in the High Deductible Health Plan. How can I earn wellness cash incentives?</p>	<p>Employees enrolled in the high deductible health plan can earn cash incentives by meeting any of the 4 health standards. Employees who don't meet the County standard for biometric requirements can still earn the cash incentive for that standard by completing an approved reasonable alternative health improvement plan (also called Wellness Journey Classes).</p>
<p>Do non-smokers and/or non-tobacco users have to do anything to earn the wellness cash?</p>	<p>Yes, Non-smokers and/or non-tobacco users have to complete the Tobacco Attestation form on the Virgin Pulse platform. You have to mark that you are a non-smoker and/or non-tobacco user, sign the form and upload into the Virgin Pulse platform by October 31</p>
<p>From my understanding, smokers are going to be charged a 10% premium, is that accurate?</p>	<p>Smokers and all tobacco users will have two deadlines to meet in order to NOT be charged the 10% surcharge:</p> <p>Smokers and/or tobacco users must report to Virgin Pulse by October 31st that they are a smoker and/or tobacco user and sign up for the required Virgin Pulse Tobacco Cessation program.</p> <p>Smokers and/or Tobacco users will have two months to complete the Virgin Pulse Tobacco Cessation program in order to not be charged the 10% surcharge. The deadline to complete the Tobacco Cessation program is December 31st.</p>
<p>Am I required to take more than one Wellness Journey Class for each biometric standard?</p>	<p>Please see the chart below with details about the Reasonable Alternatives and Kent County Standards.</p>

Do employees need to complete reasonable alternatives (journey classes) and tobacco cessation counseling on personal time?

Yes, employees who choose to pursue Wellness Cash and are required to complete journey classes to receive cash have to complete those journeys and/or tobacco cessation counseling on their personal time.

Wellness Cash Incentive Health Factors and Biometric Standards

Health Factor	Biometric Requirements/Kent County Standard	Award if Standard Met	Reasonable Alternatives to Receive Award
Cholesterol	LDL less than 100mg/dl HDL higher than 50mg/dl Triglycerides less than 200mg/dl Total Cholesterol less than 240 mg/dl *(HDL+LDL+20 Triglycerides)	\$250 single or \$500 family	Complete 1 of 2 Cholesterol Wellness Journey Classes in Virgin Pulse (Wellness Journey Classes take about 14-19 days to complete).
Blood Sugar	Fasting blood sugar level less than 125mg/dl	\$250 single or \$500 family	Complete 1 of 2 Diabetes Wellness Journey Classes in Virgin Pulse (Wellness Journey Classes take about 18-19 days to complete).
Blood Pressure	Systolic: less than 140 mm Hg Diastolic: less than 90 mm Hg	\$250 single or \$500 family	Complete 1 of 2 Blood Pressure Wellness Journey Classes in Virgin Pulse (Wellness Journey Classes take about 17 days to complete).

BMI or Waist Circumference	BMI less than 30 OR Waist Circumference equal or less than 40 for males and equal or less than 35 for females.	\$250 single or \$500 family	Complete 1 of 5 Eating Healthy Wellness Journey Classes in Virgin Pulse (Wellness Journey Classes take about 10 days to complete).
Tobacco Use	Attestation of no nicotine OR tobacco use	Employees enrolled in the HDHP will pay a bi-weekly surcharge equal to 10% of the healthcare premium if the employee is a tobacco user and fails to complete a county-approved tobacco cessation program. Will use an attestation form to determine tobacco use status.	Complete a county-approved tobacco cessation program through Virgin Pulse with a series of virtual coaching sessions.
How do annual physicals work for 2024?		Employees do not have to wait a full 365 days to get their 2024 annual wellness exam. To be covered as preventive services, Kent County plans do not require annual wellness exams to be at least 365 days apart. For example, if you got your wellness exam for 2023 in October, you could schedule your wellness exam April 2024. Employees should schedule their wellness exams as soon as possible in order to meet the October 31, 2024 deadline to submit their forms.	
Is the County Contribution to the Health Saving Account (HSA) a one-time or annual contribution?		The County seed money into the HSA is a one-time contribution made in the first year of enrollment in the High Deductible Health Plan. In future years, the employee may earn wellness cash paid in a lump sum the following February. The employee can elect to have the lump sum wellness cash	

