

# 2024 Wellness Program FAQ's



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**Q. What is the wellness incentive program?**

A. The wellness incentive program offers associates enrolled in the CHSGa medical plan a \$600 annual premium reduction for completing their annual physical and the required lab work.

**Q. How should the Physician/Provider Form be submitted after completion?**

A. Completed forms must be returned to Vital Incite by fax, email, or mail. Instructions are provided on the form. The Physician Provider form must be sent to Vital Incite no later than 11:59 PM on 12/15/23 to ensure the reduction starts with the first paycheck of the year. Please make and keep a completed copy for your personal records.

**Q. When do I have to complete the physical?**

A. Labs dated 12/1/22 -11/30/23 will be accepted.

**Q. What happens if I miss the deadline to get my physical?**

A. A grace period will be allowed for those who had a screening from 12/1/23 to 2/28/24. Updated labs are sent on the Physician/Provider Form which needs to be received by Vital Incite no later than 3/15/24. If received by 3/15/24, any missed premium reductions will be corrected.

If you had premium reductions that started on or after 3/1/23, your current reduction will continue until the same month in 2024. At which time you will need to have another wellness exam and submit a form with updated labs. The reduction will continue if you go for another wellness exam and return the physician/provider form. Your premium reduction will begin following the next scheduled monthly report that we receive from Vital Incite.

**Q. Why is an incentive being offered?**

A. CHSGa is encouraging associates to take a more active role in their health and this program is a key first step.

**Q. Who is eligible to participate in the wellness incentive program?**

A. All associates covered under any of the three CHSGa medical plans are eligible to participate.

**Q. Are spouses and children eligible to participate in the wellness incentive program?**

A. We encourage all associates and covered spouses and children to participate in their annual routine physical examination; however, only covered associates of the CHSGa plan need to have their annual physical to be eligible to receive the \$600 annual premium reduction.

**Q. What is required to participate in the wellness incentive program?**

A. To participate in the wellness incentive program, associates should schedule an appointment for their annual preventative health physical with their health care provider a year or later than your previous exam and provide their health care provider with the *Act on your Health Physician/Provider Form*.

**Q. Where can I get the Physician/Provider Form?**

A. The Physician/Provider Form can be obtained through your HR Partner and Benefits Coordinator.

**Q. Is participation in the wellness incentive program required?**

A. No, participation in the wellness incentive program is completely voluntary.

**Q. What if I don't have a primary care physician?**

A. Eligible associates who do not have a primary care physician can contact Health Pathway at 877-371-0735 for help in finding a health care provider.

**Q. Will I have any out of pocket expense for the labs required on the Physician/Provider form?**

A. Under the Affordable Care Act, most preventive services, including physicals and wellness exams are covered at 100%. If the office visit for the wellness exam includes services outside or beyond preventive services as billed by the provider, then an office visit copay may apply. Your physician office may require a small fee to pay for completing the form. This fee will not be reimbursed.

**Q. What if I was a new hire in 2023 the wellness incentive started at another time during the year?**

A. If your incentive started in the middle of 2023, your reduction will continue until the month your incentive started. At which time a new physician form with updated labs will need to be submitted to Vital Incites. Keep in mind you can only go to your physician/provider once per calendar year.

The reduction will continue if you go for another wellness exam and return the physician/provider form. Your premium reduction will begin following the next scheduled monthly report that we receive from Vital Incite.

**Q. I am a new associate in 2024, am I eligible to participate?**

A. New hires can use a wellness visit up to one year from the hire date. Your premium reduction is prorated based on the date the form is received. If you had a wellness exam using previous insurance your physician just needs to fill out the form. If you are going to use your new CHSGa insurance, you can see the physician/provider on or after the date your insurance goes into effect. If you go prior, you will pay 100% of the visit.

**Q. How will the \$600 annual premium reduction be handled?**

A. Your medical premium will be reduced on each paycheck by a set amount. For example, if you are paid weekly you receive 52 paychecks throughout the year, so your medical premium will be reduced by \$11.54 each paycheck. By the end of 2023, you will have accumulated a \$600 reduction in medical premiums. See below for additional reductions per paycheck depending on your paycheck cycle.

Paid Monthly: \$50.00 per paycheck reduction of the medical premium

Paid Semi-Monthly: \$25.00 per paycheck reduction of the medical premium

Paid Bi-Weekly: \$23.08 per paycheck reduction of the medical premium

Paid Weekly: \$11.54 per paycheck reduction of the medical premium

**Q. Who will see my test results on the Physician Provider form?**

A. The privacy and protection of your health information is our top priority. Participation in the CHSGa Wellness Program will result in the disclosure of personal health information between Vital Incite and Health Pathway. Your information will be provided to Health Pathway only for the purposes of calculating wellness incentives, data aggregation, targeting disease specific programs, assessing the population and assisting CHSGa in targeting education and wellness programs.

**Q. Who is Vital Incite?**

A. Vital Incite is a healthcare partner of CHSGa. They collect health data and assist organizations such as CHSGa in understanding how health care is being accessed, evaluating the effectiveness of health benefits and helping organizations focus on wellness programs that will help improve the health of their associates.

**Q. How do I know my medical information is kept confidential?**

A. Vital Incites and the health care plan are bound by and comply with applicable HIPAA regulations. The confidentiality of your medical information is paramount for both CHSGa and Vital Incites.

**Q. Do I need to tell my doctor/doctor's office this is a physical/wellness exam when I make the appointment?**

A. Yes. The wellness exam diagnosis code needs to appear as the primary diagnosis code on the insurance claim in order for the office visit to be covered at 100% as a preventive service with no copay, and for the exam to be identified so that you will receive credit for completion of the wellness exam. The doctor's office should be notified in advance that this is your wellness exam and that the billing claim should be coded accordingly with the wellness exam diagnosis code as the primary diagnosis code.

**Q. Do I need to have a wellness exam with a physician/provider? Can I just get the lab tests?**

A. Receiving health screens and knowing your numbers is important in achieving a certain level of health awareness. A comprehensive wellness exam with a physician which includes preventive services and appropriate physician recommended screenings encourages engagement with a medical provider to establish a patient/doctor relationship and early detection of any potential health concerns. However, a wellness exam is not required provided you have the required lab tests that are listed on the physician/provider form.

**Q. What if I have additional questions about the wellness incentive program?**

A. Associates with additional questions may contact the SAS Benefits team at [sasbenefits@sas-ga.org](mailto:sasbenefits@sas-ga.org)