

TEXAS ASSOCIATION of COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL



Wellness Program Review | Sept. 2015

Titus County

Excise Tax or "Cadillac tax" - 2018

In 2018, if the county medical plan's total cost for employee or family exceeds a certain cost level as determined by the government...

County will be charged a 40% excise tax on amounts over the designated thresholds.

These costs could be passed on to you in the form of higher cost-sharing (e.g. copays, deductibles).

- > 2018 cost threshold: \$10,200 (\$850/month) for single coverage, \$27,500 (\$2,291/month) for family coverage
- Calculation: \$ Amount Over Threshold x 40% x number of full-time employees = \$ Excise Tax Amount
- Thresholds indexed at CPI + 1% in 2019, at CPI thereafter.

Pharmaceutical Costs Major Health Events WHAT COUNTIES ARE UP AGAINST **Chronic Conditions** Illness & Accidents Higher Claims Higher Employer Premiums Budget Issues Reform Health Care Costs Transfer Cost to **Employees** deductible, copays, copremiums insurance, Higher

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TRADITIONAL STRATEGIES TO CONTAIN COSTS

- Do nothing absorb healthcare cost increases
- Increase employee contribution (premium)
- Change the Benefits plan: (transfer cost to employee)
 - Increase deductible or co-insurance percent
 - Increase co-pays or max out-of-pocket
- Reduce benefits <u>OR</u> eliminate benefits
- Offer "passive" wellness programs and hope that your employees participate

BENDING THE COST CURVE

- Texas counties pay 90%-100% of the health insurance premium for employees.
- The cost of health care continues to rise yet county budgets are not increasing at the same pace.
- Personal health behaviors such as overweight, obesity, inadequate exercise and poor nutrition
 → substantially contribute to health risks, serious medical complications, impaired quality of life and increased health care utilization and costs

Health Affairs 28, no. 3 (2009): 845-852.

Impact of Targeted Financial Incentives on Personal Health Behavior. A Review of the Literature. Medical Care Research and Review. Vol. 65: No. 6. (2008). 36S-78S.

2 WAYS TO MINIMIZE UNWANTED REACTIONS

- Lower Costs of Health Care by being a wise consumer (good shopper) when you do need care; and
- 2. Lower Usage by taking better care of yourself and minimizing the need for care. (wellness)



WELLNESS CAN HELP YOU MANAGE COSTS

 The earlier a disease is diagnosed, the more likely it is that it can be cured or successfully managed. A wellmanaged condition will cost less than a poorly managed chronic condition.

[Average healthcare costs for someone who has one or more chronic conditions is 5 times greater than for someone without any chronic conditions.]



Source: The Impact of Chronic Diseases on Healthcare http://www.forahealthieramerica.com/ds/impact-of-chronic-disease.html

WELLNESS INCENTIVE PROGRAMS

- Employers are rewarding employees for changing unhealthy behaviors.
 - Incentives for participation in wellness programs
 - Incentives for achievement of target goals on biometric outcomes such as weight, blood pressure, cholesterol level
 - Tobacco surcharge
- Targeting high cost drivers chronic conditions and unhealthy behaviors – to improve claims experience

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INCENTIVE PROGRAM CONSIDERATIONS

- Incentive program must be voluntary
- Employees must be informed they need to be fully aware of the medical and economic reasons why they should change their behavior
- There must be clearly defined steps that employees can take to change their behavior
- Employees must have reasonable time to take actions to improve their health
- Reasonable accommodations must be made for those unable to engage in activities due to a medical condition or physical limitations

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POSITIVE INCENTIVES (REWARDS)

Rationale – Employees should be rewarded, if through their voluntary actions, they participate in health promotion activities or disease management programs.

- Cash or retail gift cards, prize drawings or gym membership discounts for program participation (need a budget; taxable)
- Premium discount modifying applicable premium contribution, co-payments or deductibles in return for adherence to programs of health promotion and disease prevention (cost neutral; nontaxable)
- Extra PTO or vacation days (can change payroll budget)
- Contribution to Health Savings Account (HSA) for adherence to defined health promotion and disease prevention activities (tied to benefit contributions)

Employee Retirement Income Security Act "ERISA". 1974, Section 702(a)(1).

DISINCENTIVES (PENALTY)

Rationale – Research shows disincentives drive higher engagement in most circumstances because the fear of losing something you have is more motivating than gaining something you do not currently have.

- Financial penalties monthly surcharge for tobacco users or failure to achieve health benchmarks (for outcomes based incentive program)
- Premium surcharge monthly surcharge if an employee opts-out of the wellness incentive program

Health Affairs 28, no. 3 (2009): 845-852. Employee Retirement Income Security Act "ERISA". 1974, Section 702(a)(1).

DEDUCTIBLE CREDIT OPTION

- A deductible credit can be earned by an employee.
 Covered spouses may also earn a deductible credit.
- Employees and covered spouses can earn credit towards their deductible by completing qualifying wellness activities or programs.
- A wide variety of options are offered.
- TAC and BCBSTX are tracking participation in the wellness incentive program; employees do not have to submit additional paperwork to receive credit.

QUALIFYING ACTIVITIES

> Health assessment	\$50
Annual physical exam	\$100
Mammogram	\$75
Colonoscopy	\$75
Biometric screening	\$75
> Flu shot	\$50
Condition Management Program	\$100
Lifestyle Management Program	\$75
Self-directed (online) Course	\$50
Wellness Challenge	\$50

Case Study: Grayson County

464 Covered Employees

Intent: The County's goal was to manage the increase of healthcare costs and to motivate employees to actively engage with a health care provider by utilizing the preventive services available through the County's health care benefit program.

