

## City of Sarasota's Wellness Incentive Program

The City of Sarasota is committed to wellness and health and continues to adopt plans to encourage employees in healthy behaviors. The City's benefit program includes incentives for covered members over the age of 19 (maximum of two per family) for each health target achieved. Eligible participants in this program include City employees, retirees and one of their dependents over the age of 19.

These voluntary incentives are calculated on the following wellness targets being met. Please have your Primary Care Physician complete the Employee Wellness Target form after testing results are received. Fax or return the cover letter form to the Human Resources Office.

### Wellness Targets

Measurement	Targets
Complete Health Risk Assessment (HRA) at Health Center. Initial blood draw & return Dr appt.	Completed by 11/10/2011
Weight Measurement a. Waist Circumference <b>OR</b> b. Body Mass Index	Men-Under 40" Women-Under 35" 24 or Less
Tobacco Use	No Use Detected
Blood Sugar	60-120 mg/dl
Triglycerides	150 mg/dl or less
Blood Pressure	Systolic-120 or less Diastolic-80 or less
Total Cholesterol	199 mg/dl or less

Members may achieve any or all targets. The incentive is calculated on a **maximum of five targets**. You may enroll in the program one time per year during Open Enrollment. If you choose to participate in the program, each member (**up to a maximum of two covered members over the age of 19, one must be the employee or retiree**) must certify the outcomes achieved through your primary care physician.

**You will have the option of buying down your annual deductible or reducing your payroll deduction.** You will be asked to choose which option you prefer and this option will be effective January 1, 2012. If you fail to elect an option, your incentive points will be applied towards your annual deductible.

***The results are due to Human Resources by November 10th, 2011***

-no exceptions-

## Summary of Program

This program is completely voluntary. If you choose to participate you will need to go to your Primary Care Physician or make an appointment at the Employee Health Center for blood work. Once your blood work is completed, the doctor should be able to complete the worksheet located on the doctor's letter, see page 3 of this form. At that point you and your doctor can determine how many targets you have achieved. This is the number that needs to be marked on the FAX cover letter (page 4 of this packet) and returned to Human Resources.

Do not return any medical information to Human Resources; only return the number of targets met. The incentives are calculated on a maximum of five targets. Each target is worth \$50 for the payroll buy-down or \$100 for the deductible buy-down.

You will need to indicate on the form if you would like your targets applied to your payroll/pension deduction or your deductible. If no selection is made, the points will be applied to your annual deductible.

Your information or blood work results can be no more than 12 months old. If you have not had an annual physical or blood work in the past 12 months, you will need to get updated information by making an appointment with your doctor or at the Employee Health Center.

**Deadline for acceptance of forms will be November 10<sup>th</sup>, 2011. This deadline cannot be extended so please plan ahead.**



To: Doctor's Office

The City of Sarasota's 2012 benefit program includes wellness incentives for members over the age of 19. These incentives are calculated on the wellness targets that are listed below.

Four of these measures can be determined from a laboratory blood draw; the other two measures can be completed during an office visit.

Please complete the blood pressure reading and the weight measurement component of these measures and document them below. When the laboratory blood draw results are received, please complete the remaining measurements below.

Once a total of the measurements are completed on the form below, please complete the reverse side of this form and fax ONLY the reverse side with the total of measurements that were met, to the City of Sarasota Human Resources office. Please contact the Human Resources office at 941-951-3634 if you have any questions on this program or this form.

### Wellness Targets

Measurement	Targets	Achieved	Not Achieved
Complete Health Risk Assessment (HRA) at Health Center. Initial blood draw & return Dr appt.	Complete by 11/10/2011		
<u>Weight Measurement</u> a. Waist Circumference <i>OR</i> b. Body Mass Index	Men-Under 40" Women-Under 35" 24 or Less		
Tobacco Use	No Use Detected		
Blood Sugar	60-120 mg/dl		
Triglycerides	150 mg/dl or less		
Blood Pressure	Systolic-120 or less Diastolic-80 or less		
Total Cholesterol	199 mg/dl or less		

Members may achieve any or all targets. The incentive is calculated on a maximum of five targets.

**Thank you for participating with your patient in the City of Sarasota's Wellness Incentive Program**



**City of Sarasota Employee Wellness Targets**  
Employee can return to HR or Physician may fax this page

**Fax #: 941-951-3635**

**-Employee to complete-**

I, \_\_\_\_\_, authorize my Doctor to complete and return this information to the City of Sarasota.

Plan Member's Name (if dependent is listed above) \_\_\_\_\_

Name of Physician: \_\_\_\_\_  
Please Print

***I elect to buy-down:***

- Payroll/Pension Deduction
- Annual Deductible

*(if left blank, targets are applied to deductible)*

**-Physician to complete-**

Check total number of Wellness Targets met (calculated from the reverse side of this form). For Example: If the participant met 3 targets, please check the box labeled Three. Only a maximum of 5 targets will be used to calculate the patient's total credits.

**Check Total Number of Wellness Targets met by Patient**  
*(Check only 1 Box)*

- Achieved a total of 1 Target
- Achieved a total of 2 Targets
- Achieved a total of 3 Targets
- Achieved a total of 4 Targets
- Achieved a total of 5 Targets  
(Maximum Allowed)

Physician Signature: \_\_\_\_\_  
*By my signature I certify the screening results.*

Federal Tax Id #: \_\_\_\_\_

Date: \_\_\_\_\_  
*Do not send test results or the reverse side of this form.*

***Return by November 10<sup>th</sup>, 2011***

## **Wellness Results: *How it works***

All employees and retirees and one covered dependent 19 years or older (for a maximum of two per covered family) that elect to participate in the City's voluntary Wellness Incentive Program, must visit their Primary Care Physician with the attached Wellness Target Form. This program is employee-driven meaning you and your dependent will need to work with your Primary Care Physician to complete the weight measurement and blood pressure during your office visit and ask them for a laboratory order for blood work that will measure the other wellness targets. You and your dependent will then need to complete your laboratory visit for your blood work.

