

2020 Wellness Update!

“A Healthier You!”



As a valued employee of Oaks Integrated Care, caring for others is essential to your job. It is equally important for you to understand your own health status, identify any underlying issues you may not be aware of, or maintain your current good health. Partnering with Innovative Workplace Wellness, Oaks is continuing to provide wellness initiatives to help you make healthy lifestyle choices. For the past several years we have encouraged you to “know your numbers” and we’ve also encouraged you to take the necessary steps to take care of your health by discussing your results with your primary care physician. These steps remain important and as part of our continued commitment to your wellbeing, we are once again providing you an opportunity to earn the **best** rate toward premium contributions for the 2020-2021 plan year, now through a new points-based program.

Introducing “A Healthier You!” Points Program

“A Healthier You” is a new points-based program designed to help you achieve optimal health. To be eligible for the **best** rate on your health plan premiums, you and your spouse (where applicable) must participate in the health screenings between June 1 and August 31, 2020, earn 4 points or more from the following options **and test negative for tobacco use**. Each health metric has a value of 1 point.

Metric	Desired Range	Points
Blood Pressure	Less than or equal to 130/85 mmHg or improvement from the previous year of 10%	1 Point
HDL	Male greater than or equal to 40 mg/dl or improvement from the previous year of 10% Female greater than or equal to 50 mg/dl or improvement from the previous year of 10%	1 Point
Blood Sugar	A1c less than 5.7 or improvement from the previous year of 10%	1 Point
Waist Circumference	Male - Waist circumference less than or equal to 40 or improvement from the previous year of 10% Female - Waist circumference less than or equal to 35 or improvement from the previous year of 10%	1 Point
Triglycerides	Less than 150 mg/dl	1 Point
Annual Physical	Complete Annual Physical and submit the Annual Physical Visit Affidavit Form	1 Point

To earn the wellness discount for the 2020-2021 plan year:

- Complete your health screening (bloodwork) **starting June 1, 2020**. Screenings will be offered to Oaks medically-enrolled employees and spouses at Quest or employees who are considering enrolling in the health plan starting 10/1/2020.
- You can earn 4 or more points by having healthy screening results or improving your screening results on file from last year.
- **In addition to earning 4 or more points, you must test tobacco free to earn the best rate.**

WHY SHOULD YOU PARTICIPATE?

Awareness is the first step to maintaining and monitoring your health. This opportunity gives you a snapshot of your current health status and any risk factors you may have. Insights from your screening results can help you understand what to maintain or change to improve your health. The annual physical will allow you to discuss your health with your physician. Additionally, your physician visit earns you 1 point toward your 4 point goal to earn the best rate.

Plan Year: October 1, 2020 – September 30, 2021

Medical premium incentives begin with the first pay in October 2020 thru September 2021

Results of the screenings will enable you to obtain better employee contributions for your medical insurance.

Participation Level	Activities	Medical Plan Employee Premium
Does not participate in the Wellness Program	Employee (and spouse if applicable) does not participate in health screenings.	\$\$\$ Highest Rate
Participates in Wellness Program and is a Smoker	Employee (and spouse if applicable) participates in Health Screenings at Quest and scores 3 points or less	\$\$ Better Rate
Participates in Wellness Program and is a Non-Smoker	Employee (and spouse if applicable) participates in Health Screenings at Quest and scores 4 points or more	\$ Best Rate

RESOURCES AVAILABLE TO HELP YOU ACHIEVE OPTIMAL HEALTH

As a valued employee of Oaks Integrated Care, caring for others is essential to your job. It is equally important for you to understand your own health status, identify any underlying issues you may not be aware of, or maintain your current good health. Partnering with Innovative Workplace Wellness, Oaks is continuing to provide wellness initiatives to help you make healthy lifestyle choices.

“A Healthier You!” Coaching Program

Employees (and spouses, if applicable) who are enrolled in the Oaks Integrated Health Plan can earn the **best** health plan payroll deduction rate for the final 6 months of the plan year by participating in **four, one-on-one health coaching sessions, within the first 6 months of the plan year.**

If you and your spouse are **both** enrolled in our health plan, both must meet the requirements of the program. If either you or your spouse does not meet the criteria for the best rate, then the individual who did not can participate in the coaching sessions defined above, to earn the **best rate** for the final 6 months.