Strategy:

- Tied wellness activities to benefit plan
- Adopted premium surcharge and tobacco surcharge

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Program Overview: Participating employees and spouses have the opportunity to avoid a premium and tobacco surcharge by engaging in specified wellness activities.

Type of Incentive	Activities to Complete	Incentive	Reward Period
Premium Surcharge	Annual Physical	Avoid \$25/month surcharge	Immediately after deadline
Premium Surcharge	Health Assessment	Avoid \$25/month surcharge	Immediately after deadline
Tobacco Surcharge	Tobacco Free Certification	Avoid \$25/month surcharge	Immediately after deadline

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Annual Physical Exam

- Completion of annual physical or well woman exam is tracked by county coordinator via a Wellness Screening Verification Form
- Surcharge stops the first of the month following compliance
- Surcharge applied to both employee and spouse if activities are not completed.
- Annual Exams are covered at 100% for employees of non-grandfathered health plans.

Health Assessment

- Health Assessment tracked through health plan
- Surcharge stops the first of the month following compliance
- Surcharge applied to both employee and spouse if activities are not completed

TOBACCO CERTIFICATION

- A Tobacco Certification form must be submitted by deadline.
- Employees and spouses who certify as a tobacco user AND are not enrolled in a Tobacco Cessation Program before deadline are assessed a monthly surcharge of \$25 per person beginning following month.
- When compliance is met, the surcharge will stop the first of the month following compliance.
- Prescription tobacco cessation drugs are covered at 100% for employees of non-grandfathered health plans.

STRATEGY #2 – MONTHLY SURCHARGE + TOBACCO SURCHARGE - **NON- GRANDFATHERED PLAN**

Case Study: Kaufman County

492 Covered Employees

Intent: The county's goal is to manage increasing healthcare costs and support the overall health and wellness of it's employees.

Strategy:

- Tied wellness activities to benefit design
- Offered Personal Time Off as incentive
- Adopted Tobacco Surcharge for tobacco users

STRATEGY #2 – MONTHLY SURCHARGE + TOBACCO SURCHARGE - **NON- GRANDFATHERED PLAN**

Program Overview: Employees and spouses who are enrolled in the County's health care plan have the opportunity to qualify for wellness incentive by participating in specified activities.

Type of Incentive	Activity to Complete	Incentive	Reward Period	Opt-Out of Wellness Incentive Program
Personal Time Off and Monthly Surcharge	Annual Physical	8 hrs. PTO reward AND Contribute \$0 towards surcharge	Current Plan Year	\$25/Month Physical/Wellness Surcharge
Non-Tobacco User Discount Program	Tobacco Free Certification	Waives \$25/month premium surcharge	Following plan year	\$25/month premium surcharge

STRATEGY #2 – MONTHLY SURCHARGE + TOBACCO SURCHARGE - **NON- GRANDFATHERED PLAN**

ANNUAL PHYSICAL /WELLNESS EXAM

 Kaufman County will grant each employee eight (8) hours of paid leave for complying with this requirement for the current plan year.

TOBACCO CERTIFICATION

- Kaufman County has implemented a Non-Tobacco User Discount Program to reward those members who do not use tobacco products.
- To claim the non-tobacco user discount, employees must sign and return a completed Affidavit. Failure to return the Affidavit by the deadline will disqualify employee from claiming the 2015 Non-Tobacco User Discount, even if they do not use tobacco products.
- The Non-Tobacco User Discount waives the \$25.00 monthly cost of the health insurance premium.

STRATEGY #3 – PREMIUM SURCHARGE NON-GRANDFATHERED PLAN

Case Study: Schleicher County

40 Covered Employees

Incentive: The County will continue to pay 100 percent of the employee-only monthly contribution for medical coverage for employees willing to complete three wellness activities.

Strategy:

- Tied wellness activities to benefit design
- Adopted Premium Surcharge

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STRATEGY #3 – PREMIUM SURCHARGE NON-GRANDFATHERED PLAN

Program Overview: Participating employees and spouses have the opportunity to avoid a premium surcharge by engaging in specified wellness activities.

Type of Incentive	Activities to Complete* (must complete all 3)	Incentive	Opt-Out of Wellness Incentive Program
	1)Annual Physical		
	2)Health Assessment		•
Premium Surcharge	 3) Choice of: Achievement of Condition Management Coaching Goals; or Achievement of Lifestyle Coaching Goals, if member has no Condition 	Contribute \$0 Per Month	Contribute \$35-\$40 per month (or up to \$400-\$500 per year)

STRATEGY #4 – OUTCOMES BASED

Program Overview: If employees or covered spouse/domestic partner complete any of the specified activities, they earn a discount reflected in ongoing paychecks throughout the year.

Type of Incentive	Activities to Complete	Incentive	Reward Period
	Know Your Numbers – Biometric Screening	\$300 premium discount (employee and spouse each qualify for this incentive)	
Premium Discount on Medical Plan Premiums	WebMD Health	\$100 premium discount (employee and spouse each qualify for this incentive)	Ongoing throughout year
	Survey Meet health goals through Biometric Screening	\$575 premium discount for Employee; \$510 discount for Spouse	If employees missed one or more goals, they need to complete a Health Coaching Program and show progress toward at least one of the goals they missed by deadline.

