



Biometric Screening, CHRA, and Westgate Wellness FAQs

- 1. Why does Westgate have a Wellness program?** The purpose of the Wellness program is to improve the overall health of our Team Members. This will be accomplished by:
 - a. Helping Team Members become more aware of their current and future health risks.
 - b. Educating Team Members on how to live healthy lifestyles and help prevent many chronic medical conditions.
 - c. Providing cash incentives to Team Members and their covered spouses for actively managing their health.
 - d. Motivating Team Members with challenges and activities to promote healthy lifestyles (i.e. weight-loss challenges, exercise, healthy eating habits, stress management, etc.)
- 2. What happens if I do not participate in the Biometric Screening and/or CHRA (Clinical Health Risk Assessment)?** We encourage everyone to take advantage of this benefit because it will give you valuable insight into your current health status and give you free access to health screenings that you may not be receiving currently. If you choose not to participate, you will be assessed higher non-wellness rates and will not be eligible to earn the cash incentives.
- 3. What happens if I complete the CHRA and take the Biometric Screening and my covered spouse does not?** Unless both you and your covered spouse participate in the Wellness program, you will be assessed the higher non-wellness rates. You will still be able to access the other valuable benefits of the program. Alternatively, you can have your spouse purchase insurance from their employer or from another insurance provider.
- 4. I already have blood work performed through my Primary Care Physician. Why is it necessary to have it done again through the Westgate Wellness program?** Not everyone has routine blood testing performed and not all doctors order the same tests. To have consistent and annual results that UMR can use to administer the Wellness program, the blood work and testing must be performed through UMR's provider. You will receive comprehensive results from UMR and you will be able to share those results with your Primary Care Physician.
- 5. What tests will the blood work include?** The blood draw will include 5 lab tests: Cholesterol, HDL Cholesterol, LDL Cholesterol, Triglycerides, and Glucose. Except where prohibited by state law, the blood draw will also include a cotinine test to test for the presence of nicotine/tobacco.
- 6. How often will I have to participate in the Biometric Screening and CHRA?** The Biometric Screening and CHRA will be repeated once per year.
- 7. Who will have access to my CHRA and/or Biometric Screening results?** Your privacy is important and there are specific health regulations in place to protect your privacy. Westgate will receive data about our insurance participants, but the data will not identify which participant it relates to. No personal health information is ever shared with Westgate. The cotinine testing (for nicotine/tobacco use) results will be shared with Westgate in order to administer the appropriate rates during open enrollment. A yes/no indicator will be passed to Westgate for the cash incentive qualifying activities to show which cash incentives should be paid.

- 8. Will my Wellness score affect my premiums?** All Team Members will pay the same premium regardless of their wellness score. Team Members and their covered spouses who meet the Westgate Wellness requirements will pay a lower Wellness premium. Team Members and their covered spouses who manage their health will also be eligible to earn cash incentives.
- 9. What steps can I take to reduce my premiums?** By participating in the Wellness program and completing the qualifying activities, you can pay the lower Wellness premiums and be eligible to earn cash incentives which you can use to offset the cost of your premiums.
- 10. What happens if I or my covered spouse is invited to coaching and do not participate?** If you or your covered spouse are invited to coaching (high risk) or to complete a CHRA Review (moderate risk) and do not complete the coaching/CHRA review by December 31st, you will be assessed the higher non-wellness premiums beginning with the first paycheck after February 1st. If you complete the coaching/CHRA review by December 31st, you will receive any earned incentives with the March payout.
- 11. If I (or my covered spouse) use nicotine/tobacco products, what are my options?** You will pay the higher non-wellness rates unless you and your covered spouse have been nicotine/tobacco free for at least 6 months. If you participate in the Wellness program, you will have access to Smoking Cessation coaching and nicotine replacement therapy, including nicotine patches or gum.
- 12. If I have stopped using nicotine/tobacco products less than 6 months now, should I acknowledge the smoking affidavit question on PlanSource?** No, the tobacco affidavit question requires you to be nicotine/tobacco free for at least 6 months. You will have an opportunity to acknowledge the affidavit the following year.
- 13. Do I have to log into PlanSource if I am not making any changes?** Yes, even if you are not making changes to your elections, you will need to login to PlanSource to confirm your beneficiaries.
- 14. When should I expect the incentive for a completed qualifying wellness activity to hit my paycheck?** Wellness incentives are processed through payroll based on the schedule below. Claims can take 6-8 weeks or more to process through UMR. As such, a qualifying activity completed in June may process in time for the incentive to be paid in September. If the claim takes longer to process, the incentive may be paid in March.

September – Payment of biometric screening targets to eligible Team Members who were not invited to coaching. Payment of any qualifying activities processed through UMR by July 31st.

March – Payment of any qualifying activities processed through UMR by January 31st; Payment of biometric incentives for anyone who completed the CHRA review (moderate risk) or coaching (high risk) by December 31st.

September (The following plan year) – Payment of any remaining qualifying activities completed by May 31st that processed through UMR by July 31st.

- 15. Where will I see the incentive payment on my pay stub?** Incentive payments will have the unique deduction code of “wellness incentive”, so that you can easily identify the incentives on your pay stub in ADP.
- 16. How will my covered spouse’s incentive payment be paid?** The incentives earned by your covered spouse will be paid through your paycheck.
- 17. Are the incentive payments taxable earnings?** Health care premiums reduce the amount of your taxable earnings. The wellness incentives help to offset the cost of your premiums and thus increase the amount of your taxable income. The incentives will be included on Box 12 code DD of your W-2 as a reduction to your total health care premiums paid.
- 18. How could I reduce the impact of the wellness incentives to my taxable income?** If you wish to reduce your taxable income, consider increasing the amount of your tax deductible 401(k) contribution. It is a great way to help ensure that you are financially secure during retirement. You could also benefit from the company matching contribution of 100% up to 4% plus 50% of the next 2% of pay if you are not already maximizing the company match. Please consult a tax advisor for tax advice.
- 19. My biometric scores were not within the range to receive an incentive. I’d like to work toward improving my scores for next year. Will the target scores remain the same next year?** We encourage you to work toward improving your scores. The target biometric scores for incentives were set outside of the healthy range. Over time we would like to move the target scores closer to the healthy range to incent our team members and their covered spouses to achieve their best health. We cannot guarantee that we will hold the target scores the same for next year. However, if the target scores are changed, they will only change slightly.
- 20. Who do I contact for assistance with technical issues submitting my completed CHRA?**

You can contact UMR for Technical Assistance at 1-866-922-8266.

** Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all members. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact UMR at 800-207-7680 (HealthSCOPE members - 844-604-6245) to engage with a health coach and they will work with you and if you wish, your doctor to find a wellness program with the same reward that is right for you in the light of your health status. You must complete coaching and either three action plans on UMR’s website www.umar.com (HealthSCOPE member website - healthscopebenefits.com) or the Real Appeal weight loss program or view four wellness videos and pass the quiz for each video (videos are for Team Members only) by December 31st to earn the reward. Please allow a minimum of 4 months to complete these activities.*