Between October 1, 2020 – March 31, 2021, complete 4, 1:1 health coaching sessions. You must enroll no later than December 31, 2020.

To enroll send an email to wellness@ibpllc.com or call toll-free 888-427-7383. **When you complete the 4 coaching sessions you will earn the best rate for the final 6 months of the plan year April 2021 – September 2021.**

Biometric Screening Review:

- Upon completion of your biometric screening with Quest, Innovative Workplace Wellness will be emailing you an update of your points status.
- A recommended next step is to contact Innovative for a free Health Education Session to review your screening results.
- Your review will be a one-on-one telephonic session with Innovative’s Certified Health and Wellness Coaches. Your review is 100% confidential and we will never share any of your results with your employer.
- **IMPORTANT NOTE:** Wellness Coaching does NOT replace the importance of reviewing results with your primary care physician. Wellness Coaching is not intended to diagnose, treat, prevent or cure any disease or condition. Health and Wellness Coaches may not make any medical diagnoses, claims and/or substitute for your personal physician’s care.
- For more information, or to review your screening results, **call Innovative Workplace Wellness toll-free 888-427-7383.**

Tobacco Cessation Coaching Program:

- Take a step towards quitting with our structured 8-week program designed to set achievable goals.
- Free phone counseling sessions with Innovative’s Certified Tobacco Cessation Specialists.
- 100% Confidential.
- Nicotine Replacement Therapy (NRT) – such as nicotine patches, gum and lozenges can help. These or prescription medications are a covered benefit of your health plan. If you need assistance, speak with your physician about what is right for you.
- For more information, or to start a tobacco cessation program, **call Innovative Workplace Wellness toll-free 888-427-7383.**

If you have any questions regarding your benefits or wellness program options, contact Innovative Workplace Wellness at wellness@ibpllc.com or call toll free 888-427-7383.

Voluntary Wellness Lifestyle Coaching:

- Wellness Coaching is a free, unlimited benefit for all Oaks employees who need some help with any lifestyle related topic such as nutrition, fitness, stress management and tobacco cessation.

Chronic Condition Coaching Program:

- Nurse Advocate Coaching is a free, unlimited benefit for all Oaks employees. The Nurse Advocate can help if you have been diagnosed with a chronic or pre-existing condition such as diabetes, hypertension, heart disease and more. If you need help understanding your condition or a treatment plan prescribed by your physician, the Nurse Advocate will help to guide you every step of the way.

Maternity Management Program:

- Free phone counseling sessions for you and your spouse with a nurse who will meet with you on a regular basis.
- Education designed to help minimize risks to you and your baby.
- Prenatal care includes helping you manage your diet and exercise and other ways to stay healthy throughout your pregnancy.
- For more information or to start speaking with your nurse, **call 800-641-3224, choose option 3.**

Employee Assistance Program through Resources for Living – Aetna:

- EAP is a short-term counseling and referral service. If you are experiencing emotional/psychological concerns, work or family stress, alcohol or drug abuse, depression, childcare/eldercare, or grief issues, your EAP is available 24/7.
- Designed to provide you and your family with assistance in managing everyday concerns.
- Your benefit includes three no cost face-to-face counseling sessions per issue with an EAP network provider.
- Additional features include: Legal/Financial Services and Work Life Balance assistance.
- Support is a phone call away, **call 888-238-6232** or log-on to www.mylifevalues.com. Username: Oaks, Password: EAP

MD Live:

Employees enrolled in Oaks medical plans are eligible to utilize MD Live. First time users will have a \$0 copay. This includes covered dependents. MD Live provides employees with the following benefits:

- 24/7/365 access to board-certified physicians for Oaks employees and their family members.
- \$10 co-pay.
- Unlimited time with a physician.
- To access this service visit: www.MDLive.com or **call 888-201-9458.**

TopCare Program:

Employees who are having a medical procedure or are looking for top-rated specialists or surgeons or need an MRI or other tests have access to the TopCare program offered by Continental Benefits.

What can you expect from this program?