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CONTRIBUTION DIFFERENTIAL - SAMPLE

Guideline	Health Action	Wellness Rate	2016 Contribution (Opt-Out of Wellness Incentive Program)
Complete two qualifying health actions to earn incentive. Qualifying health actions completed by July 31, 2016 are eligible.	 Obtain an annual physical/wellness exam through a network provider. Engage in one (1) of the following: a. Condition Management b. Lifestyle Management (tobacco cessation or weight management health coaching) c. County-sponsored activity: Wellness Walk (quarterly) d. Biometric Screening via Catapult Health (vendor travel fees may apply) 	When an employee completes these two health activities, he/she will pay \$0 towards their health benefits (employee only coverage).	Employee contributes \$40 per month towards their health benefits.

HEALTH ACTIVITIES

Annual Physical/ Wellness Checkup

- Members must go to a network provider to receive credit.
- Annual exam covered at 100% with no co-pay, deductible or co-insurance, when using a network provider.
- Tracking and reporting managed by BCBSTX and TAC.

Condition Management

- Members must enroll in the program to receive credit.
- chronic conditions Confidential, telephonic health coaching for a range of
- Participants gain access to Medicine Match Prescription Discount.
- Tracking and reporting managed by BCBSTX and TAC

Tobacco Cessation Health Coaching

- Members must enroll in the program to receive credit.
- Confidential, telephonic support for smokers who want to quit.
- Cessation medications covered at 100%
- Tracking and reporting managed by BCBSTX and TAC.

HEALTH ACTIVITIES

Weight Management Health Coadhing

- Members must enroll in the program to receive credit
- goal setting Confidential, telephonic support and guidance through ifestyle and motivational coaching and personalized
- Tracking and reporting managed by BCBSTX and TAC

Preventive Care

- Members must go to a health care provider and complete a screening for cervical cancer, breast cancer colon cancer or prostate cancer to receive credit.
- Screening(s) based on clinical recommendation.
- Screenings covered at 100% with no co-pays, deductibles or co-insurance, when using a network provider.
- Tracking and reporting managed by BCBSTX and TAC.

Biometric Screening

- Members must obtain biometric screening to receive credit
- Catapult Health, (travel fees apply) to enable tracking and reporting by BCBSTX and TAC County must use BCBSTX-approved biometric vendor,
- County may use local network provider but tracking and reporting must be managed by the County

RULES FOR **NON-GRANDFATHERED**INCENTIVES/SURCHARGES

- Participatory wellness programs continue to have no limits on incentives* (for example: annual exams or biometrics without requiring certain outcomes).
- **Health Contingent Programs:** Requires an individual to satisfy a standard related to a health factor.
- The sum of all incentives or surcharges for health-contingent wellness programs cannot exceed 30%* of the total cost of coverage and may reach up to 50% for wellness programs designed to prevent or reduce tobacco use.

*Example: Total cost of coverage: \$500 \$500 x 30% = \$150 is maximum incentive or surcharge

RULES FOR **NON-GRANDFATHERED**INCENTIVES/SURCHARGES

- Activity-based programs
 offer rewards to an individual who
 performs or completes an activity such as walking, a diet or a
 fitness activity. To be an activity-based program, the program may
 not require the individual to achieve or maintain a specific health
 outcome such as specific BMI or blood pressure; and
- <u>Outcome-based programs</u> offer a reward to an individual to achieve or maintain a specific health outcome, such as not smoking or achieving a specific biometric screening result such as BMI under 30 or blood pressure under 140/90.

^{*}Always review current law to ensure wellness program compliance.

^{*}Rule applies to non-grandfathered plans; for grandfathered plans, specific and much lower limits apply for any incentive related to the plan such as premium differential or deductible discount.

LEGAL CONSIDERATIONS

- There must be a reasonable alternative provided for individuals who find it unreasonably difficult to complete any of the health activities due to a medical condition, disability, or if it is medically inadvisable for you to complete such requirements.
- If a program is outcomes based, such as requiring an employee to be tobacco free, Employees must be given the opportunity to earn reward or avoid penalty through an alternative means if they fail the initial outcome level. For example, an employer could ask the employee to participate in a tobacco cessation program to earn same earn reward/avoid penalty.
- Notice of both considerations above must be published on plan materials

CONCLUSIONS

- Review your claims data for preventable health indicators and high cost-drivers;
- Tie strategic wellness activities to your benefit design to encourage employees to take voluntary actions to improve health behavior;
- Prevention and wellness are key to cost-containment;
- Be aware of legal or tax considerations when exploring your incentive options; and
- Maintain careful adherence to HIPAA, ERISA and other laws.

Healthy County Program Overview



Together.

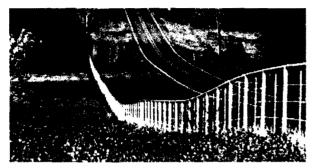
Better.

Stronger.

