

Frequently Asked Questions

UPDATED AUGUST 20, 2019

New 2020 Employee Engaged Health Plans

Q1. Why are we changing our medical plans for 2020?

As you know, Baptist Health is our region's preeminent healthcare system. We are innovators. Our mission is to improve the health and well-being of individuals, and to promote the sanctity and preservation of life, in the communities we serve. This includes our employees and their dependents. We care about them and their longevity and quality of life. And, with skyrocketing healthcare costs, we want to help our employees to be healthy as this will also help us to manage our medical costs and the cost employees pay for benefits. Because of this, we are launching newly designed employee medical plans to help you to improve your health and well-being. Your medical plans work in collaboration with:

- My Wellness Advantage to provide a vast array of wellness activities, including a new wellness platform.
- My Support System to offer one-on-one individualized custom care treatment for those who need it;
- My Network Resources that offer best in class care network, state-of-the-art facilities and exceptional staff.

And to further encourage your participation, the more actively engaged you are in improving your health and well-being, the more money you will save on your health plan and out-of-pocket costs!

The best health and wellness is a journey. We wish you the best in reaching your goals!

Q2. How many medical plan options will be offered in 2020?

There will be two medical plan options offered to Baptist Health employees during the annual benefits enrollment period for the 2020 calendar year. The Pineapple Premier Health Plan will be administered by Aetna and the Pineapple Basic Health Plan will be administered by United Healthcare.

Q3. What is the difference between the two new medical plans?

The medical plan options being offered in 2020 are the Pineapple Premier Health Plan and the Pineapple Basic Health Plan. For the Pineapple Premier Health Plan, the deductible is highest, but if you participate in *My Wellness Advantage* programs, you and your covered spouse (if applicable) can earn wellness credits that can bring your deductible to as low as \$0. The per-paycheck and out-of-pocket cost for this plan are significantly lower than the Pineapple Basic Health Plan. The Pineapple Basic Health Plan offers a lower deductible and only \$100 can be earned as wellness credits by completing the Health Assessment, but the cost per-paycheck and out-of-pocket costs can be significantly higher than the Pineapple Premier Health Plan.

Q4. What are the specific details about the two new health plans?

The Pineapple Premier Plan, administered by Aetna, will have a higher deductible (which can be brought down to \$0), and will have lower employee contribution or per pay check premium rates. The Pineapple Basic Plan, administered by UnitedHealthcare, will have a lower deductible but higher employee contribution or per pay check premium rates. Click here for more information.

Q5. When do I enroll in one of the two new plans?

Eligible employees will be able to enroll in one of the two new health plans during annual enrollment which generally takes place in November. However, employees and covered spouses need to earn their points to take the deductible down the year prior, therefore we encourage all employees to start getting involved in the new *My Wellness Advantage* wellness activities and platform today to start working their deductible down.

Q6. Who will manage the prescription drug program for 2020?

CVS Caremark will continue to manage prescription benefits for 2020.





Wellness Advantage and the NEW My Wellness Advantage Platform

GENERAL PROGRAM AND PLATFORM QUESTIONS

Q7. What is Wellness Advantage?

Wellness Advantage is our established nationally recognized, award-winning Baptist Health employee wellness program. The program provides education, resources and services (most of which are free!) to help Baptist Health employees live healthier and happier lives. Wellness Advantage is available to all BHSF employees – not just those enrolled in a Baptist Health medical plan.

Q8. What are Wellness Coaches?

Wellness Coaches are staff members of Wellness Advantage who are passionate about helping our employees improve their health and well-being. They are wellness experts, most with Master's degrees in a variety of health related fields (exercise physiology, nutrition, health promotion, public health, etc.) and all are nationally certified in their areas of specialty. Our coaches are your first contact when you are seeking help and direction in creating a health improvement plan.

Q9. What are Wellness Champions?

Wellness Champions are Baptist Health employees from across the organization, outside of the Wellness Advantage team. They have a passion for health improvement and a gift for bringing folks together. They have volunteered to help spread the latest Wellness Advantage news to their departments and coworkers. They are a source of information for all planned wellness activities and will be able to assist coworkers access Wellness Advantage resources and services.

Q10. What is the new My Wellness Advantage platform?