- Designed to help guide you to high-quality providers or specialists.
- If you anticipate a non-emergent inpatient or outpatient surgery or advanced radiology services (MRI, CT scan, PET scan, etc.)
- You will be assigned a TopCare Guide who will help your through the entire course of treatment.
- During the initial call, your TopCare Guide will take the information needed to research whether your provider is TopCare qualified.
- Within 2 business days, you will receive an email from a Health Pro with the information you need.
- To get started **contact TopCare at 855-303-0835.**

GI Thrive:

GI Thrive is a digital gut health program administered through Continental Benefits. This digestive health program is covered at 100% and offers the following:

- No out-of-pocket cost. No deductible.
- 24/7 help from a digestive expert.
- No waiting for an appointment.
- Brought to you by Vivante Health.
- To get started enroll now at www.welcome.mygithrive.com/continental.com or call 1-888-33MYGUT.

FREQUENTLY ASKED QUESTIONS

WHAT IS INCLUDED IN THE BIOMETRIC SCREENING?

A biometric screening measures some basic physical characteristics such as your height, weight, waist circumference, and blood pressure. The blood draw test includes measurements of your Glucose, Cholesterol (Total, LDL, HDL, Risk Ratio), A1c, and Cotinine (a test for nicotine).

WHY IS IT SO IMPORTANT TO HAVE MY SCREENING RESULTS IN THE DESIRED RANGE?

The annual biometric screening, provided to you by Oaks, offers you the opportunity to establish a baseline of your health status. By completing this screening annually you and your physician will be able to evaluate your risk for various health issues. Many health conditions can be prevented with early detection, which is why knowing your numbers is so important.

Often times, when your screening results do not fall within the “desired range” it will help identify issues which may be controlled through proper nutrition and exercise. You want to be aware of your results and take action on correcting any issues as quickly as possible.

WHY IS MY BLOOD PRESSURE READING IMPORTANT?

If your blood pressure is not within the “desired range” you may have high blood pressure. High blood pressure is a major risk factor for heart disease and stroke. But often having high blood pressure has no warning signs or symptoms, so many people don’t realize they have it. Ideally, for people with normal blood pressure, your top number (systolic pressure) should be lower than 120 and your bottom number (diastolic pressure) should be lower than 80. If your blood pressure is a bit high, or you’ve never had high blood pressure in the past, often as a first step, a doctor may recommend tweaking your diet (less sodium, more fruits and vegetables), quitting smoking, or starting an exercise program.

WHAT IS HDL?

HDL clears from the body via the liver. HDL may therefore prevent buildup of plaque, protect your arteries, and protect you from cardiovascular disease. It’s considered the “good” cholesterol, and higher levels are better. Aim for HDL higher than 50 mg/dL for women and 40 mg/dL for men. The higher your HDL cholesterol numbers, the lower your risk is for heart disease, vascular disease, and stroke.

WHAT IS AN IDEAL BLOOD SUGAR (GLUCOSE)?

Learning your blood glucose number can potentially help you prevent or delay becoming diabetic, or help you make necessary lifestyle or medical changes to better control your sugars. If you have prediabetes and are overweight, for example, losing even a small amount of weight (5 to 7 percent) can help cut your risk of developing diabetes. For people without diabetes, a fasting glucose under 100 mg/dL or A1C under 5.7 percent is normal.

TRIGLYCERIDES, WHAT ARE THEY?

Triglycerides are a type of fat in your blood. Oil, margarine, butter and most other fats in your food are triglycerides. Your blood absorbs them after you eat. But that's not the only source. Your body also turns extra calories – especially from “simple carbs” such as pastries, white bread, candy, sugar and alcohol – into triglycerides and stores them in fat cells.

The right amount of triglycerides are used to transfer and store energy for later use. Too many can raise your risk of heart disease or stroke, especially if you have high levels of “bad” LDL cholesterol.

Triglycerides are increased by obesity, sedentary lifestyle, poor diet and alcohol. A desirable result for your triglyceride level is less than 150 mg/dL.

DO I NEED TO COMPLETE AN ANNUAL PHYSICAL EXAM?

It is not a **required** step in the wellness program, but you can **earn 1 point** when you complete an annual physical exam with a Primary Care Physician (PCP).

When the Affordable Care Act was implemented in 2010, the law was changed to cover the cost of physical exams at 100% once every 365 days. As an employee of Oaks, your coverage will include an annual physical exam. You will not have any out-of-pocket expense.

The most important thing to remember about having an annual exam is that it helps you build a relationship with one physician. Your PCP will be able to maintain your health history, will know if you are up-to-date with immunizations and screening tests and offer you advice on lowering your risk factors for high blood pressure, diabetes, heart disease and cancer.