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Healthy County Programs



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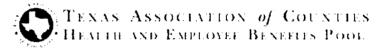






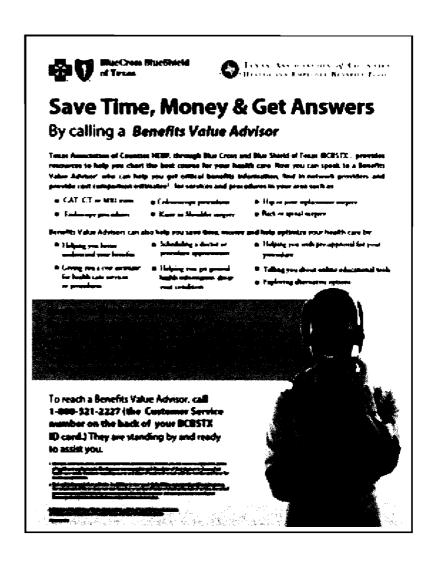






Benefits Value Advisor

- Out-of-pocket cost estimates and comparison shopping;
- Schedule a doctor or procedure appointment;
- Understand your benefits;
- Get general health information;
 and
- Help with precertification.



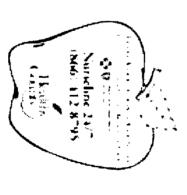
24 Hour Nurse-line



Registered nurses offer health care information through a toll-free telephone number



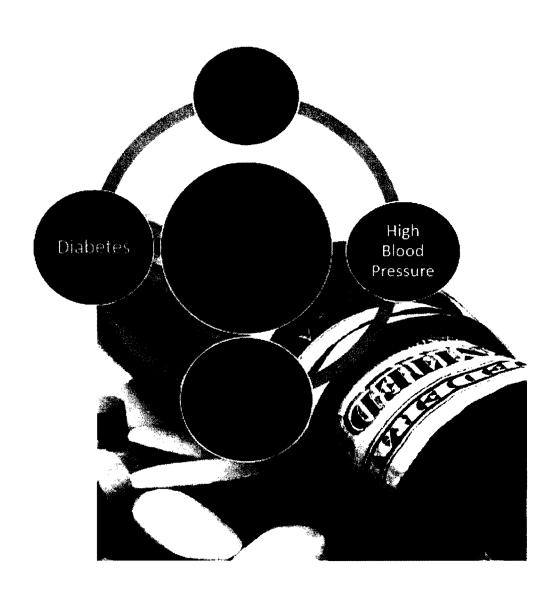




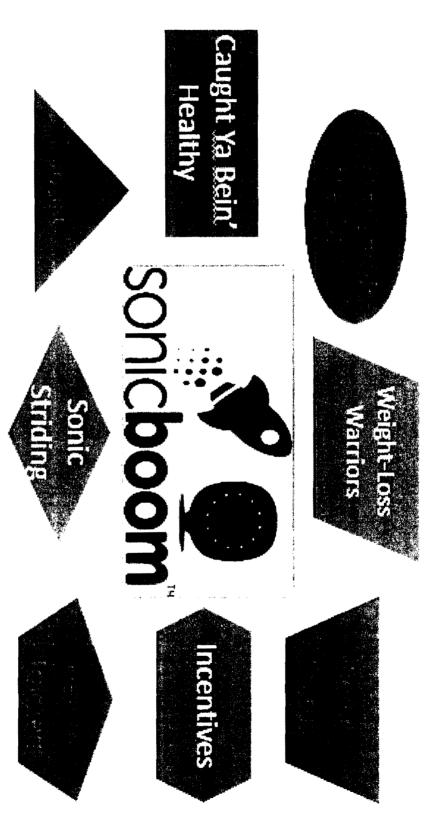
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Medicine Match

When you (or your covered spouse) enroll in Condition Management, you automatically receive a 50% discount for the medications you fill at your pharmacy or mail order to treat these conditions.



Sonic Boom Program



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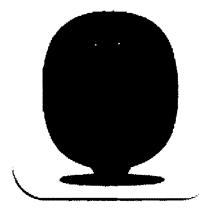
Physical Activity with Sonic Boom

Sonic Boom Wellness

- Year-round fitness program that encourages healthy behaviors;
- Regular challenges;
- Interactive online features;

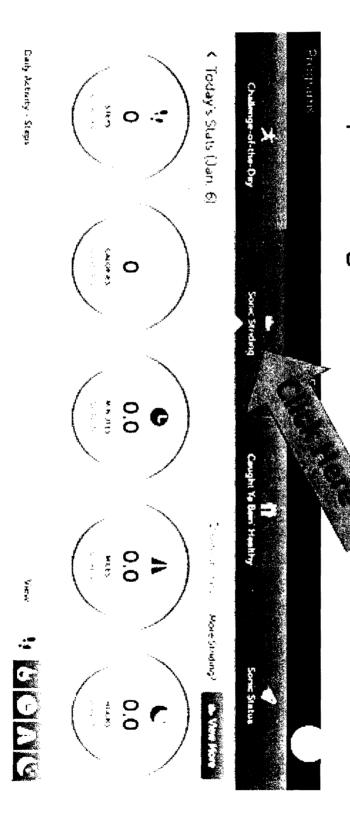
Sonic Pedometer

- Just clip it to your shoe and it will track all of your activity; and
- Walking, running, biking, elliptical and even swimming.



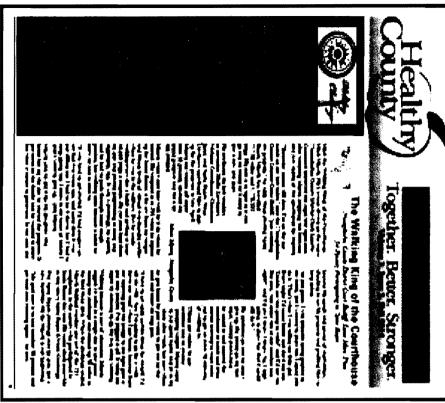
Sonic Striding Dashboard

set personal goals. Participants are able to view daily activity and



Healthy County Newsletter

Delivered to home addressed twice a year.



