Healthy Return$ Program
Frequently Asked Questions

HEALTHY RETURN$ OVERVIEW:

1. Q: What is the Healthy Return$ Program?
   A: As part of our Agreement with HealthPlus, we have an opportunity to reduce our monthly premiums. Our monthly premiums could be reduced if a certain percentage of employees complete an online confidential questionnaire called the “HealthQuest Profile”, by September 30, 2012.

2. Q: What is the HealthQuest Profile?
   A: The HealthQuest Profile is HealthPlus’ confidential online questionnaire that includes 40-50 questions regarding seven (7) lifestyle related health risks and five (5) medical health risks. Medical risk factors include body mass index (BMI); blood pressure; cholesterol; triglycerides; and glucose.

3. Q: Does my HealthQuest Profile have an impact on my medical plan or future premiums?
   A: No. The information you supply when completing your HealthQuest Profile is completely confidential. The score is to aid you in determining your own health and fitness level and provide feedback on areas for health and lifestyle improvement. In addition, no one at the College has access to your responses or results.

4. Q: What if I don’t complete the HealthQuest Profile?
   A: Completing the questionnaire is a great way to learn how your lifestyle choices affect your health. You will also learn how to improve and/or to maintain your health status. Completing the questionnaire is not mandatory. However, if we do not have a minimum of 50% (123) or 80% (197) of employees complete the questionnaire none of our employees will receive the .5% or 1% reduction of their bi-weekly premium.

5. Q: What is the deadline for completing the HealthQuest Profile?

6. Q: Will there be any HealthPlus Employee Meetings where I can ask questions not answered in this document or by my Union President?
   A: Yes. There will be two (2) HealthPlus Employee Meetings. They will both be in the Gorman Auditorium on Wednesday, August 22, 2012. The first is 9:00 – 10:00 am and the second is 3:00 – 4:00 pm.
**PREMIUM REDUCTION:**

7. **Q:** Who will receive the reduction in monthly premiums?
   
   **A:** The reduction to the monthly premiums will be 100% passed on directly to all staff employees enrolled in one of our seven (7) HealthPlus plans. Employees will see a reduction in their bi-weekly payroll deduction.

8. **Q:** What if I elected HealthPlus Plan 4 or 6 which already has a zero ($0) bi-weekly premium deduction?
   
   **A:** Employees that enrolled in Plan 4 or 6 will receive a one-time contribution to their HSA Bank – Health Savings Account. The chart below shows the amount that will be sent to your HSA Bank account before October 31, 2012.

9. **Q:** How many employees must complete the HealthQuest Profile and how much will the monthly premiums be reduced?
   
   **A:** If 50% (123 employees) complete the questionnaire, the reduction in premium will be .5%. If 80% (197 employees) complete the questionnaire, the reduction in premium will be 1%.

10. **Q:** What would my premium savings be if 50% or 80% of employees complete the HealthQuest Profile?
    
    **A:** Possible Premium Savings:

    | HealthPlus Plan Coverage | .5% Reduction Employee Annual Premium Savings | .5% Reduction Employee Annual Premium Savings |
    |--------------------------|---------------------------------------------|---------------------------------------------|
    | Plan 1 - Single          | 40.88                                       | 81.76                                       |
    | Plan 1 - 2-Person        | 81.76                                       | 163.52                                      |
    | Plan 1 - Family          | 111.48                                      | 222.97                                      |
    | Plan 2 - Single          | 29.19                                       | 58.38                                       |
    | Plan 2 - 2-Person        | 58.38                                       | 116.76                                      |
    | Plan 2 - Family          | 79.60                                       | 159.21                                      |
    | Plan 3 - Single          | 30.04                                       | 60.08                                       |
    | Plan 3 - 2-Person        | 60.08                                       | 120.16                                      |
    | Plan 3 - Family          | 81.93                                       | 163.85                                      |
    | Plan 4 - Single          | 26.87*                                      | 53.74*                                      |
    | Plan 4 - 2-Person        | 53.74*                                      | 107.49*                                     |
    | Plan 4 - Family          | 73.28*                                      | 146.57*                                     |
    | Plan 5 - Single          | 29.53                                       | 59.07                                       |
    | Plan 5 - 2-Person        | 59.07                                       | 118.13                                      |
    | Plan 5 - Family          | 80.54                                       | 161.08                                      |
    | Plan 6 - Single          | 24.22*                                      | 48.44*                                      |
    | Plan 6 - 2-Person        | 48.44*                                      | 96.88*                                      |
    | Plan 6 - Family          | 66.06*                                      | 132.11*                                     |
    | Plan 7 - Single          | 34.34                                       | 68.68                                       |
    | Plan 7 - 2-Person        | 68.68                                       | 137.37                                      |
    | Plan 7 - Family          | 93.75                                       | 187.51                                      |

*These savings will be made as a contribution into your HSA Bank - Health Savings Account by 10/31/12.
11. **Q:** When would the new bi-weekly payroll premium deduction take effect on my check?

**A:** The reduction in monthly premiums will be retroactive to 7/1/12 (Except for PSOs, which will be retroactive to 8/1/12 since they were not able to enroll in the new plans until 8/1/12).

HealthPlus will communicate the final number of completed questionnaires on 10/1/12. Assuming we have enough participation, on the 10/19/12 payroll, the **reduced premiums** will appear on paychecks, either .5% or 1% depending on how many complete the questionnaire.