The new *My Wellness Advantage* platform is a web application and mobile app that provides employees and covered spouses, who are enrolled in any of the BHSF medical plans in 2019, a comprehensive assortment of fun, personalized tools to support all aspects of your wellness journey.

Set up like a game, you earn points by visiting the site regularly and participating in the health inspiring activities of YOUR choice. You will be able to complete your health assessment, track your health goals, participate in challenges, and connect your mobile or wearable device, while earning points that will reduce your 2020 health plan deductible. There are enough combined activities to reduce your deductible to \$0.

WELLNESS PLATFORM REGISTRATION QUESTIONS

Q11. Who is eligible to participate in the new wellness platform?

The My Wellness Advantage platform can be utilized by employees as well as spouses who are currently enrolled in any of BHSF's medical plans in 2019. Additionally, benefit-eligible employees can also participate in the platform. Lastly, due to popular demand, we are opening the platform up to the rest of our Baptist Health employees as well-so all Baptist Health employees will be able to have access to the platform. Details will be communicated to that population soon, as the platform will be set up a bit different since non-benefits eligible employees will not be earning points to work down their medical deductibles.

Q12. How do I access the new wellness platform?

Employees activate their account by registering at join.virginpulse.com/wellnessadvantage. The link can also be found by visiting the *My Wellness Advantage* site from the intranet or at mywellnessadvantage.net. Once there, just click the "Employee Sign Up" link for the new wellness platform. Then, download the mobile app to get access to the platform on the go with your mobile device.





Q13. How does my covered spouse access the wellness platform?

Spouses activate their account by registering at join.virginpulse.com/wellnessadvantage. The link can also be found by visiting the *My Wellness Advantage* site at mywellnessadvantage.net. Once there, just click the "Spouse Sign Up" link for the new wellness platform. When prompted to enter an employee ID, they should enter your employee ID with an "S" (case sensitive) at the end to indicate they are your spouse. Then, they can download the mobile app to get access to the platform on the go with their mobile device.

Q14. Is there a fee to register on the *My Wellness Advantage* platform?

Q15. How can I help encourage other eligible Baptist Health employees to register and participate in the wellness platform? And can I earn extra points for that?

Yes, within the platform, you can "invite" other eligible employees to participate and we encourage you to do that! You can invite as many as you'd like and can earn 50 points per invitation you send out (up to the first 5 people). Just click the "Invite a colleague to participate" option within the platform.

Q16. Can we invite friends and extended family to utilize the Wellness Platform?

All *My Wellness Advantage* participants can invite up to 10 friends and family to join (please do not invite any Baptist Health eligible employees/spouses to participate through the "friends and family" option though). The friends and family who accept the invitation will have access to limited portions of the *My Wellness Advantage* platform. Employees will receive 100 points (one time) for adding a friend outside of the company.

Q17. Is there a mobile app version of the wellness platform? Yes.

Q18. Where do I download the mobile app?

Our *My Wellness Advantage* platform is powered by Virgin Pulse. To download the mobile app, visit iTunes (Apple product users) or Google Play (Android product users) and search for "Virgin Pulse".

You will not be able to login to the app until after you have registered through the web-based platform. CLICK HERE to register.

Q19. How do I register and participate in the *My Wellness Advantage* Platform if I do not own a smartphone or have access to a computer or an activity tracker?

Employees who do not use a smartphone or have regular access to a computer, will be able to access the platform through the onsite work computers or by using other publicly available computers.

Not having daily access or an activity tracker will not impede your ability to easily earn points and complete the game. Steps can be entered manually.

Q20. Can or should my spouse enroll in the My Wellness Advantage platform?

Yes, if you and your spouse are currently enrolled in any of Baptist Health medical plans and you plan to select the Pineapple Premier Health Plan for 2020, then your spouse can enroll in the My Wellness Advantage platform to lower his/her \$1,000 individual deductible and contribute to lowering the \$2,000 family deductible. Spouses activate their account by registering at join.virginpulse.com/wellnessadvantage. The link can also be found by visiting the My Wellness Advantage site at mywellnessadvantage.net. Once there, just click the "Spouse Sign Up" link for the new wellness platform. When prompted to enter an employee ID, they should enter your employee ID with an "S" (case sensitive) at the end to indicate they are your spouse. Then, they can download the Virgin Pulse mobile app to get access to the platform on the go with their mobile device.





