

**HEALTHY BENEFITS
EMPLOYER FAQ —
NOT FOR DISTRIBUTION TO EMPLOYEES**

Is Healthy Benefits in place at other companies?

Yes. We've looked closely at results from other companies, which is one reason we're excited to bring it to you. We expect it to be very popular as it has already been elsewhere. BAE Systems, an international global defense and aerospace company, implemented Healthy Benefits in 2004 at their company of 1,400 employees. Each year, participating employees and their covered spouses have enjoyed lower co-pays and co-insurance than those who do not participate.

With a 90-percent health assessment completion rate:

- 52 percent more BAE employees achieved their physical activity goal
- Participants benefited from a .17-point reduction in their average body mass index (BMI)
- The entire workplace made an 81-percent increase in eating more fruits and vegetables
- Tobacco use decreased by 37 percent
- Non-OB/GYN hospital admissions decreased by 17 percent

Thanks to these numbers, BAE had a 5.2 percent claims savings over 4 years, and estimated that their productivity savings were 2.5 times more than direct medical costs savings.

Why the emphasis on wellness?

Programs like Healthy Benefits are evidence of the new ways in which we look at healthcare. It's not just about treating disease anymore — it's about taking control and prevention. It's far more preferable and cost-effective to prevent a disease rather than treat it. Healthy Benefits will help your company save money and boost productivity.

Do employees have to participate?

No. Employees are not required to take part, but we hope they will. In most companies, participation rates average 75 percent because employees quickly come to appreciate the incentives and health opportunities. Those who opt out will not qualify for the incentive.

Do employees need to participate every year?

Since our health is a continuous process, Healthy Benefits is an annual opportunity. To enjoy the incentive for each subsequent year, employees need to complete the health assessment and one Healthy Benefits wellness program annually.

If an employee is healthy, why are they required to complete a follow-up program to qualify for the incentive?

The Healthy Benefits program is about creating a culture of wellness in the workplace and preventing disease. Even healthy employees have opportunities to learn more about how they can improve or maintain their diet, exercise or stress levels. Healthy Benefits includes follow-up wellness program options that are beneficial and easy to use for those who are already healthy.

Do I need to track employee participation?

No. HealthPartners handles the administration work for you.

Do I need to communicate to employees about the program?

Yes. The Healthy Benefits program is implemented as a partnership with shared responsibilities between your organization and HealthPartners. As part of your agreement in implementing this program, HealthPartners is relying on you to communicate this program effectively and as designed to your employees. Communications are essential to this program to make it successful. We want employees to be aware of the steps they can take to receive the incentive. After announcing the program and educating your employees on details, it's important to follow up with employees to reiterate the key messages and remind them about key deadlines. Your employees will enjoy the program if they know what they need to do and they aren't surprised along the way. If you need assistance on the communications planning or distribution, please contact your account representative.

Can spouses/domestic partners participate?

Yes, if you choose to implement that option. HealthPartners will need to know each year before you announce the program whether your company is requiring spouses/domestic partners on your employees' health plans to participate. If your company requires spouses/domestic partners to participate, then **each person** must complete the health assessment and one wellness program every year to qualify for the incentive. If one person does not complete, neither will qualify for the incentive.

What if employees have a condition that precludes them from participating?

No one will be denied the incentive because they are physically unable to participate in Healthy Benefits. Please look for more information on the exemption process and the actual exemption forms located on HealthPartners employer portal in the Exemptions Process Manual.

How do we handle new employees with Healthy Benefits?

If a new hire's health coverage starts prior to month 5 of the plan year, he or she will have enough time to complete the health assessment and a wellness program to qualify for the incentive — therefore they would be responsible for participation like the alumni employees. New hires who have coverage that starts during or after month 5 will automatically receive the incentive and still have the opportunity to participate.

Will I see who participates or any results?

HealthPartners will provide an aggregate summary of health assessment results each year. We will also provide a monthly status report on the number of health assessments and wellness programs completed by your employees.