	deposited into their HSA by changing their HSA deductions in Advantage 4.0.
Are spouses or family members who are covered by the HDHP required to participate?	Spouses and/or family members are not required to complete a wellness exam, are not required to submit biometric data; and are not required to complete reasonable alternatives (Wellness Journey Classes). Only the employees who choose the High Deductible Health Plan (HDHP) are required to participate.
How is the annual cash wellness incentive paid out? Is it deposited into the HSA or paid to the employee? Is it taxed?	The annual cash wellness incentive is paid out as cash in employees' paychecks. It is paid as cash the following February. We encourage employees to deposit the lump sum wellness cash into their HSA in order to take advantage of the tax-free benefit. This can be easily done by changing their HSA deductions in Advantage 4. Wellness cash not deposited in the HSA is taxable.
How are employees monitored to make sure they complete any applicable requirements to receive the wellness cash incentive?	All of the completion of forms and Wellness Journey Classes are self-directed by the employee and tracking automatically takes place in the Virgin Pulse system (with the exception of the Smoking and Tobacco Cessation Coaching, which will be monitored by the Tobacco Cessation Coach).
How do we go about notifying you of our results to earn the cash wellness incentives for the different health factors for the High Deductible Health Plan? Do we just have our blood drawn and send you a copy of our test results from our health portal.	The Wellness program for 2024 will be managed by Virgin Pulse. Employees will report their biometric information to Virgin Pulse NOT HR. Virgin Pulse will provide a report to Kent County for all those that meet the Wellness cash qualifications at the year of the year. This report will not include employee biometric information.
Are the biometrics securely obtained and confidential?	From Frank Luthy, Information Security Officer, <i>"Of all of the vendors we looked at, they have the most comprehensive and well-documented security program in place. They are certified at multiple levels in their security processes and procedures: their data centers</i>

	<p><i>are audited, their people are audited, their processes are audited, and they are sharing their audit reports with us. Besides being audited on an ongoing basis, they have already met certification levels for their datacenters, people, processes, and supplier management. They have the ability to integrate into our Identity and Access program, so people don't have to remember and keep track of their username and password. It will be the same username and password they use to access county systems</i></p> <p><i>Please click here to read Virgin Pulse Privacy Notice.</i></p>
<p>How does Virgin Pulse know my cholesterol, blood pressure, blood sugar, and BMI or Waist Circumference levels?</p>	<p>Employee will log on the Virgin Pulse Platform. From there the employees will download and print out the Wellness Exam attestation form, which has the biometric requirements on it. Once the form is completed by the employee's doctor, the employee will upload the completed Wellness exam form with biometric requirements to the Virgin Pulse secured platform.</p> <p>To ensure employees' privacy and biometric results remain confidential, effective January 1, 2024, Wellness Exam forms will no longer be received in Human Resources through scanned email or inter-department mail. If you send your form to HR you will NOT receive your wellness cash incentive.</p>
<p>When will deadlines to complete the wellness program requirements be provided?</p>	<p>Wellness exam forms (physical) and all Biometric requirements are due by October 31, 2024. Required reasonable alternative Wellness Journey Classes could take up to two months or more to complete, depending on the employee's pace. Employees will want to plan accordingly to make sure they have time to complete their Wellness Journey Classes, which must be completed by December 31, 2024.</p>

Will it require follow-up medical appointments?	The County does not require more than one doctor’s appoint in any calendar year. A COMPLETION and SUBMISSION of the Wellness Journey Classes will result in receiving the Wellness Cash Incentive for employees who do not meet any particular health standard.
If your metrics improve, but are still not within the standard range, will you receive the incentive?	Yes. Employees who do not meet the biometric requirements only need to complete the wellness journey classes and submit the completion in order to receive the Wellness Cash Incentive.
Are the biometrics collected from the vendor or from a doctor?	Employees will download and print out the Wellness exam form (that is located on the Virgin Pulse platform and take it to their primary care doctor to complete. Once the form is completed by the doctor, the employee will upload the completed document with biometric data to the Virgin Pulse platform.
Who creates and oversees the reasonable alternatives (Wellness Journey Classes) health improvement plan?	Certified medical professionals have authored and designed the approved Wellness Journey Classes on the Virgin Pulse platform.
Will employees be responsible for any of the expenses of the Reasonable Alternatives Wellness Journey Classes?	The County does not require follow-up medical appointments. The completion and submission of the Wellness Journey Classes result in receiving the Wellness Cash Incentive.
What kind of time commitment does the Reasonable Alternatives/health improvement involve?	Employees will want to allow for at least 2 months to complete the Wellness Journey Classes.
How long will the employee have to participate in the reasonable alternatives - health improvement plan?	Wellness Journey Classes could take up to two months or more to complete, depending on the employee’s pace and the number of Wellness Journey Classes that are taken. Employees will want to plan accordingly as Wellness exam forms and biometric requirements first have to be submitted by OCTOBER 31 of that calendar year.
What if I am interested in Wellness Journey Classes due to my PPO/HMO wellness attestation metrics, even if I do not sign up for the High Deductible Health Plan?	Employees who have a PPO or HMO plan will have the option to participate in any of the health improvement plans on the Virgin Pulse system. These plans are not required for PPO or HMO plan holders.

If you have questions, please email KentCountyWellness@kentcountymi.gov