Q21. My spouse is not currently enrolled in benefits, but I am planning to add him/her next year. Can they participate in the My Wellness Advantage platform to lower next year's medical plan deductible?

If a spouse is not currently enrolled in a Baptist Health medical plan, but is planning to enroll for 2020, they will have a \$1,000 individual deductible if they select the Pineapple Premier Plan. They can begin earning points after October 31 in the My Wellness Advantage platform to lower their Pineapple Premier Health Plan deductible for 2021. If they still want to participate in the app right now, the employee can invite them through the option to Add Friend From Outside the Company under Add Friends, but they will have a limited view of the platform and will not be able to accumulate points.

Q22. Are languages other than English available in the platform?

The *My Wellness Advantage* platform is available in 18 different languages. Participants can select their preferred language during registration.

Q23. If I plan to enroll in one of the two 2020 BHSF medical plans, is it required that I use the new *My Wellness Advantage* platform?

No. Participation in the *My Wellness Advantage* platform is voluntary. However, if you participate in the platform and earn points before Oct. 31 of the current year and enroll in the Pineapple Premier Health Plan, your costs will be significantly lower.

Q24. Who administers the My Wellness Advantage platform?

Baptist Health selected Virgin Pulse as its third-party business partner to provide the *My Wellness Advantage* platform. Virgin Pulse partners with large employers like Baptist Health to help strengthen workplace wellness efforts and is considered among the best in the business.

EARNING POINTS IN THE PLATFORM TO TAKE DOWN YOUR DEDUCTIBLE

Q25. How do I earn points in the platform?

Participants will have the ability to earn points in each game session by playing the "Levels Game." Rewards will be earned for each level completed. If level 4 is completed, the full \$200 will be earned for each game session. At the end of each game session, your points and level will reset as a new game begins. You will have a fresh start at earning another \$200 in the subsequent game.

Q26. How many points can I earn in the My Wellness Advantage platform in 2019?

You can earn points and medical plan incentives within the *My Wellness Advantage* platform by completing the health assessment (HA) and by completing a variety of activities in the areas of physical activity, nutrition, learning, sleep, and stress management. These points will be translated to medical plan deductible incentive dollars for 2020. The goal is to earn 15,000 points within each of the two game sessions by October 31, 2019.

Q27. What type of activities can I do to earn points and complete each level?

There are a variety of ways to earn points. It is up to you to decide what works best for your wellness goals and lifestyle. If you have a fitness tracker, many activities can automatically be recorded to your account.

CLICK HERE for some activities that you can participate in to earn points and complete each level.

Q28. How do I join a company challenge?

There are a few ways that you can accept a company challenge to which you have been invited.

1. You can join the challenge by accepting the challenge invitation email that was sent to you. Within the email, there will be a "Join" link. Click this link, log into your member website, and **create or join a team to be entered into the challenge!**





- 2. On the home page of our wellness platform, the featured challenge will be displayed, where you can click the button to join.
- 3. Under the "Challenges" tab in the top navigation menu, select the company challenge. There will be a button to join the challenge on the page!

Q29. What is the deadline for earning points to lower my 2020 medical plan deductible?

Employees will be able to earn points up until October 31, 2019 to lower their 2020 deductible. In November 2019, a new game session will start allowing you to earn points to lower your 2021 medical plan deductible.

Q30. How do I track my activities within the My Wellness Advantage Platform?

Go to the tracking and rewards tabs within the platform to begin tracking your activities and building healthy habits. Your tracking can be personalized to reach your wellness goals, and you can earn points by completing a variety of activities on the site or through the mobile app.

Q31. Where can I view my current Points score?

You can view your current Points score within the *My Wellness Advantage* platform. Once you have logged into the website, hover over the "Rewards" section in the top-navigation menu, and select "My Rewards".

Q32. How do I track my past activity?

Activity is automatically tracked for the past 14 days when a new device is connected. To track activity beyond the 14-day period (or to manually enter activity if you do not have a connected device), hover over "Tracking" in the main menu and select Stats from the menu that displays. Navigate to the appropriate section to manually enter your step/workout activity for the desired dates.

Q33. Do I need to do physical activity to earn points?

No. There are many different ways to earn points.