In addition, a **rebate** for the difference of the seven (7) previous payroll deductions, which is retroactive to 7/1/12 will also appear on the 10/19/12 paycheck (Except for PSOs which will have the difference of the five (5) previous payroll deductions retroactive to 8/1/12). The rebate will be the difference between the current premium deductions and the new premium deductions.

**HEALTHQUEST PROFILE DETAILS:**

12. **Q:** What is the HealthQuest Profile?

**A:** The HealthQuest Profile is HealthPlus’ confidential online questionnaire that includes 40-50 questions regarding seven (7) lifestyle related health risks and five (5) medical health risks. Medical risk factors include body mass index (BMI); blood pressure; cholesterol; triglycerides; and glucose. You are encouraged to enter this data in the assessment if it is available and current. Entering biometric data is optional, although height and weight values to measure BMI are required. For lifestyle related health risks, you will be asked questions about physical activity, fruits and vegetables, dietary fat, alcohol, seat belt usage, tobacco use, and stress.

13. **Q:** How do I know my biometric numbers (blood pressure, cholesterol, triglycerides and glucose)?

**A:** If you have had an annual exam within the last year that included blood work, your doctor should have those numbers for you. We recommend you contact your doctor and request these numbers prior to beginning the HealthQuest Profile. You can begin the questionnaire and save it to complete later if you need to obtain these numbers. These numbers however, are **not REQUIRED** fields on the questionnaire. You can complete the questionnaire without them but the profile summary you will receive at the end will not be as complete as it would be with these numbers.

14. **Q:** If I have not had blood work done within the last year, do I need to have blood work done to obtain my biometric numbers?

**A:** Your biometric numbers such as blood pressure, cholesterol, triglycerides, and glucose are not required to complete the HealthQuest Profile. It is a good idea to become
familiar with these numbers and understand what healthy values are. If you decide you would like to know and include your biometric data, you must obtain a blood work order from your physician prior to having your blood work done.

15. Q: Will I have to pay for my blood work to obtain my biometric numbers?

A: The preventative blood work is a covered benefit through your HealthPlus coverage. However, there may be an office co-pay associated with seeing your physician. You must obtain a blood work order from your physician prior to getting your blood work completed.

16. Q: Who will have access to my answers?

A: The questionnaire is 100% confidential and specific answers to questions by specific employees will not be shared with anyone outside of HealthPlus. Only Medical Professionals at HealthPlus that manage the HealthQuest Profile program will have access to your answers. Medical Professionals include Health & Lifestyle Managers and Case Managers. No one including, HealthPlus’ Customer Service, our HealthPlus Account Representatives and moreover, no one at the College will have access to your specific answers.

17. Q: What happens to the information I share on the questionnaire?

A: Immediately upon completion of the questionnaire, a profile summary will be provided to you with confidential customized recommendations for health and lifestyle improvement, as needed.

18. Q: What information does the College receive after I complete the questionnaire?

A: The College will only receive an aggregate data summary of the results. The summary does not contain any identifying information related to employees.

19. Q: What does “aggregate data” mean?

A: Aggregate data, as defined by the Oxford Dictionary states: “Statistics which relate to broad classes, groups, or categories, so that it is not possible to distinguish the properties of individuals within those classes, groups, or categories.”

20. Q: How will the College use the aggregate summary provided by HealthPlus?

A: The aggregate summary data will be used in conjunction with the Health Benefits Task Force efforts in recommending plan design changes to minimize premium increases. The data currently provided to the Task Force summarizes utilization. The aggregate summary data enables an emphasis on prevention.
COMPLETING THE HEALTHQUEST PROFILE:

21. Q: How do I complete the HealthQuest Profile?
   A: The HealthQuest Profile is available on the HealthPlus Web site at http://www.healthplus.org. You must create a user name and password to enter the secure portion of the HealthPlus Web site, if you haven’t done so already.

22. Q: How long will the questionnaire take to complete online?
   A: The questionnaire contains 40-50 questions and will take 15-30 minutes to complete.

23. Q: Can I complete the questionnaire during working hours?
   A: Yes. You can complete the online questionnaire during working hours here at the College, or on your own time at home.

24. Q: If I start the questionnaire and need to stop and finish later, can I?
   A: Yes. At anytime you can select “save” and finish later.

25. Q: Can I print the questionnaire after I complete it?
   A: You will be able to print your profile summary that will be provided to you immediately after completing the questionnaire.

LOGGING ONTO THE HEALTHPLUS WEBSITE:

26. Q: How do I complete the HealthQuest Profile?
   A: You must first register on the HealthPlus website if you haven’t done so already.

27. Q: How do I register on the HealthPlus website?
   A: To register on the website you will need your HealthPlus subscriber number on your member card. This number starts with an “H” and will end with the two digits next to your first name on the card. For example: H0123456701. Go to http://www.healthplus.org, click on “Register Now” in the login box. Follow the directions on the screen. There are also step by step instructions found on the HR website under Health & Wellness.

28. Q: After I register, how do I find the HealthQuest Profile?
   A: After you login, click on “Your Wellness Program”. Click on “Get Started” in the Take Your HealthQuest Profile box.

29. Q: Can I obtain a login for my spouse and/or dependents?
   A: Yes. All HealthPlus members over the age of 18 can access the Wellness Program at www.healthplus.org. They must create their own user name and password by registering at the web site. However, spouse and dependents’ participation does not affect the employee completion percentage and the spouse/dependent data is not included in the aggregate summary data that the College will receive.