

# Premera Wellness Incentive Program

## Frequently Asked Questions

### Overview

The Premera Wellness Incentive Program started on July 1st, continues through June 30 of the following year and offers a variety of healthy options and incentives. Your role is to take action each quarter. When you do, you'll earn an incentive the following quarter.

Our program works like this:

- The incentive amount is designed to lower your health plan costs
- Use the Wellness portal to track your activities and points
- The program's focus is on building healthy habits

Each quarter, plan to:

- Take healthy actions and track those actions to earn points
- Earn an incentive when you reach a certain number of points

To get started:

1. Register on Medkeeper, the new Wellness portal where you log reward points and track your progress toward your incentive.
2. If this is your first quarter in the program, take the Health Assessment, then click "Home."
3. Click the EveryMove tile and register using your preferred email address. Link your account to Premera and start earning points.

Below are details about the Premera Wellness Incentive program, Medkeeper and EveryMove.

### The Wellness Incentive

#### What is the incentive?

By participating in the Premera Wellness Incentive program, you are eligible for the following quarterly incentives:

- If you are enrolled in the HSPPO plan and complete wellness activities each quarter, Premera will contribute \$100 (or \$200 if you cover dependents) to your Health Savings Account on the second payday of the following quarter.
- If you are enrolled in the Standard PPO and complete wellness activities each quarter, your premium will be reduced for the following quarter.
  - Employee-only coverage – \$100 per quarter
  - Employee + dependent coverage – \$200 per quarter

**I am not enrolled in a medical plan. Can I still participate in the Premera Wellness Incentive program?**

If you are not enrolled in a medical plan and complete wellness activities each quarter, you will be eligible for a \$100 incentive each quarter. Because this incentive is not associated with a medical plan, it will be taxed and paid via payroll.

**What if I am enrolled in the HSPPO plan but not eligible for a Health Savings Account?**

If you are not eligible to contribute to a Health Savings Account because you have other health coverage that is not a qualified high deductible plan (for example, Medicare or Tricare), you will be eligible for the same incentive amount paid through payroll. Because this incentive is not associated with a medical plan, it will be taxed.

**Why is the incentive tied to my health plan?**

Our goal for the Premera Wellness Incentive Program is to foster healthy habits, which over time will lower healthcare costs.

We worked with our Wellness partner, Vivacity, to design this program. This year, we are focusing on exercise, which leads to healthy benefits in other areas of your life.

## **Earning the incentive**

**How do I earn my incentive?**

Each quarter, you have the opportunity to participate in various wellness activities to earn an incentive that helps reduce your healthcare costs. You must earn 5 out of 10 possible award points to receive the incentive. You'll find each quarter's activities on the Wellness portal.

Because this program is focused on exercise, you must earn at least some of the points you need each quarter through fitness activities. This program uses EveryMove to track activities, but if EveryMove isn't for you, you can request a fitness program alternative. (See the Q&A regarding the alternative below).

You can earn ALL of the points you need each quarter by tracking fitness activities each month. As stated above, you could earn the 750 points you need through fitness activities in one month (2 points), and earn the rest of the points you need for the incentive by choosing from additional activities, such as participating in a webinar about wellness topics. -.

The additional activities may change each quarter. Visit the Wellness portal to find out what activities are offered for the current quarter.

**Will there be a delay in getting the points I earned in EveryMove uploaded to the Wellness portal so I can see the 2 points toward the wellness incentive?**

Yes. You will have up to 72 hours after the end of each month to log your activity in EveryMove. Then EveryMove will upload the points to Medkeeper. It can take a week after the end of the month for your points show in the Wellness portal. If you have a concern that your points didn't load, please contact [support@vivacity.com](mailto:support@vivacity.com).

**When will I receive my incentives?**

If you participate in the required wellness activities, you will earn your incentive in the following quarter. Incentives are processed in the second payroll of the quarter. If your incentive is a

reduced premium in the Standard PPO, it will be effective the first of the quarter, but the premium will be adjusted in the 2nd payroll.

Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17
Participate in healthy actions			HSA Contribution or lower premium											
			Participate in Healthy Actions			HSA Contribution or lower premium								
						Participate in Healthy Actions			HSA Contribution or lower premium					
									Participate in Healthy Actions			HSA Contribution		

### What if I am unable to earn points using EveryMove for the fitness activities?

The program includes fitness activities that are designed to help all employees incorporate a daily physical fitness habit into their lives. Rewards for participating in the Premera Wellness Incentive Program are available to all employees. If you think you might be unable to earn the reward because you have an illness, injury or other condition that prevents you from earning enough points on EveryMove, you can earn the same amount of points by committing to take action on a different health goal that is medically appropriate for you. You will find the request form for this alternative on the

Premera Wellness Incentive Program Information tile on the [Wellness portal](#). If you have questions about the alternative, please contact [incentiveprogram@vivacity.net](mailto:incentiveprogram@vivacity.net).

Completing the Health Assessment is the required first step. You won't be able to earn your wellness incentive if you don't complete this step.

