2018 Healthy Boiler Wellness Incentive Program FAQs

As healthcare costs continue to rise across the country, the university’s best way to combat this is by helping to improve the overall wellness of our population. Therefore, as part of our initiative to promote wellness within our population, Purdue is introducing a new wellness incentive plan for the 2018 plan year, effective January 1, 2018.

By completing all three objectives listed below, eligible employees and spouses will receive the respective funds into their Health Savings Account (HSA) or into a Health Reimbursement Account (HRA).

1. Select a primary care provider - $50 employee only/$100 employee & spouse
2. Complete a physical & biometrics - $100 employee only/$200 employee & spouse
3. Complete two pre-approved wellness activities - $100 employee only/$200 employee & spouse

Eligibility

Q. Who is eligible to participate in the program?

All benefits-eligible employees as well as spouses covered under one of the Purdue health plans.

Q. Are dependent children eligible to participate?

No, only benefits eligible employees and spouses covered under one of the Purdue health plans are eligible.

Q. If I am not on Purdue’s medical plans, am I eligible to participate in the incentive program?

Yes, non-medical participants are eligible to participate.

HSA, HRA, and FSA

Q. How much money can I earn?

Up to $250 for employee-only participation and up to $500 for employee and covered spouse participation.

Q. How will I receive the incentive dollars?

If you are currently receiving contributions to an HSA, the funds will be deposited into your account quarterly when eligible.

If you are not eligible to receive contributions to an HSA, an HRA will be opened for you and the funds will be deposited quarterly when eligible. An HRA will only be opened for those who are ineligible to receive contributions to an HSA. Some examples of this are as follows: A person on the Purdue Health Plan, a person taking Medicare Part A, a person opted out of Purdue’s medical plans/is on a health plan outside of Purdue.

An individual with a FSA will receive a HRA.
Q. What is an HRA?

An HRA is a Health Reimbursement Account. HRA accounts are similar to flexible spending accounts (FSA). The funds in this account can be used for qualified medical, vision, prescription and dental expenses you pay out of pocket, like funds in a Flexible Spending Account (FSA).

Q. How does the HRA get set up?

For those who are not receiving contributions to an HSA, an HRA will be opened automatically based on the quarterly incentive pay schedule if you have completed the first eligible objective. Ex: If you identify your primary care provider in January, an HRA will be opened on April 15 with $50 (or $100 if your covered spouse identifies their primary care provider as well).

Q. How will employees access HRA funds?

Employees will receive a debit card from PayFlex which can be used to pay for eligible expenses. Employees who are participating in a health care Flexible Spending Account (FSA) will use the same PayFlex card they received for the FSA. Funds will first be spent from the HRA, then from the FSA once the HRA is exhausted.

Q. When will I receive the incentive dollars I have earned?

The funds will be deposited quarterly: April 15, July 15 and October 15. A report in aggregate will be provided to Human Resources indicating how much each person should receive based on completed items. Human Resources will not receive any personal health information related to your incentive completion.

Q. Do these funds roll over into the next year?

If you have an HSA, yes the funds will roll over.

If you have an HRA, no. You will have until the end of the year (unless you retire or leave Purdue, in which case you would have until the date of separation) to incur eligible expenses and until March 31, 2019, to submit claims for reimbursement.

Q. Does the HSA contributions received by the incentive program apply to our annual maximum?

Yes, participation and funds received into an HSA from this program apply to your annual maximum.

Q. What if the additional HSA contribution exceeds the maximum?

HSA’s can be changed at any time during the year. You will need to change your contributions to avoid the max. If you go over the max, you’ll have to pay taxes on any exceeding amount.
Provider, Annual, and Biometrics

Q. What if I don’t have a primary care provider?

You can find a provider by going to the Anthem website at www.anthem.com or the Castlight website at www.castlighthealth.com. Once you choose a provider, make an appointment to establish him or her as your primary care provider and to receive your annual physical, including a biometrics screening.

Q. Can I designate someone at the Center for Healthy Living as my primary care provider?

Yes. If you are currently established with a provider at the Center for Healthy Living, you may designate them as your primary care provider. If you are not currently established with a primary care provider or you would like to change providers, you may designate a Center for Healthy Living provider.