If you are completing this through your Primary Care Physician, ask your Primary Care Physician to complete the remaining measures on the Wellness Target Form once your blood work is complete and the results have been sent back to them. The total of the Wellness Targets that have been achieved is the only information that must be returned to Human Resources. The attached Wellness Target Form is a two-sided form. The reverse side is a fax cover letter form that ***must be completed by your Primary Care Physician and returned via fax or submitted to the Human Resources Department by November 10<sup>th</sup>, 2011. The Human Resources Department does not want to receive any medical information from your Primary Care Physician, only the number of targets met.***

The information on the Fax Cover letter will be used to determine the number of Wellness Credits you and your dependents will receive. You will then select the Deductible buy-down option or the Premium buy-down option. The Human Resources Department will use this information and calculate what your savings will be for either the deductible or the premium discount and this will be applied to your 2012 medical coverage.

The following pages will explain the difference between the deductible buy-down and the premium buy-down option. This Wellness program may be subject to changes and revision annually.

***The results are due to Human Resources by November 10th, 2011***

***-no exceptions-***

## Deductible Buy-Down: *How it works*

**Single Coverage:** An employee may buy-down their deductible in \$100 increments for each health target achieved, up to a maximum of five targets. For example, if the employee meets five targets, their annual deductible will equal zero; they will have bought down their deductible by \$500. If the employee meets three targets, their annual deductible will equal \$200; they will have bought down their deductible by \$300 (\$500 annual deductible minus \$300 equals a \$200 deductible).

**Employees with Covered Dependent:** An employee and one additional covered dependent over the age of 19 may buy-down their deductible in \$100 increments for each health target achieved, up to a maximum of five targets. The targets achieved by the two participating members will be totaled and averaged for each family member.

For example, if the employee meets three targets and their spouse meets one target, the employee credit will equal \$300 plus the spouse's credit of \$100 for a total of \$400. The \$400 will be averaged, meaning divided by the two participating family members, with the outcome equaling the average family deductible buy-down of \$200. The annual deductible of \$500 minus the \$200 of the average family buy-down will equal a \$300 deductible applied to all family members.

- Employee achieves = 3 targets = \$300
- Spouse achieves = 1 target = \$100
- = Family credit \$400/2 members

### ***Average family buy-down of \$200***

\$ 500 plan deductible per member

- \$ 200 buy-down

***\$300 deductible applied to each family member in 2011***

### ***Why buy down your deductible?***

The deductible amount for each family member on the plan is \$500 per calendar year. This is the amount of money that you must pay first on medical services like outpatient procedures, surgeries, and hospitalizations. After you have paid your deductible of \$500 for these types of services, your medical coverage begins to cover these services at 80% and you pay 20%. If you know that you are going to use your medical coverage for services that have a deductible, like outpatient surgery or hospitalizations, you may want to buy-down your deductible for the calendar year of 2012.

***Maximum available dollar amount of Wellness Credits is \$500***

## Premium (or Payroll/Pension Deduction) Buy-Down: *How it works*

**Single Coverage:** An employee may buy-down their annual payroll deduction in \$50 increments for each health target achieved, up to a maximum of five targets. For example, if the employee meets five targets, their annual payroll deduction will be reduced by \$250 annually. If the employee meets three targets, their annual payroll deduction will be reduced by \$150 annually.

**Employees with Covered Dependent:** An employee and one additional covered dependent over the age of 19 may buy-down their payroll deduction in \$50 increments for each health target achieved, up to a maximum of five targets. The targets achieved by the two participating members will be totaled and that amount will be subtracted from their total annual payroll deductions for the plus one or family medical plan premiums.

For example, if the employee meets four targets and their spouse meets two target, the employee credit will equal \$200 (4 targets X \$50) plus the spouse's credit of \$100 (2 targets X \$50) for a total of \$300 reduction in payroll premium.

- Employee achieves = 4 targets = \$200
- Spouse achieves = 2 targets = \$100
- = Family credit \$300

***Reduction in annual premiums = \$300/year***

Gold Plan-Employee + Family Rate **\$166.22** per biweekly pay period ***without Wellness Credit***  
(example rates only) \$4,321.72 = Annual Premium without Wellness Credit  
- \$ 300.00 = Family Wellness Credit  
\$4,021.72 /26 pay periods = ***\$154.68 with Wellness Credit***

### ***Why buy down your premium?***

Your payroll or pension deduction is the same as your premium amount. If you want to see savings on your paycheck every payroll, you may want to choose this option. You will have savings that you see automatically every paycheck. If you predict that you are not going to use your medical coverage for services that would apply to deductible and co-insurance then you may want to buy-down your premium amount instead. Please refer to the section under "***Why buy down your deduction?***" to review the services that the \$500 deductible applies to.

***Retirees with a Medicare subsidy or other subsidized rates, surviving spouses and Post-1993 retirees are not eligible for the premium buy-down. They may choose the deductible buy-down only.***

***Maximum available dollar amount of Wellness Credits is \$500***