

Wellness Incentive Program FAQs

Q. Who is eligible to participate?

All caregivers and spouses enrolled in a ChristianaCare medical plan. Children enrolled in a ChristianaCare medical plan do not need to take any action.

Q. What is the Wellness Incentive Credit?

The wellness credit, effective July 1st, reduces the cost of your medical benefits (see chart below). Caregivers who complete all requirements receive a \$65 per-pay credit that is a reduction in the bi-weekly cost of their medical premium. If both caregiver and enrolled spouse complete the requirements, the enrolled caregiver will receive a \$130 bi-weekly credit.

Examples (based on current Full-time medical rates):

Caregiver X earns \$35,000 per year and pays \$65 per-pay for Employee Only Core PPO. Caregiver X completes all Wellness Incentive Program requirements earning a \$65 per-pay credit. Beginning July 1st, Caregiver X will be paying \$0 per-pay for medical.

Caregiver Y earns \$85,000 per year and pays \$340 per-pay for Family coverage Premium PPO. Both caregiver and spouse complete all Wellness Incentive Program requirements earning a \$130 per-pay credit. Beginning July 1st, Caregiver Y will be paying \$210 per-pay for medical. (Medical cost subject to change)

Q. What if I am already getting the Wellness Credit?

If you are currently receiving a Wellness Credit, you must participate to continue to receive the savings for the next fiscal year. This includes caregivers whose employee-contribution for medical has been reduced to \$0 by meeting certain eligibility requirements.

Q. How do I check to see if I am getting the Wellness Credit?

Caregivers may view the credit in Workday under Benefits → Benefit Elections → Benefit Credit (bi-weekly).

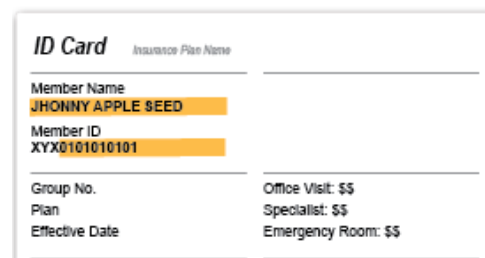
Q. How do I receive the Wellness Credit?

Participation is easy. The Program simply consists of visiting a Primary Care Provider (PCP) of your choosing and completing the Tobacco Activity.

How do I earn 1,000 points?	Required Action	One caregiver or spouse	Both caregiver and spouse
Tobacco Activities (Required) – 400 points Complete one of the following: <ul style="list-style-type: none"> • Certify You Are Tobacco-Free • Enroll in Tobacco Coaching • Complete Quit Tobacco Guide 	Complete on Highmark's website by March 31, 2024	\$50	\$100
Visit a Primary Care Provider (PCP) – 600 points <i>If you are unable to see your PCP by March 31, 2024, Highmark's Health Risk Assessment will be accepted for the next fiscal year only (7/1/2024 – 6/30/2025). This is the last year the Health Risk Assessment will be accepted. Next year's Wellness Incentive Program, which will take place 1/1/2025 – 3/31/2025, will require a PCP visit.</i>	Visits between Jan 1, 2022 - March 31, 2024 will apply	\$15	\$30
Per-Pay Credit Amount		Up to \$65	Up to \$130
Annual Savings		Up to \$1,690	Up to \$3,380

How to complete the requirements:

- Download the My Highmark app by or visit **MyHighmark.com**.
 - If you have previously logged into the member app or website, use your existing username and password to sign in.
- To set up your account for the first time, click "Register Now" and use your member ID card to enter your information. **(See image to right)**
- Click on "Review the Agreements" on your home screen.
 - Please note, you must accept the annual authorization agreements to view and participate in your rewards program.
- Click the Wellness Rewards tile to view your program and start earning activity credit. The "Overview" screen will list a summary of your unique program's activities.
 - As you complete each activity, view your Program Progress on the points bar at the top of your screen.



Once you have met the program requirements, the celebration screen will let you know you have completed the program.

There are also celebration screens for completing activities. The activity completion screen shows the activity completed as well as points earned. Additionally, responses in the HRA for tobacco use can credit the tobacco free activity. *All incentives are effective July 1st.*

** If employee participates and spouse does not or vice versa you can qualify for employee-only incentive.*

Q. Do I need to see a PCP this year?

Preventive exams completed between January 1, 2022, and March 31, 2024, will count towards the Wellness credit.

Q. What if I cannot see a PCP before the Wellness Program Deadline of March 31, 2024?

If you are unable to see your PCP by March 31, 2024, Highmark's Health Risk Assessment (HRA) will be accepted for the next fiscal year only (7/1/2024 – 6/30/2025). We strongly encourage you to act now to schedule a PCP visit in 2024. A PCP visit between Jan 1, 2023, through March 31, 2025, will be required for the Wellness Incentive Credit for medical premiums starting July 1, 2025.

Q. What if I do not have my Highmark Member ID card?

Highmark member ID number and temporary cards can be found on the Highmark member website – www.highmarkbcbs.com. Policyholders can create and access their online account using their Social Security Number.

SPOUSES

Q. How does my covered spouse complete the requirements?

Covered spouses will follow the same directions that employees follow. Each enrolled caregiver and each covered spouse must create an account on MyHighmark.com and complete the requirements.

PRIVACY & CONFIDENTIALITY

Q. How will the information from the Health Assessment be used?

ChristianaCare does not have access to any individual information provided to Highmark. ChristianaCare will receive a summary of the systemwide data gathered from the online health assessment. This data provides information that we can use to evaluate our existing health and wellness initiatives and design new programs that meet the needs of caregivers across our health care system.

CONTACT INFORMATION

Q. Who should I contact if I have questions?

If you have questions on completing the required activities, the My Highmark app, or accessing your Highmark account – please call Highmark at 844-887-8374

- If you have questions about your Wellness Credit – please call the Caregiver Service Center at 302-327- 5555 or 866-849-8598