

2022 Wellness Program FAQ's



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. New hires will receive a pro-rated amount based on when the form is received and processed.

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. I am a new associate, am I eligible to participate?

A. Newly hired associates will receive a pro-rated medical premium reduction as soon as administratively possible upon completing the requirements.

Q. When do I have to complete the physical?

A. You can wait until your CHSGa insurance goes into effect to set up your annual wellness exam. Or if you had your annual wellness exam within a year of your hire date, those results will be accepted. Required labs must be completed,

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. New hires: prorated based on when form received.

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 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. 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. Please make and keep a completed copy for your personal records.

Q. Is participation in the wellness incentive program required?

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

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%. Therefore, you should not be charged a copay when you have your physical/wellness exam performed by a provider in the Anthem BlueCross BlueShield network. If the office visit for the wellness exam includes services outside or beyond preventive services as billed by the provider, then the 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. Can I use blood tests that my physician completed on a previous date?

A. Your physician may use test results already completed provided they were completed within a year of your hire date; however, to qualify the Physician/Provider form must be completed in its entirety so you may need to complete additional labs as necessary.

Q. How will the premium reduction 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. New hires receive a pro-rated amount based on when the completed form is received and processed. 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 have 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