Q. What constitutes an annual physical?

The annual physical is a comprehensive exam that is prevention focused, not problem focused. Typically the exam is performed by your primary care provider and includes the following:

- Past medical, social and family history
- Complete physical exam and review of body systems
- Review of medications
- Immunizations
- Counseling/anticipatory guidance/risk factor reduction interventions
- Review of age/gender appropriate screening tests

Q. What if I already had my annual physical?

To qualify for the incentive, your physical will need to have been completed between January 1, 2018, and September 30, 2018. You are eligible to get a physical even if it hasn’t been a full year since your last physical.

Q. Will a health screening at a health fair count for the incentive?

No. The biometrics form needs to be completed by your provider as part of the annual routine physical.

Q. Will my Mammogram, Colonoscopy, or Pap smear count as my annual physical?

No, a mammogram, colonoscopy, or a Pap smear are typical testing that can be a part of your annual physical but does not count as receiving a complete physical.

Q. Are the annual physical and biometrics’ covered by our insurance?

Yes, both are considered preventative. Preventatives are no cost to the employee.
Q. What is included in a biometric screening?

Biometric tests required include:

- Blood Draw for Cholesterol (TC), HDL Cholesterol, LDL Cholesterol, Glucose, A1C and Triglycerides
- Blood Pressure
- Height/Weight/Body Mass Index (BMI)

You will need to download the Center for Healthy Living Provider Screening form and take it with you to your annual physical. Your primary care provider will need to sign it before you upload it to the Healthy Boiler portal as documentation of completing this step.

Q. What if my primary care provider wants to charge me to complete the biometrics form?

Typically, a provider will complete the form as part of your physical but some may charge a fee. You can inquire about your provider’s policy when scheduling your appointment. The Center for Healthy Living will not charge for the routine physical and completion of the biometrics form.

Q. What will the biometrics be used for and who can see them?

The information from your physical and the results from your biometric screening will be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you services through the wellness program, such as, but not limited to health coaching, medication therapy or weight management. You also are encouraged to share your results or concerns with your own primary care provider.

Q. Do I have to complete the tasks in order?

No, you can complete the tasks in any order; however, task 1 must be completed to be paid for task 2 and tasks 1 and 2 must be completed prior to receiving funds for task 3. For example, if you run a 5K in January, it will still count as an approved activity but you will not receive funds until tasks 1 and 2 are also completed. The same applies to task 2 and task 3. For example, you can run a 5K and attend a wellness education workshop in January (task 3) and then get your annual physical and submit your biometrics in February (task 2), but you won’t receive the funds for those until you have identified your Primary Care Provider (task 1). See the chart below for reference:

<table>
<thead>
<tr>
<th>Must complete task 1 to be paid for task 2. Must complete tasks 1 and 2 to be eligible to receive payment for task 3.</th>
<th>Employee or Spouse Only</th>
<th>Employee + Spouse</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Identify Primary Care Provider</td>
<td>$50</td>
<td>$100</td>
</tr>
<tr>
<td>2. Complete annual physical &amp; biometrics</td>
<td>$100</td>
<td>$200</td>
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<tr>
<td>3. Participate in a minimum of two pre-approved wellness activities</td>
<td>$100</td>
<td>$200</td>
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**Enrollment**

Q. How do we enroll for the Incentive program?

After the employee has registered on the wellness portal, completion of the objectives will “enroll” the employee into the incentive program.

Q. How does my spouse enroll?

After the spouse has registered on the wellness portal, completion of the objectives will “enroll” the spouse into the incentive program.

Q. If I started a wellness program in 2017 and continue in 2018, will it count toward the incentive?

If the wellness program is started in 2017 and is continued into 2018 while meeting the incentive criteria, the program will be awarded. For example, if you are enrolled in a weight management series prior to January 1, 2018 and continue your enrollment into 2018, once you complete at least three sessions, you would have completed the ‘wellness education series’ category.

Q. Where can I go for more information on the Healthy Boiler Wellness Incentive program?

- Visit the Healthy Boiler Wellness Program portal at [www.healthyboiler.com](http://www.healthyboiler.com). To register,
  - Click the REGISTER button (in gold)
  - When prompted, provide your first name (as it appears on your pay stub)
  - Provide your last name (as it appears on your pay stub)
  - Enter your Employee ID number including two leading zeros, for a total of 10 digits
  - Continue with the steps as prompted to finish registration

- Email [healthyboiler@purdue.edu](mailto:healthyboiler@purdue.edu).

- Assistance is also available from Human Resources. Contact your campus-specific Human Resources department at the number below:
  - West Lafayette: 765-494-2222
  - Fort Wayne: 260-481-6684
  - Purdue Northwest – Hammond and Westville – 219-989-2251

FAQ will continually be updated based on incoming questions.