WHAT IF I AM NOT CURRENTLY ENROLLED IN THE OAKS MEDICAL PLAN?

If you are planning to enroll or are going to be new to the Oaks Integrated Care medical plan, you are encouraged to participate in the wellness program.

If you are not eligible for benefits or if you are not enrolling in the Oaks medical plan, you are not eligible to participate in the wellness screenings.

WHAT SHOULD I EXPECT AT THE SCREENING?

The process takes about 15 minutes from check-in to completion and includes a blood draw. The test panel includes Glucose, Cholesterol (Total, LDL, HDL, Risk Ratio), A1c, and Cotinine (a test for nicotine). There will also be measurements taken of your height, weight, waist circumference, and blood pressure.

Remember to fast. No food or drink except water for 8-12 hours before your screening (unless otherwise advised by your physician). Drink plenty of water and take all medications according to your regular schedule.

WHAT CAN I DO TO PREPARE FOR MY SCREENING?

- Fasting for 8 hours is strongly recommended for the most accurate results. Fasting is defined as no food or other caloric intake, so drink only water in the 8 hours prior to your screening. Also, avoid chewing gum, or mints (even if sugarless).
- If you have a chronic illness, such as diabetes, please consult your physician prior to fasting for the screening.
- Take all prescription medications as you normally would, with water.
- Wearing light, non-bulky clothing will assist with more accurate readings of body measurements.
- Arrive a few minutes prior to your appointment time and take a few minutes to relax to help ensure that your blood pressure is at a resting level.

WHEN AND HOW WILL I GET MY RESULTS?

Quest will mail you a copy of your results within 10-14 business days after your screening. Also you can log into the Quest portal to view them online: www.my.questforhealth.com.

Your results will NOT be sent to your personal physician's office, but we encourage you to bring a copy of your report to your next doctor's visit, or mail a copy to be included in your medical record.

In addition, upon completion of your biometric screening with Quest, Innovative Workplace Wellness will be emailing you an update of your points status.

IS THE WELLNESS PROGRAM CONFIDENTIAL?

All information is personal and confidential, as protected by federal law. Innovative Workplace Wellness professionals have access to your individual information for program facilitation only. For incentive and payroll purposes, Oaks Integrated Care will receive the following individual information: 1) Your wellness program total points status AND 2) Your tobacco/nicotine use.

Any Personal Health Information (PHI) gathered during a screening is protected by state and federal privacy laws including the Health Insurance Portability and Accountability Act (HIPAA). To comply with this law, privacy practices are posted throughout the organization.

WHAT IF I HAVE MORE QUESTIONS?

If you have any questions at all regarding the wellness program, please contact **Innovative Workplace Wellness** at wellness@ibpllc.com.

DISCLOSURE:

Your health plan is committed to helping you achieve your best health. A premium incentive for earning 4 points in the wellness program is available to all employees under the Medical plan. You have the right to appeal under this wellness program. In order to appeal contact us at (888) 427-7383 or email wellness@ibpllc.com by September 25, 2020.

Oaks complies with Reasonable Alternative Standards (RAS). If you think you might be unable to meet a standard for achieving discounted health plan contributions under "A Healthier You" wellness program, you may qualify for an opportunity to earn the same reward by different means.

1. *Those who use tobacco have the option to participate in a Tobacco Cessation program to be eligible to earn the best rate.*
2. *Those that score 3 points or less can appeal or participate in a RAS. All others can earn the best rate for the last 6 months by participating at a minimum in 4 health coaching sessions within the first 6 months of the plan year.*

If you have any questions regarding your benefits or wellness program options, contact Innovative Workplace Wellness at wellness@ibpllc.com or call toll free 888-427-7383.

Health Screening Instructions



Employee health screenings (bloodwork) will be available June 1 to August 31, 2020

HOW DO I PARTICIPATE?

Complete the steps below between June 1 and August 31, 2020 to be eligible for a lower medical premium in 2020-2021.

STEP 1: REGISTER ON THE QUEST WEBSITE

- Navigate to my.questforhealth.com
- Enter the Registration Key: **Oaks2020**
- Enter your unique ID, which is your employee ID (with leading zeroes) and date of birth. Spouses will use the employee ID with an “S” on the end.
- Create a username and password and answer a secret question. Your Oaks provided email will pre-populate during registration – you may choose an alternate email if you prefer

STEP 2: SCHEDULE AN APPOINTMENT

After you have registered on the website, you can schedule an appointment at a Quest location that is convenient for you.

