**2016 Wellness Program Q & A**

**Who is eligible to participate in the wellness program?**

Employees and spouses who are enrolled in the University of Arkansas System Health Plan are eligible to participate in the wellness program. However, spouses are not required to participate in order to receive the wellness incentive.

**Why is the University offering a wellness program?**

Wellness programs are intended to support you in improving your health and in maintaining your good health. Being well is good for you and good for the University. You maintain or improve the quality of your life and with healthy employees, the University hopes to reduce costs increases in the health plan and manage expenses in other benefits areas such as sick days and disability claims.

**Why should I participate in the wellness program?**

The wellness program is designed to provide you with information and resources you can use in improving and maintaining your health. At no cost to you the program offers on-line health information and health and exercise tracking, access to health coaches to assist you in meeting your goals and access to health improvement programs and participation rewards you with a reduced Out of Pocket Maximum for the health plan.

**Why do I have to fill out the online health assessment and give my personal health information?**
You don’t have to! Submitting this information is completely voluntary, and if you don’t want to take the health assessment or participate in biometric screenings, you do not have to do anything. But remember, if you want the wellness reward of the out-of-pocket reduction, then you are required to follow the program steps. The Onlife Wellness Program is designed to reward and motivate you to achieve and maintain a healthy lifestyle, but participating in the incentive is completely voluntary. You can continue your enrollment in health insurance through the University without participating in the wellness program.

**What is the incentive or reward for participating in the wellness program?**

The incentive for participating in wellness is a reduction in the 2016 maximum Out of Pocket (OOP) expense in the health plan. Employees who participate in wellness will have a medical OOP maximum which is a $1,400 less than the OOP for those who don’t participate in wellness. For employees who cover their spouse and/or children in the health plan, OOP costs may be reduced by as much as $2,800. There are no gift cards for participating this year.

**What is a medical out-of-pocket maximum?**

The out-of-pocket is the most you pay during the calendar year before the health plan starts to pay 100% for covered health expenses. The OOP includes the deductible, coinsurance, and copayments you pay for covered health plan services.

**Why do I need to do this? I’m healthy and will likely never reach the out-of-pocket maximum.**

First, you are to be commended for being healthy. But the need for health care can be unpredictable. Accidents happen. Unexpected diagnoses occur. Protect yourself by completing the wellness program. What you do this year will impact your medical benefits next year. Think of your completion of these wellness steps as a safety net for your future medical costs.

**I have high cholesterol and blood pressure, so I won’t pass the screening. Will I have to pay the higher out-of-pocket maximum?**

There is no pass or fail. The purpose of the screening is to capture your biometric information as of that date. We simply want you to participate in the wellness program and know your numbers. You will receive the reward regardless of your current health status, as long as you complete the required steps.

**What do I have to do to participate in the wellness program?**

Participating is easy: Complete the health screening offered on campus or through your personal physician and complete the Onlife Health Assessment at www.onlifehealth.com including agreeing to the Tobacco/Nicotine Pledge and Personal Health Action Pledge which are part of the Health Assessment and if you currently use tobacco products, enroll in a tobacco cessation program.

**What are Onlife and what do they do with my Health Assessment and screening information?**

Onlife is a comprehensive wellness solutions company that works with large employers and health plans nationwide. Onlife Health is the vendor selected by the University to administer the wellness program. Onlife provides the Health Assessment, coordinates the screening services, offers online and telephonic coaching, and online portals and provides fully HIPAA-compliant data management and reporting. Onlife analyzes your answers and provides you with a health risk report. Onlife will also notify UMR if your online health assessment indicates that participation in the healthy heart, diabetes or similar disease management program could be of value to you.

**How do I know my information will be secure?**

The University is committed to protecting and securing your personal health information at all times. Onlife complies with strict federal and state laws and regulations, including the Health Insurance Portability and Accountability Act (HIPAA), to ensure your information remains private and secure.

**Why has the health screening been expanded to include tobacco/nicotine testing?**

According to the U.S. Department of Health and Human Services, tobacco use is the nation’s single largest cause of preventable disease and death. The wellness program recognizes that nicotine addiction is a complex condition. Onlife provides comprehensive tobacco cessation services that address all levels of tobacco usage through coaching and individual support. By adding nicotine testing, Onlife can provide targeted information and support to individuals in their efforts to end tobacco use.

**What will the nicotine screening test for and what happens to the information gathered in my screening?**

The tobacco/nicotine screenings identify **only** Cotinine. Cotinine is a chemical present in only tobacco and nicotine products. When the testing is completed all saliva samples are destroyed. No additional testing is conducted and no samples are retained for any other use.

**Who receives the information from my Health Assessment and screening?**

Once you have completed your online health assessment, Onlife analyzes your answers and provides you with a health risk report. Onlife will notify UMR if your online health assessment indicates that participation in the healthy heart, diabetes or similar disease management program could be of value to you. Onlife also produces aggregated summary reports on participation levels, common health conditions and areas of wellness improvement interest which is used in developing education programs and wellness events at each campus. In reporting, Onlife never provides the University with individually identifiable information.

**What if I don’t want to participate in the wellness program?**

Participation is completely voluntary. You don’t have to participate in the wellness program. You can continue in health insurance through the University without participating in the wellness program.

**If my spouse or children are covered under the health plan, do they have to participate in the wellness program?** No. If you choose to participate you will receive the wellness incentive for everyone who is enrolled as your dependent.

**When are the screening dates and when can I complete the Health Assessment?**

The Health Assessment is available on-line at the Onlife website beginning July 1, 2015 through September 30, 2015. There are several different screening dates and locations available during that period. Please visit the Onlife website at [www.OnlifeHealth.com](http://www.OnlifeHealth.com).

**Will my employer or human resources department see my results to the online health assessment or my wellness screening?**
No. Your employer or human resources department will not have access to the information you provided through the online health assessment or wellness screening and will not receive any individually identifiable information on your health assessment or screening.

**What if I don’t agree to the Tobacco/Nicotine pledge or the Personal Health Action pledge?**

Because the plan is voluntary, that is entirely your decision. Agreeing to work to improve your health or to maintain your good health is part of the wellness program, if you choose not to accept the Tobacco/Nicotine pledge or the Personal Health Action pledge you are not eligible to receive the wellness reward.

**I’ve tried to quit using tobacco/nicotine before and couldn’t; what if I’m not successful in a nicotine cessation program now?**

The wellness program only requires participation in a cessation program. Many individuals attempt to quit several times before succeeding and the goal of the wellness program is to assist you in working toward that goal. If you aren’t successful in ending your nicotine use this time, you can remain in the wellness program and try again.

**What if I’m in already in a different tobacco cessation program or want to enroll in a different cessation program?**

You can use an alternative cessation program and still qualify for the wellness reward. If you self-report tobacco use in the Health Assessment or if you test positive for tobacco use in the screening, you will receive a letter from Onlife which will include information on cessation program enrollment. Simply complete and return the alternative program form provided with that letter by the deadline and you will be credited with cessation program enrollment.

**I went to my health care provider and received an annual exam. Can I submit the Physician Screening Form to Onlife rather than completing a biometric screening?**

Yes. If you have received an annual exam and blood work between May 1, 2015 and September 30, 2015 your physician can complete the Physician Screening form and return the form by: e-mail (offsiteforms@interactivehealthinc.com), fax (410-356-6205) or mail (Interactive Health,

Attn: Alternative Means, 11409 Cronhill Drive, Suite M, Owings Mills, MD 21117 for the wellness incentive.