Q34. Upon completion, how long will it take for activities to be reflected in the tracking and rewards tabs within the platform?

Most *My Wellness Advantage* platform activities are tracked in real time. For the preventive care "You Do, You Get" activities please allow up to 2 weeks from the date you submit your forms to Wellness Advantage for the activities to be credited to your account.

Q35. What is the timeframe for activities to lower your deductible for 2020?

You will be able to earn up to \$400 in credits playing two games within the *My Wellness Advantage* platform. Game 1 is May 1 to July 31 (opportunity to earn \$200). Game 2 is August 1 to October 31 (opportunity to earn \$200). Those hired after the end of the activity period, can begin earning points toward their 2021 medical plan deductible.

Q36. Can I choose which activities I would like to participate in or are they preselected for me?

You earn points by completing different activities of your choice. Activities include: tracking your steps, sleep or eating habits; reviewing wellness tips and recipes; receiving preventive screenings; joining company sponsored challenges; creating your own challenges or joining a colleague's challenge; engaging in learning opportunities; and much more.

Q37. Can I earn points for getting my flu shot in 2019?

Yes.





Q38. I have a medical condition that affects my ability to participate in the *My Wellness Advantage* platform, is there an alternative option for me?

If you are unable to meet a standard for a reward under this wellness program, you may qualify for an opportunity to earn the same reward by different means. Please contact the Wellness Advantage department for further information at wellnessadvantage@baptisthealth.net or at ext. 62387.

Q39. Can I really bring my deductible down to \$0 in 2020 for the new Pineapple Premier Plan?

If you do all three wellness activities (the Health Assessment, Preventive Wellness Visit and Biometric Screening) and submit the proper documentation to Wellness by October 31, 2019, you will get \$600 knocked off your deductible, bringing your remaining deductible down to only \$400. Additionally, if you earn points during the two different gaming sessions within the new wellness platform, you can earn the remaining \$400 (\$200 per game session). Game session 1 runs from May 1 to July 31 and Game session 2 runs from August 1 through October 31. Remember, the same applies to your covered spouse if he/she is enrolled in our health plan.

Preventive Care ("You Do You Get") Activities to Help Bring Down Your Deductible

Q40. What are the three Preventive Care "You Do You Get" Activities to help bring down your deductible? "You do, You Get" rewards are preventive care activities which can earn you money that takes down your deductible. For 2019 there are three You Do, You Get preventive care rewards:

- Annual Preventive Visit (\$300) View the 2019 Annual Preventive Care Visit Form
- Biometric Screening Results (\$200) Can be completed in two ways:
 - During your Annual Preventive Care visit
 - By attending one of the My Wellness Advantage Health Fairs
- Completing your Health Assessment (\$100)

By completing all of these high point-earning opportunities and submitting the proper documentation to Wellness by October 31, 2019, you will reduce your deductible by \$600 within the Pineapple Premier Health Plan.

Q41. Why should I complete the health assessment?

We recommend you complete the Health Assessment as a starting point, as it will help personalize your user experience within the wellness platform and provide you with \$100 towards your deductible reduction. You may take the Health Assessment as often as you wish, but points will be awarded only once each calendar year. It only takes minutes to complete the HA.

Q42. Where are the 2019 Annual Preventive Visit forms located?

The forms can be found on the My Wellness Advantage intranet page, as well as within the new wellness platform.

Q43. For my Preventive Wellness Visit, can I visit any Primary Care Provider (PCP) or do I have to specifically visit a Baptist Health Medical Group or BHQN in-network provider?

You can visit any PCP provider that is in-network for your current 2019 health plan to receive coverage and to receive your wellness credits.

Q44. What if I do not visit a Primary Care Provider because I go to a Specialist for my care, will this still count as a Primary Care visit?

No. However, there are specific exceptions allowed for certain circumstances including pregnancy. Contact Wellness Advantage to request an exception.





Q45. Is an OB/GYN considered a PCP?

No. OB/GYN are specialists and not PCP providers. Unless you are pregnant, you will need to see a PCP for your annual preventive visits in order to earn the dollars towards your deductible take down. If you are pregnant, please contact Wellness Advantage to request an exception.

- Q46. Where can I find a list of Primary Care Providers and/or Specialists for my current health plan?