Healthy Byte Monthly Email

Subscribe at www.county.org/hcmonthly



THANK YOU

Texas Association of Counties

Health and Employee Benefits Pool (HEBP)

For more information, contact the TAC HEBP Wellness Consultant Team at:

Email: <u>healthycounty@county.org</u>

Phone: (512)478-8753 ● (800)456-5974

www.county.org/HealthyCounty

Texas Association of Counties

HEALTHY COUNTY. HEALTHY YOU.

New Wellness Incentive Program Kicks Off January 1!

ABC County











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TVATTube Refer Complete
The trace incentive Proposition
Theorems by July 11, 2016.

0010 Tale: Opt-out of Waliness Incentive Program.

Employee

\$0 per Month

\$50 per Month/ No Annual Exam \$20 per Month/ Tobacco User & No tobacco cessation (up to \$840 per year)

Covered employees who complete the wellness incentive program in 2016 will be eligible to receive a \$840 credit towards your 2016 health plan contribution from Oct. 1, 2016 – Sept. 30, 2017. In other words, the county will continue to pay 100 percent of the employee-only monthly contribution for medical coverage if an employee completes the program requirements, which are described in this brochure.

If you opt out of the Wellness Incentive Program, up to a \$70 monthly contribution towards your health plan benefits will be payroll deducted from Oct. 1, 2016 to Sept. 30, 2017. Here's how to save \$840:

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Rather than treating a condition after it has progressed, preventive care aims to prevent disease. Getting an annual checkup is important to maintaining good health and disease prevention, and should be an integral part of anyone's health care routine. During an annual preventive exam, the doctor will focus on helping you maintain proper health by incorporating a healthy lifestyle, and the doctor may recommend preventive care steps and goals depending on your overall health, family history, gender and age.

The exam must be billed by your provider as wellness/preventive to receive credit for completion of this activity.

Preventive Exams covered at 100%

Physical exams are covered at 100% and are not subject to co-pay unless additional health concerns are addressed at the time of visit, which pay prompt an office visit co-pay. ABC County will be providing an opportunity for employees to receive an on-site preventive exam in Spring 2016. Stay tuned for more details on your chance to complete the annual exam requirement on-site at your worksite.



Certify as a Tobacco Non-User OR complete a Tobacco Cessation Program

ABC County's Tobacco User Certification program requires employees that are enrolled in the County's health care benefit plan to certify themselves as a Tobacco User or a Tobacco Non-User. A Tobacco Certification form must be submitted from January 1, 2016 to July 31, 2016. Employees who certify as a tobacco user can avoid the \$20 monthly premium by completing a tobacco cessation program as described below. Employees who choose this option and have not completed a Tobacco Cessation Program anytime between June 1, 2015 and July 31, 2016 will pay a monthly surcharge of \$20 beginning October 1, 2016. Tobacco products include, but are not limited to cigarettes, cigars, pipes, chewing tobacco, dip, snuff and all of the forms of smoke-less tobacco and any other smoking devices that use tobacco.

All employees must complete a Tobacco Certification form between January 1, 2016 and July 31, 2016. To complete the form go to: www.county.org/tobaccoABCcounty

Complete a Tobacco Cessation Program

Choose one (1) program from the list below.

Complete a Personal Telephonic Wellness Coaching
 Tobacco Cessation Program

A Wellness Coach will be assigned to help you meet your goals and provide periodic progress checkups. Your coach will take a look at your lifestyle and habits, and help you figure out what's most important to you and what you need to be successful. Once you engage with your Wellness Coach, you will recieve a toolkit in the mail that provides additional support at your home.

To enroll in the personal coaching program:

Call (866) 412-8795, enter BCBSTX ID# then select option 1 for Lifestyle Management when prompted.

OR

Complete a 12 week Online Self-Directed Tobacco Cessation Program

You can also choose to take online tobacco cessation courses that let you work at your own pace to reach your goals. Track your progress as you make your way through each lesson. To get the most out of this course, we recommend that you complete one lesson per week however, you can complete the lessons at your own pace. Each lesson requires about 15 minutes of study, and there are helpful activities to complete along the way.

To access the 12 week online program, go to:

- http://mybenefits.county.org , click "Get Connected", then click "BCBSTX;"
- Click "Well onTarget" link and click "Quitting Tobacco" link under "onmytime courses".

Prescription Tobacco Cessation Drugs are covered at 100%

Questions about which medications are covered under the \$0 copay should be directed to CVS Caremark at (800) 552-8159.

How Can I Check If I've Completed an Annual Exam at a physician's office or Tobacco Cessation?

Log into Blue Access for Members at https://mybenefits.county.org to view your "Incentive" page.

- · Select "Get Connected"
- Select the "BlueCross BlueShield of Texas" link.
- Select the blue "My Coverage" tab near the top of the page.
- In the gray "My Coverage" box in the upper left hand corner, Select "Incentives" (last link in the box).
- In the center of the page, click on "Visit Site" in blue. This page has information listed for each program activity that
 has been earned.
- Hover over the blue "My Activities" bar at the top of the page and click on "Completed Activities" and you will see the
 activities you have completed there.
- The current viewing period for tracking activites is 6/1/15 through 12/31/15 and the next viewing period begins 1/1/16 and ends 9/30/16.

