# **Your Wellness Program**

Your well-being is important to you, your family and to MSD Wayne Township. The goal of the program is to help you stay healthy by providing you with resources, tools and incentives to encourage you to use them. The wellness program is available to you if you are enrolled in a MSD Wayne Township medical plan and to your spouse if covered in the medical plan.

# **How Does It Work**

For 2020, an annual physical exam with your doctor will be required to collect the health data. Your health plan covers an annual physical at 100%. This can also be completed at the Wayne Wellness Clinic.

At the exam, biometric data will be collected which you can monitor every year for changes in your risks for a serious health issue. In fact, tracking your biometric data every year may help you detect if you have a health condition early enough to give you a chance for successful preventive measures or treatment. If you have a chronic health condition, annual physicals can help you in managing it.

#### **How to Earn Incentives**

All employees and their covered spouses on the medical plan are eligible to earn incentives. By simply participating and completing an annual physical exam, you and your covered spouse earn contributions that will be added to your Health Savings Account (HSA). By meeting additional metrics and standards, you and your covered spouse can earn additional HSA dollars. This year, up to \$500 for employees and \$500 for spouses can be added to your HSA. This is money you can use to help cover qualifying medical expenses or to save and accumulate for future expenses. Biometric result goals are determined by guidelines set forth by medical governing bodies such as the CDC, American Heart Association and NIDDK.

The physical exam and five (5) of the Lifestyle Competency modules must be completed between July 1, 2019 and June 30, 2020 to receive the incentive. If you qualify for a reasonable alternative or health coaching, all coaching sessions must be completed by October 31, 2020.

Lifestyle Competency modules can be accessed here: www.mywaynewellness.com

2020 Wellness Program Requirements for Earning Incentives*	HSA Contribution
Employee and spouse complete annual physical exam	\$300
<ol> <li>If your biometric results meet these Healthy Standards, you will earn additional HSA contributions:</li> <li>Body Mass Index (BMI) is less than 25 or your waist circumference is         <ul> <li>Less than 40" for men</li> <li>Less than 35" for women</li> </ul> </li> <li>Blood Pressure less than or equal to 120/80</li> <li>Hgb A1c less than or equal to 5.7</li> <li>Triglycerides less than or equal to 150</li> </ol>	\$25 each (total \$100)
Employee and spouse each must complete five modules of the Lifestyle Competency Program (Nutrition, Physical Activity, Stress or Sleep)  Please note: The Introduction module does not count toward this incentive.	\$100
Total HSA Dollars Available	\$500 each employee and spouse

#### \*Reasonable Alternatives for Wellness Program

Rewards for participating in a wellness program are available to all employees and spouses on the medical plan. If you believe you or your spouse may be unable to meet a standard for earning an incentive, you can qualify to earn the same rewards by performing a reasonable alternative standard.

# **Frequently Asked Questions**

#### Are the physical exam and Lifestyle Competency modules required?

No. The MSD Wayne Township Wellness Program is a voluntary program that uses financial incentives to recognize employees willing to engage in the program. Those who chose to participate will be eligible to earn tax-free HSA contributions deposited directly into your Health Savings Account.

If I recently completed a physical exam with my doctor or at the Wayne Wellness Clinic, what do I do? If you or your eligible spouse completed an annual exam on or after to July 1, 2019 where the biometrics have been completed, you can have your doctor submit a physical verification form with the results to the Wayne Wellness Center via fax (317-536-4006) or email (<a href="waynewellness@iuhealth.org">waynewellness@iuhealth.org</a>). You can access the form here: <a href="http://waynetownship.lhdknowmybenefits.com">http://waynetownship.lhdknowmybenefits.com</a>. All physician forms must be turned in by June 30, 2020.

# Is fasting required before the physical exam?

Yes. Please fast for 10 hours before the screening. If you are pregnant, diabetic, or taking medication that requires food, please consult your doctor about fasting.

# Does MSD Wayne Township receive a copy of my results, too?

No, your private health information will not be shared with the school district. Wayne Township only receives an aggregate report of the populations' health. Incentives earned are reported in total dollar amounts, not what metrics an individual met.

#### How can I earn my incentives if I don't meet the biometric standards?

Health coaching is offered as a reasonable alternative for participants who do not meet the biometric standards. In order to earn the incentive, participants will complete a medical review with a health coach and complete a minimum four (4) additional coaching sessions by October 31, 2020. Coaching can be completed at the Wayne Wellness Center. Please contact the Wayne Wellness Clinic for coaching at 317-536-2200 or mabner@iuhealth.org.

# When will I receive my HSA contributions?

Incentive earnings from the physical exam and Lifestyle Competency modules will be deposited in your HSA account by February 1, 2020 for those incentives earned prior to January 1, 2020 and on a monthly basis thereafter when incentives are earned and verified. If you do not earn the maximum of \$300 per adult member for biometrics, you will have until October 31, 2020 to complete the necessary health coaching to earn your additional HSA dollars. HSA contributions can only be made if you are enrolled in a District BMO Harris account. Additional deposits will be made on a quarterly basis. If you do not have a HSA account, please contact <a href="mailto:shandy.brickler@wayne.k12.in.us">shandy.brickler@wayne.k12.in.us</a> or <a href="mailto:amy.eaton@wayne.k12.in.us">amy.eaton@wayne.k12.in.us</a> to establish an account with BMO though the school system.

#### Why are spouses required to participate?

As Wayne Township continues to evolve its wellness program and develop a healthy workforce, we recognize that not just employees can benefit from our wellness program. Allowing spouses to participate in the same activities helps to build healthy homes and in turn, healthy communities. Affording our spouses the same education and opportunities to improve health benefits all of us.

# What are the Lifestyle Competency Modules?

**Lifestyle Competencies Introduction**: Start by looking past the symptoms to explore the root causes of poor health. You'll learn skills and strategies that can improve your health, relationships, and overall wellbeing. Are you ready to get started? (15-20 minutes)

\*\*This module is for information only, and will not count towards any incentive\*\*

**Nutrition Modules**: One of the most powerful steps you can take to improve your health and prevent disease is having a healthy diet. But there is more to a healthy diet than just eating your veggies. So how do we decide what is best to consume? (60-70 minutes to complete all 5 modules)

Check out the Nutrition Module for more information on:

- How to choose good fats
- The power of antioxidants
- Three key pieces of information to look for on food labels

**Physical Activity Modules:** Physical activity is known to boost energy, improve mood, and enhance cognitive functions. With so many benefits, why not move more? (30-40 minutes to complete all 3 modules)

Check out the Physical Activity Module for more information on:

- The four types of exercise and how each is important
- How to begin an exercise program
- How to add more informal exercise into your day

**Sleep Modules**: It may seem when we are inactive during sleep that there isn't anything important happening, but there are processes taking place that are beneficial to your overall health. Wouldn't you like to have unencumbered slumber? (35-40 minutes to complete all 4 modules)

Check out the Sleep Module for more information on:

- How light impacts your sleeping patterns
- The real benefits of sleep
- Immediately implementable tips for a better night's sleep

**Stress Modules**: Stress is a feeling most of us are all too familiar with. We may have ways to cope, but too much stress can overwhelm our body's natural defences against disease. How can we protect against and manage stress in a healthy way? (30-40 minutes to complete all 3 modules)

Check out the Stress Module for more information on:

- What long-term stress really is
- The physical and emotional effects of long-term stress

The lifestyle habits that protect against stress

For additional questions regarding the Wellness Program, please contact Shandy Brickler at shandy.brickler@wayne.k12.in.us or Amy Eaton at amy.eaton@wayne.k12.in.us