## The Wellness portal, powered by Medkeeper

### What is Medkeeper?

Medkeeper powers the Wellness portal where you'll track your progress toward your wellness incentive, access the EveryMove site and find wellness tips and ideas. You will also complete the required Health Assessment from this site.

### How do I access the site?

1. Go to [premera.medkeeper.com](http://premera.medkeeper.com).
2. If you're new to the Wellness Incentive Program:
  - You'll need to register on your first visit. Enter your name, date of birth, the numeric part of your employee ID (e.g., for US12345, enter only 12345) and create a password.
  - Complete your Health Assessment, which will take approximately 20 minutes.

By completing the Health Assessment, you'll unlock the other features of the portal, including the feature that tracks your progress toward your incentive.

For new hires in your first quarter\* of employment, completing the Health Assessment is the only step you need to take to earn the incentive for the following quarter. After the first quarter, you will need to earn all the required points to receive the incentive.

*\*employees hired in the last 15 days of a quarter may not be able to register in time to complete the health assessment. In that case, you will begin participation in the program in the next quarter and can earn the incentive for the following quarter.*

### **What is a Health Assessment?**

A Health Assessment is a questionnaire focusing on your health and lifestyle. It identifies potential health risks and provides you with feedback that highlights where you're doing great and opportunities to improve. To get the most accurate feedback from the assessment, you can provide specific biometric information such as your cholesterol and blood pressure levels; however, this information is not required to complete the assessment.

### **Why do I need to take the Health Assessment?**

The assessment is required to participate in the program and it helps you to understand what factors are important in managing your health.

### **What happens if I have to stop in the middle of completing the Health Assessment?**

The site will save the last full page you completed before you log out or are timed out. To continue your assessment, log on with the user name and password you created when you registered. The tool takes you to the bottom of the last page you completed. If you haven't completed a full page and wish to save your answers, click the "Next/Save" button in the upper left-hand corner.

### **Is the information contained on the Wellness portal secure?**

Yes. The Medkeeper site complies with all federal regulations for privacy, security and electronic data interchange (EDI), as well as all state requirements that give additional protection to sensitive protected health information (PHI). Numerous policies and procedures are upheld to ensure confidentiality and to prevent unauthorized use or disclosure of member PHI and other confidential and proprietary information. No personal or individually identifiable information will be shared with your employer.

### **Who has access to the information on the Wellness portal?**

Only Vivacity, Premera's Wellness partner, has access to the information and will not access it unless you give explicit permission.

## **EveryMove**

### **What is EveryMove?**

EveryMove is a social site that helps you develop a healthy lifestyle. You track your moves and earn rewards for a range of fitness activities, many of which can be recorded automatically using a fitness tracking device or a phone app. You can track activities on your own or connect your account with friends to motivate each other and share updates.

Remember, if you don't think you can track your fitness using EveryMove, you can request a Fitness Program Alternative. See the Q&A above.

**I'm new to EveryMove. How do I join and link my account?**

1. Go to <http://everymove.org/premera>
2. Click "Sign up" in the top right of your screen. (Ignore the option to sign up with Facebook.)
3. Enter your name, preferred email and password in the fields. (Ignore the option to join with Facebook.) Click "Email Sign up."
4. Verify Premera is listed in the employer field. Enter your name and the numeric part of your Premera employee ID (e.g., for US12345, enter only 12345). Click "Verify Employment."

Tip! Use the "Forgot Password" link if you:

- Are unable to log-in because you already have an EveryMove account
- Can't remember your password

Check your email inbox for your account verification email. Click on the verification link included in the email to confirm your account. Now you can start logging activities and exploring the EveryMove site.

**I have an EveryMove account and previously identified Premera as my employer. How do I join and link my account?**

1. The next time you log on to your EveryMove account, you'll be prompted to verify your employment with Premera.
2. For verification, Premera should already be listed in the employer field. Enter your name and the numeric part of your Premera employee ID (e.g., for US12345, enter only 12345).
3. Click "Verify Employment." Now you can start logging activities and exploring the EveryMove site.

**I have an EveryMove account but have not yet identified Premera as my employer. How do I join and link my account?**

1. Log in to your EveryMove account.
2. On your Newsfeed screen, click the three dotted icon labeled "More." Select "Memberships" from the drop-down box.
3. Click the plus sign to "Add your Employer".
4. Type "Premera" into the field and click "OK".
5. Enter your name and the numeric part of your employee ID (e.g., for US12345, enter only 12345).
6. Click "Verify Employment." Now you can start logging activities and exploring on the EveryMove site.

**How do I earn points in EveryMove?**

1. Record your physical activity by syncing a fitness tracker or phone app to your EveryMove account.; or
2. Input your activity to EveryMove. Click the "Log Activity" button located in the top right of your news feed page.

Points are determined by the type, intensity and duration of each activity. For more information, check out "How to earn points on EveryMove" in the Resources section on the Wellness iHub

page. If you are inputting your activities yourself, please remember that you must log the activity within 72 hours of completing it to earn points.