Resources

- Healthy County website details about available wellness programs and resources, wellness challenges and much more: www.county.org/healthycounty
- If you have any questions related to the Wellness Incentive or wellness programs administered by the Texas Association of Counties Health and Employee Benefits Pool, contact Carrye Chen, Wellness Consultant, at (800) 456-5974 or email carryec@county.org.
- For registration, password or login problems with Blue Access for Members Contact the BCBSTX Technical Help Desk toll-free at (877) 806-9380, Monday-Friday, 7 a.m.- 9 p.m. CST, email support@onlinehealth.com, or click on the "Contact us" link located on every page within Well on Target.

Tips for Scheduling Your Annual Physical Exam Appointment

- Schedule your appointment with a network provider or sign up to attend an onsite preventive screening at the county in the Spring of 2016 so you don't risk missing the July 31, 2016 deadline.
- Ensure your selected provider is a network provider under the BlueCross BlueShield (BCBS) Blue Choice PPO
 Network. Use the Provider Finder at www.bcbstx.com or log into https://mybenefits.county.org, select the Get
 Connected link and then select the BlueCross BlueShield of Texas link.
- Inform the doctor's office appointment staff that you are scheduling your "annual wellness checkup".





Preventive Health Coverage at 100%

Your health care benefits through Blue Cross and Blue Shield of Texas may provide certain preventive health services paid at 100 percent, with no copayment, deductible or coinsurance on your part, when using a network provider. For details on how these benefits apply to your coverage and the most up-to-date list of covered services, call the Customer Service number listed on your member ID card.

Covered Preventive Care Items/Services

Children and Adolescents

Newborns

- Screening for hearing loss, hypothyroidism, sickle cell disease and phenylketonuria (PKU)
- Gonorrhea preventive medication for eyes

Immunizations

- Diphtheria, Tetanus, Pertussis
- Haemophilus influenzae type B
- Hepatitis A and B
- Human Papillomavirus (HPV)
- Influenza (Flu)
- Measles, Mumps, Rubella
- Meningococcal
- Pneumococcal (pneumonia)
- Inactivated Poliovirus
- Rotavirus
- Varicella (chickenpox)

General Health Screenings

- Routine physicals/exams
- · Medical history for all children throughout development
- Height, weight and Body Mass Index (BMI) measurements
- Developmental screening
- Autism screening
- · Behavioral assessment
- · Visual acuity screening
- · Oral health risk assessment
- Hematocrit or hemoglobin screening
- Obesity screening and weight management counseling
- Lead screening
- Dyslipidemia screening

- Tuberculin testing
- · Depression screening
- · Alcohol and drug use assessment
- Counseling to prevent sexually transmitted infections (STIs)
- · Cervical dysplasia screening
- · HIV screening

Adults

General Health Screenings

- · Routine physicals/exams
- · Blood pressure screening
- · Cholesterol screening
- · Type 2 diabetes screening
- HIV and sexually transmitted infections (STIs) screenings

Cancer Screenings

- · Breast cancer mammography
- Breast cancer chemoprevention counseling
- · Cervical cancer pap test for women
- Colorectal cancer screenings including fecal occult blood testing, sigmoidoscopy or colonoscopy
- Prostate cancer (PSA) screening for men

Health Counseling

Doctors are encouraged to counsel patients about these health issues and refer them to appropriate resources as needed:

- Healthy diet
- · Weight loss
- · Tobacco use
- · Alcohol misuse
- Depression
- Prevention of sexually transmitted infections (STIs)
- · Use of aspirin to prevent cardiovascular disease

Immunizations

- · Hepatitis A and B
- · Herpes Zoster
- Human Papillomavirus (HPV)
- Influenza (Flu)
- · Measles, Mumps, Rubella
- Meningococcal
- Pneumococcal (pneumonia)
- · Tetanus, Diphtheria, Pertussis
- Varicella (chickenpox)

Men

Abdominal aortic aneurysm one-time screening

Women

- · Osteoporosis screening
- · Chlamydia infection screening
- · Gonorrhea and syphilis screening
- BRCA counseling about genetic testing

Pregnant Women

- Anemia screening for iron deficiency
- Tobacco cessation counseling
- · Syphilis screening
- · Hepatitis B screening
- Rh incompatibility blood type testing
- Bacteriuria urinary tract infection screening
- · Breastfeeding education

1 These include:

- Evidence-based items/services rated A or B in the current recommendations of the U.S. Preventive Services Task Force (ahrq.gov)
- Routine immunizations for children, adolescents and adults recommended by the Advisory Committee on Immunization Practices
 of the Centers for Disease Control and Prevention (cdc.gov/vaccines)
- Evidence-informed preventive care and screenings for infants, children and adolescents in the comprehensive guidelines of the Health Resources and Services Administration (hrsa.gov)
- Evidence-based preventive care and screenings for women described in the comprehensive guidelines of the Health Resources and Services Administration (hrsa.gov)

This information is a high-level summary and for general informational purposes only. The information is not comprehensive and does not constitute legal, tax, compliance or other advice or guidance.