 You should visit your current medical plan carrier's website to locate a PCP unless you are enrolled in the BHQN plan. If enrolled in BHQN, then go to the Baptist Health Intranet, and type BHQN in the web browser. Click the List of Primary Care Physicians in the middle of the page.
- Q47. Do I have to consult with my Primary Care Provider prior to completing my Health Assessment Form?

 No. However, the Health Assessment will ask you for health metrics and it would be helpful if you already had that information from your annual preventive exam.
- Q48. What if an employee (and/or spouse) just had their PCP visit or metrics done in the past couple of months (before the wellness platform launched)? Do they have to do it again or can they just receive the points? What is the process?

Eligible employees and spouses that conducted a PCP visit or had their biometric screening done between November 1, 2018 and October 31, 2019, will be eligible to receive the credit for that visit in 2019 to reduce their 2020 medical deductible. They will need to take the 2019 Annual Preventive Visit form (located within the platform and on the intranet) back to their doctor to be completed to receive the credit.

Q49. Will employee health fairs still take place and will I be able to get any of the three preventive care measures completed at the fairs?

Yes, health fairs will still take place, as usual. You will be able to get your Biometric Screening done at the health fair (which will take your deductible down by \$200 within the Pineapple Premier Plan), but you will need to take the Health Assessment through the new wellness platform and will need to visit your PCP to get credit for your Annual PCP Wellness Visit.

Q50. How is my health information safeguarded on this new platform and program?

Baptist Health has a Notice of Privacy Practices for the health plans offered to our employees. This Notice outlines the steps that we take to protect your medical information and how we use or disclose this information. Material changes to the group health plan Notice of Privacy Practices were made effective April 2019. The revised Notice will be visible when you log into the new *My Wellness Advantage* platform and can also be found on the BHSF Intranet.

Q51. Who will my preventive care information (health assessment, wellness visit and biometric screening) be shared with and what will they do with that information?

If any preventive care information flags that an employee (or their spouse) is at severe risk of any major health concerns, their information will be shared with our Population Health team, which is a small group of highly skilled, specialized clinicians. A member of that Population Health team will then reach out to the employee (or spouse) to offer support and assistance with whatever the health concern is. The employee (or spouse) is not under any obligation to accept the support though, it is only being offered as an opportunity for assistance. No one else within the organization (including HR, Employee Health, etc.) will have access to your health information. Your information is protected under HIPAA the same way our patients' information is protected.

New Employees or Employees Not Currently Eligible for BHSF's Health Plans or the *My Wellness Advantage* Platform

Q52. How will the points work for new employees or for those becoming benefits-eligible after October 31, 2019? New employees or newly benefit-eligible employees that are planning to select the Pineapple Premier Health Plan





in 2020, have to complete wellness activities in the My Wellness Advantage platform to lower their \$1,000 single/\$2,000 family deductible for 2020 by October 31. In addition, these employees who complete the "You Do, You Get" preventive care activities by October 31 can lower their deductible by \$600 in 2020. If a newly benefits-eligible employee (or a spouse that was not previously enrolled) is unable to complete the wellness activities by October 31,, and does not want to have the full deductible, they can choose to enroll in the Pineapple Basic Health Plan for the first year which has a lower deductible. Then, if employees are interested in choosing the Pineapple Premier Health Plan the following year (when they will have more time to earn points to bring down their deductible), they can begin earning points after October 31 to work on bringing their Medical Plan deducible down for the following year.

Q53. What if an employee not currently enrolled in one of the BHSF medical plans wants to use the new *My Wellness Advantage* platform? (either an eligible employee that may be interested in moving to a BHSF plan next year or a non-eligible/per diem employee)

Benefit-eligible employees (even if not currently enrolled in a medical plan) can participate in the My Wellness Advantage platform and earn points for 2020 as long as they complete the wellness activities by October 31, 2019. If they choose to enroll and elect the Pineapple Premier Plan during annual enrollment, the earned points will count to bring down the \$1,000 single/\$2,000 family deductible for 2020.

Scenarios

Q54. If I am enrolled in a Baptist Health Medical plan only with my kids (without a spouse), can my kids earn points to take the family deductible down?

The same amount of earned dollars/points that the employee earns will be applied to the child(ren)'s share of the family deductible.