STEP 3: ATTEND YOUR APPOINTMENT

To prepare for your appointment, please arrive promptly for your appointment and be sure to have proper identification with you. Don't forget to fast for 8-12 hours before your blood draw.

WHAT IF I PARTICIPATED LAST YEAR?

Use your existing log-in credentials which you created when you first registered with Quest.

WHAT IF I FORGOT MY USERNAME AND PASSWORD?

If at any time, you forget your username or password to the Quest website or would prefer to call and make an appointment, please reach out to Quest at (855) 6BE.WELL (1.855.623.9355)

WHEN WILL I GET MY RESULTS?

Your results are available within 1-3 business days on the Quest portal www.my.questforhealth.com. You will use the username and password you created during registration. Additionally, your results will be mailed to your home address within 2-3 weeks after your screening has been completed.

Annual Physical Instructions



The form on the following page is to be used by participants (employees and spouses) in the **Oaks Integrated Care** Health Plan who elect to participate in our wellness incentive by completing an Annual Physical Exam.

If you do not have a primary care physician, you can go through the Continental Benefits member website to easily search for in-network providers:

www.continentalbenefits.com

You will need to register as a new member if you have not done so already.

- Go to www.continentalbenefits.com
- Click on “Members”
- Click on “Aetna PPO Network”
- Click on “Medical”
- Select the provider type and enter in your zip code or state
- Click “Search” to view your results

Instructions for Oaks Integrated Care Employees and Spouses:

1. Schedule an annual physical/wellness visit with your primary care provider (option to earn 1 point).
It may take time to get an appointment with your physician, so we recommend scheduling your appointment as soon as possible.

NOTE: If you had an annual physical exam after October 1, 2019, you may have your doctor fill out the verification form to count towards your 2020-2021 wellness incentive.

2. We recommend that you bring your lab results to review with your physician during your visit (if available).
3. Complete Section 1 of the form—including signature—and **instruct the provider to complete Section 2**
4. Submit (or ask your healthcare provider to submit) the completed form no later than August 31, 2020 to:

Innovative Workplace Wellness

Fax to (888) 739-1722

Or Scan and E-mail to

wellness@ibpllc.com

The annual physical verification form must be submitted to Innovative Workplace Wellness to count towards your incentive.

If you have any questions regarding your benefits or wellness program options, contact Innovative Workplace Wellness at wellness@ibpllc.com or call toll free 888-427-7383.



Annual Physical/Wellness Visit Affidavit Form



Instructions for Physician

Complete and sign Section 2 of this form to verify physical exam/wellness visit
Return form to the patient for submission or submit the form no later than 8/31/2020 to:

Innovative Workplace Wellness
Fax to (888) 739-1722 or
Scan and E-mail to wellness@ibpllc.com

Section #1 - Employee/Spouse Completes

Form with fields: Name (Last, First), DOB (mm/dd/yyyy), Gender (Male/Female), Relationship to Policy Holder (Self/Spouse/Dependent), Employee ID #, Address (Street, City, State, Zip), Email, Best Phone #, Employer Name (Oaks Integrated Care), Primary Healthcare Provider Name, Primary Healthcare Provider Phone #.

Would you like verification of receipt of this form sent to the above email? Yes No

Authorization to Release Protected Health Information to my Employer

I understand that by submitting this form, Innovative Workplace Wellness will be reporting to my employer the following information to apply the incentive to my health premium: Name, Payroll Deduction, and if I have verified that I have received my annual physical and labs by submitting this form. No other personal information will be shared.

Signature: _____ Date: _____

Section #2 - Healthcare Provider Completes

Date of Annual Physical/ Wellness Visit: _____

By signing below, you are authorizing that the employee named above completed an annual wellness exam in which the most recent laboratory results were discussed along with other preventative screenings deemed appropriate. With this documentation, the employee/spouse will be eligible for healthcare incentives through the employer, Oaks Integrated Care.

Primary Healthcare Provider Signature: _____ Date: _____

Primary Healthcare Provider NPI #: _____

If you have any questions regarding your benefits or wellness program options, contact Innovative Workplace Wellness at wellness@ibpllc.com or call toll free 888-427-7383.