Save Time, Money & Get Answers

By calling a **Benefits Value Advisor**

Texas Association of Counties HEBP, through Blue Cross and Blue Shield of Texas (BCBSTX), provides resources to help you chart the best course for your health care. Now you can speak to a Benefits Value Advisor¹ who can help you get critical benefits information, find in-network providers and provide cost comparison estimates² for services and procedures in your area such as:

- CAT, CT or MRI scans
- Colonoscopy procedures
- Endoscopy procedures
- Knee or Shoulder surgery
- Hip or joint replacement surgery
- Back or spinal surgery

Benefits Value Advisors can also help you save time, money and help optimize your health care by:

- Helping you better understand your benefits
- Giving you a cost estimate² for health care services or procedures
- Scheduling a doctor or procedure appointment
- Helping you get general health information about your condition
- Helping you with pre-approval for your procedure
- Telling you about online educational tools
- Exploring alternative options

Benefits Value Advisors Help with Cost Comparison

For example, if your doctor wants you to get an MRI of your knee, you can call a Benefits Value Advisor. The Advisor can search an area for in-network MRI providers and the estimated cost for an MRI at each provider. This way, you will have more information when choosing where to go for your MRI. If you like, the Advisor can then schedule the MRI for you with the provider you choose, and help you with pre-approval for the service.

To reach a Benefits Value Advisor, call 1-800-521-2227 (the Customer Service number on the back of your BCBSTX **ID card.)** They are standing by and ready to assist you.

- 1. Member communications and information from Benefits Value Advisors are not meant to replace the advice of health care professionals. Members are encouraged to seek the advice of their doctors to discuss their health care needs. Decisions regarding course and place of treatment remain with the member and his or her health care providers.
- 2. Cost estimates are just an estimate. In addition to your usual deductibles, copayments and/or coinsurance, the actual cost of the services may vary based on a number of factors including the date of service, the actual procedure performed and what services were billed by the provider and your particular benefit plan. Coverage is subject to the limitations and exclusions of your plan.



Medicine Match

Get 50 Percent Off Prescriptions!

Healthy County, the Texas Association of Counties Health and Employee Benefits Pool's (TAC HEBP) wellness program, encourages covered members to take advantage of Medicine Match by enrolling in a condition management program. Medicine Match is designed to make treating asthma, diabetes, cholesterol and high blood pressure more affordable.

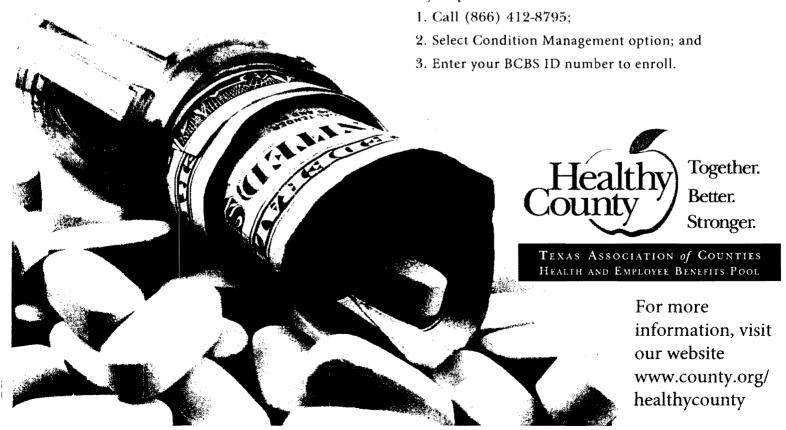
When enrolled in a condition management program for these conditions, members and covered spouses automatically receive a 50 percent reduction in co-pays for the medications filled through the pharmacy or by mail order that treat these conditions.

Condition management participants get:

- 50 percent reduction in co-pays for covered medications and supplies that treat asthma, diabetes, high blood pressure, and high cholesterol;
- Deductibles waived on applicable prescription plans;
- Information and tools to control symptoms;
- A personal advisor to walk through each step and help participants learn to live better with a chronic condition.

How to enroll in a condition management program:

TAC HEBP members and covered spouses can sign up for a condition management program in three easy steps:



HEALTHY LIFESTYLE REWARDS 2015

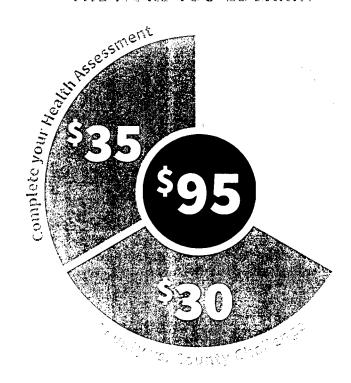


Earh Up To \$95! Whatever your health goals...

Starting Jan. 1, when you participate in Healthy County wellness programs, you can earn up to \$95! Wellness programs can help you lose weight, look and feel great, have more energy and live longer by reducing or eliminating health risks like high blood pressure, high cholesterol, high blood glucose, physical inactivity and poor diet. For more info visit: www.County.org/HealthyLifestyleRewards.

THE MORE ACTIVITIES YOU COMPLETE,
THE MORE YOU'LL EARN!





HOW DO ! BARK MY \$85% Complete any of the following:

* Flantin as in the answers	्रे शहराद्वराष्ट्र <i>े</i>	🦟 • भन्धावरकाकाः वर्गनः 🦫 🚊		da. 11
Health Assessment	Online	Completion	\$35	
Step Up Spring Forward	Sonic Boom	30 min. activity 4x/wk x 10 wks	\$30	
County vs. County	Sonic Boom	30 min activity 4x/wk x 10 wks	\$30	1

Complete a Health Assessment - Earn \$35 Jan. 1 - March 31

Order Your Sonic Boom Pebble or New Batteries Jan. 1 - Feb. 27

Sonic Boom Wireless pedometers, called Peoples and Jacessary to participate in the Step Up. Spring Former and county or County enablenges. These 10-week challenges are designed to encourage nealthy behaviors and to carroin being physically acrive, most days of the week.