Q55. If I am enrolled in a family plan and I earn points to take my deductible down, but my spouse does not, what happens when one of my kids have a deductible expense?

Whatever amount of money/points you and your covered spouse earn combined, will be applied to bring the family deductible down. If your spouse does not participate, only the money/points that you earn will be applied to the family deductible.

Q56. What if I am enrolled in a BHSF medical plan, but I don't do anything to earn points to take my deductible down before annual enrollment begins?

Then the full single \$1000/ family \$2000 deductible will apply to the Pineapple Premier Health Plan or you can choose the Pineapple Basic Plan, which has a lower deductible, but higher costs overall.

- Q57. Will Baptist Health continue to offer a medical plan credit to employees who obtain medical plan coverage outside of Baptist Health? If so, what is the amount to be distributed per employee/per pay period?

 Yes. Baptist Health will continue to offer a medical plan credit for declining Baptist Health medical coverage as long as you are currently covered under another medical plan outside of Baptist Health and you provide proof of such coverage. The credit per-paycheck is \$38.46. Employees who are covered by Medicare, Medicaid or TRICARE are not eligible for this credit.
- Q58. How does the \$2000 family deductible work? I know employees (and covered spouses) need to work down their individual \$1000 deductible, but what happens with the family deductible for kids that don't have an opportunity to work down their own deductibles?

See the examples and charts on page two of this <u>How to Take Your Deductible Down</u> document. Kids will get credit for what their parent(s) earn in taking down their own deductibles. For Employee + Child(ren) = Whatever the employee earns will be doubled when applied to the family deductible. If they earn the full \$1,000, then it will be doubled and there will be no family deductible at all. For Employee + Spouse + Child(ren) = Whatever the employee and spouse each earn, will be combined and applied to the family deductible.





FOR NURSES CURRENTLY ENROLLED IN A BAPTIST HEALTH MEDICAL PLAN

In addition to enrolling in the *My Wellness Advantage* platform, we also strongly encourage you to enroll in the Healthy Nurse, Healthy Nation (HNHN) Grand Challenge.

Q59. What is the Healthy Nurse, Health Nation (HNHN) Grand Challenge?

HNHN is a nationwide movement designed by the American Nurses Association to transform the health of the nation by improving the health of its 4 million registered nurses.

Q60. Why should nurses participate?

Your health matters to us. As a nurse and a critical part of America's health care system, your commitment to being healthier can inspire your patients and others around you to do the same. Plus, you will get extra points in the *My Wellness Advantage* platform for completing your profile on the HNHN platform (points will show at the end of the game).

Q61. Are the BHSF entities taking part in this challenge?

All BHSF entities have signed up as Organization Champions for HNHN.

Q62. How can I participate in HNHN?

You can join in 2 ways:

- Within Virgin Pulse After logging in to your account, type HNHN in the search bar. You will be directed to a link that will take you directly to the HNHN website. Click join as "Individuals".
- 2. Type hnhn.org into your web browser and click join as "Individuals". In your account profile, make sure to affiliate with the entity you work at.

Q63. How can I qualify for the 1,000 points in my Wellness Advantage platform after joining HNHN?

After opening your HNHN account, click on the member profile in the upper right corner. Take a screenshot of the page showing your name and the organization you affiliated with. Email the screenshot to your entity Wellness Nurse Champions at BHSF-HNHN@baptisthealth.net with your employee ID and the date you opened your HNHN account. Please add the name of your hospital in the "subject" of the email. The points will be directly loaded into your account within 2-3 weeks.

Helpful Contacts

Q64. Who can I contact if I have questions about the *My Wellness Advantage* platform, registration, my user experience, or any technical issues?

Contact Virgin Pulse by email: support@virginpulse.com or Phone: 888.671.9395 Monday – Friday, 8 a.m.to 9 p.m. EST.

Q65. Who can I contact if I have questions about Wellness Advantage programs other than the *My Wellness Advantage* platform?

Wellness Advantage at wellnessadvantage@baptisthealth.net.

Q66. Who can I contact if I have additional questions about the new medical plans?

Call the Pay and Perks line at 786-662-7178 option 1 or email benefits@baptisthealth.net

Q67. Who can I contact if I have additional questions about how my information is being used?

BHSF Privacy Office 786-596-8850 | Privacy@baptisthealth.net