If our company chooses to require spouses/domestic partners to participate, how do we handle new spouses/domestic partners with Healthy Benefits?

In the first year, regardless of when the spouse/domestic partner is added to the contract, he or she receives the same benefit as the policyholder. If the spouse/domestic partner is added to the contract prior to month 5 of the plan, he or she will have enough time to complete the health assessment and a wellness program for next year's incentive. If the spouse is added to the contract during or after month 5, he or she is not required to participate, and he or she will receive the incentive based on the policyholders completing the program. The spouse/domestic partner is still encouraged to take the health assessment and a wellness course.

What are the deadline dates for completing the health assessment and the wellness programs?

The health assessment has a "soft" deadline, in that the employee communications convey a deadline, but the health assessment will actually remain open to the end of the program. We do this to encourage employees to take their health assessment early enough to complete a Healthy Benefits follow-up program — and to provide you with an aggregate report of your health assessment results early in the plan year.

The wellness programs have a "hard" deadline of 9 months after your plan year starts. For example, if your plan year starts January 1, your hard deadline for the program is September 30. This hard deadline allows us time to compile your employees' program completion data and enroll them in the right plan level before the coming plan year, if a benefit differential is your incentive, or so that you can administer the incentive in a timely manner.

What if an employee is already enrolled in one of the programs?

For an online program or phone program to count toward the Healthy Benefit wellness program requirement, the employee must both start and complete his or her program during the current program year. If he or she is already enrolled in an online program, the employee will have to reenroll and start again. If an employee is enrolled in a phone program, our health coaching team will help the employee find another suitable program to meet his or her health goals so as not to interrupt the current program.

How will employees know what their status is in completing the Healthy Benefits requirements?

Employees can track their status online at healthpartners.com (or your company's customized HealthPartners Web site). Employees can also call Member Services to ask general questions about Healthy Benefits or call Health Promotion Services to ask questions about the health assessment or specific wellness programs.

If I offer a health improvement program outside HealthPartners, will that count for Healthy Benefits?

We are working on systems enhancements for the future that will allow pre-approved programs to count in the Healthy Benefits program. However, this capability does not currently exist.

What if an employee took their health assessment last year, does that count?

No, employees need to complete their health assessment annually.

If I require spouses/domestic partners to complete programs too, what happens if one member of the couple does not complete the program?

If the employer has chosen to require spouses/domestic partners to complete programs, then both the employee and the spouse/domestic partner must each complete the health assessment and a Healthy Benefits follow-up program to qualify for the incentive. If one of the spouses/domestic partners does not complete both of these requirements, then they will not receive the incentive.

What programs are available to employees for follow-up programs?

A wide variety of programs are available to employees through Healthy Benefits:

- **Online Programs:**
 - 10,000 Steps® Program
 - Healthy Activity Tracker
 - Stress eProgram
 - Weight eProgram

- **Phone-Based Coaching Programs:**
 - Stress Management
 - Weight Management
 - Nutrition
 - Physical Activity
 - Blood Pressure Management
 - Cholesterol Management
 - Tobacco Cessation
 - Pre-Bariatric Surgery (with physician’s referral)
 - Low Back Pain
 - Depression
 - Alcohol Use Disorders

How long do the wellness programs take to complete?

Each wellness program has its own requirements, but in general:

- Online programs: 8 weeks to complete (The only exception is the Healthy Activity Tracker – this program can be completed in a 3-6 week period. If they do two trackers simultaneously, they can finish in the 3 week period.)
- Phone programs: 8–10 weeks to complete

How will my employees know when they have completed a program?

Each employee can track their status online at **healthpartners.com** (or your company’s customized HealthPartners Web site). They will need to log in with their username and password and click on the “Get Moving with Healthy Benefits” link. This brings them to the health assessment and wellness program options and allows them to check their status. All of these details are explained in the Web instructions flyer.