**I want to earn points for the steps I take but I don't have a FitBit or similar device. What can I do?**

You can manually enter points by using the "Log Activity" button described above, or you can download an app on your smart phone to record your steps. One easy-to-use, free app is called "Moves." To download Moves on your phone and integrate it with your EveryMove account:

- Log in and click "More," then "Apps & Devices".
- Find "Moves" on the list of apps and click "Connect".
- Follow the instructions to complete the integration.

**I'd like to keep my profile private. How do I make my account private?**

While EveryMove is designed to be a social site, you're not required to share your profile or activity. To modify your privacy settings:

- Go to your Profile page and click "Edit Profile".
- Select "Profile" and scroll down on the following page to "Profile Visibility".
- On the right of your screen, click on the arrow icon to switch your profile from "Public" to "Private".

Another option is to block individuals by going to their profile page and selecting the "block" option.

**Am I competing against anyone to get my points?**

No. Premera isn't holding team competitions in the Wellness Incentive Program.

**If I earn 1500 points in one month, do my extra award points apply to the next month?**

No. You need to earn at least 750 points each month, but you can earn more. You'll only get two award points for the month no matter how many points you earn (over 750) in one month.

**If I earn 500 points in one month and 250 in the next, do I get two award points toward my Wellness Incentive?**

No. You need to earn at least 750 points each month to receive the two points. You cannot combine points from different calendar months.

**Will it be hard to get 750 points every quarter?**

Most people will be able to easily earn 750 points on EveryMove, and there are alternative pathways for everyone to earn the incentive, no matter what your physical condition.

**I have an illness, injury or other medical condition that prevents me from earning points using EveryMove. Is there another way for me to earn rewards points?**

Rewards for participating in the Premera Wellness Incentive Program are available to all employees. If you think you might be unable to earn the reward because you have an illness, injury or other condition that prevents you from earning enough points on EveryMove, you can earn the same amount of points by committing to take action on a different health goal that is medically appropriate for you. You will find the request form for this alternative on the Wellness Incentive Program Information tile on the Wellness portal. If you have questions about the alternative, please contact [incentiveprogram@vivacity.net](mailto:incentiveprogram@vivacity.net).

**I logged an activity but I didn't receive any points for it. Why?**

The two most common reasons are:

1. You logged points after the 72-hour cutoff. EveryMove rewards points for activities that are logged within 72 hours of completion. Activities that are logged more than 72 hours after completion will not be awarded points.
2. You did not hit the minimum threshold of steps, minutes or repetitions for the activity you logged. For example, you must log at least 5,000 steps in a day to earn points for steps.

**EveryMove asks me to "Pick my reward" at the beginning of the month and "Claim my reward" when I earn 750 points. Is this step required?**

No, you can ignore those prompts. Your reward points are determined based on how many EveryMove points you earn in a month and no other factor.

**My fitness device or phone app is not automatically recording my activity to my EveryMove account. What can I do?**

Try logging into your account every few days just to ensure the synchronization is working correctly. You can use the "Sync" button on the Apps & Devices page to manually sync your device or application when necessary. If both automatic and manual synchronization fail, contact EveryMove at [support@everymove.com](mailto:support@everymove.com).

**I earned 750 points in EveryMove last month. Why haven't I received my reward points on the Wellness portal?**

EveryMove users have up to 72 hours after the end of each month to record activities from the prior month, so it can take several days for your reward points to be uploaded to the Wellness portal. Look for your reward points to appear on the portal on or around the tenth day of each month.

**What are some unique activities I can do to earn points?**

EveryMove awards points for activities that include housework, cooking, gardening, meditation, playing with children and standing at your desk. Click on the Log Activity button on your EveryMove homepage to scroll through the full range of activities.

## Privacy Matters

Premera partners with Vivacity to provide wellness services to Premera employees. Be assured that Premera will not have access to any of your personal information that is shared on the Health Assessment or physical activity program.

Vivacity is a subsidiary of Premera Blue Cross and each of its vendors is a Business Associate of Premera and is subject to the terms of Premera's Business Associate Agreement.

Here are descriptions of our vendor's privacy practices:

**Medikeeper:** Medikeeper may access and/or disclose your personal information as required by law, in the good-faith belief that disclosure is necessary, or in the interest of protecting or exercising our or others' legal rights, e.g., without limitation, in connection with requests from law enforcement officials, in connection with court proceedings or disputes or to protect the personal safety and welfare of users of the portal or members of the public.

**Vivacity:** Vivacity will only provide Premera with participation results. No individual's data will be shared with Premera.

## Getting Help

Who do I contact with questions or for help?

For questions about	Contact
The incentive program, and how I will be paid	<a href="mailto:humanresources@premera.com">humanresources@premera.com</a>
Medikeeper	<a href="mailto:incentiveprogram@vivacity.net">incentiveprogram@vivacity.net</a>
EveryMove	<a href="mailto:support@everymove.com">support@everymove.com</a>
The Fitness Program Alternative Form	<a href="mailto:incentiveprogram@vivacity.net">incentiveprogram@vivacity.net</a>