Eyou are new to Sonic Boom, you must register to participate in Sonic Boom AND request your Sonic Pebbler between Jan. 1 – Feb. 27. Sign up and request your Sonic Pebble by visiting our website www.county.org/sonicboom if you participated last year, you're already registered. If you already have a Sonic Pebble but need a replacement battery, you can request one between Jan. 1 and Feb. 27. By visiting www.county.org/sonicboom.

you already have a Some People but need a replacement battery, you can request one between Jan. 1 and Feb. 27 By visiting www.county.org/sonicboom.

After requesting a new Sonic People or battery, you will be serve your new Sonic People or replacement battery around the county's wellness coordinator by mid-March.

Complete the Requirements for Step Up; Spring Forward Challenge - Earn \$30 Mar. 23 - May 29

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Complete the Requirements for County vs. County Challenge - Earn \$30 Aug. 17 - Oct. 23

Accommodations

If it is unreasonably difficult for you to complete any of the health activities due to a medical condition, physical disability, or it is medically inadvisable for you to complete such requirements, contact Healthy County at healthycounty@county.org as soon as possible. We will work with you to identify alternative methods of activity or additional opportunities for you to qualify for the rewards.

Pewards Distribution

Gift cards will be issued twice per year; once in July and once in December. Your reward amount may vary depending on which activities you completed.

Ionfidentiality and Eligibility

Your Health Assessment results will be kept confidential and will be seen only by your health plan administrator, Blue Cross and Blue Shield of Texas. Based on your health assessment results, a Blue Cross and Blue Shield of Texas registered nurse or other health care professional may reach out to those individuals who are experiencing certain health challenges or chronic conditions. This outreach call is designed to provide education and health coaching to help you more easily manage any existing conditions or make lifestyle changes. Participation is voluntary.

To receive the Healthy Lifestyle Rewards you must be a member of the TAC Health and Employee Benefits Pool. The Healthy Lifestyle Rewards program is not offered to ASO (self-insured) counties that utilize TAC health benefits.



HEALTHY COUNTY ROADMAP

Access Wellness and Health Benefits Programs and Resources

Healthy County can set you on the path to living a healthier life. For program information, links, directions and additional resources:

 Go to the Healthy County Web Page at www.county.org/healthycounty

To Access your Blue Cross Blue Shield of Texas (BCBSTX) Medical Benefits, Health Assessment (HA), your Sonic Boom Wellness account page, Caremark (Prescription Benefits Provider) and other services:

• Go to your Benefits & Wellness Portal at http://mybenefits.county.org and enter your user Id (UID) (the nine-digit number on your BCBSTX Benefits card) and password to log on; Click on "Get Connected;" From there you can access all your BCBSTX Medical Benefits and Services and the majority of your Healthy County Wellness Programs.



TEXAS ASSOCIATION of Counties
HEALTH AND EMPLOYEE BENEFIES POOF

Lifestyle Resources

Take Your Confidential Health Assessment

Get a personalized guide to your health. Learn about health risks and lifestyle choices that can affect you down the road. Plus, you'll earn Life Points! To access your health assessment, go to:

- http://mybenefits.county.org and click "Get Connected," then click the Blue Cross Blue Shield of Texas link;
- Click the "Health Assessment" under "Quick Links."

Have Fun Getting Healthier with Sonic Boom

Sonic Boom Wellness is a fun way to make healthy into a habit. You can compete in Healthy County's fitness and pedometer challenges every spring using Sonic Boom; enjoy other helpful tools like a nutrition tracker, continue tracking your fitness activity year-round; and challenge your coworkers to customizable health and fitness contests.

• To learn more about this program or start tracking your fitness, go to www.county.org/sonicboom.

Find Fitness, Nutrition & Weight Loss Challenges and Contests

Healthy County provides an ongoing menu of fun and motivating fitness, nutrition and weight loss related challenges and contests, some with monetary rewards!

 Check the challenges out at www.county.org/ healthycounty.

Get Weight Watchers Reimbursement

Healthy County will help you host a worksite Weight Watchers program, and reimburse more than 75 percent of the cost for covered employees and spouses on the benefits plan. Attendance conditions apply.

• To learn more, go to www.county.org/weightwatchers

Earn and Redeem Life Points Rewards

In addition to Healthy County gift cards and any incentives your county may offer, you are eligible to receive Life Points Rewards from BCBSTX/Well onTarget. With the Life Points program, you can carn points by regularly participating in healthy activities. You can then redeem your hard earned points for clothing, books, health and personal care, jewelry, electronics, music, sporting goods and more. Log in today at:

- http://mybenefits.county.org;
- Select "Get Connected":
- Select the "BCBSTX" link;
- Select the "Well on Target" link; and
- Select the "Life Points" link then agree to terms.

Enroll in Lifestyle Coaching

From stress management to weight-loss, nutrition, fitness, and a host of other lifestyle areas, a Blue Care Connections Lifestyle Coach can help answer your questions and guide you on your journey to better health.

 To access lifestyle coaching call (866) 412-8795, say "Lifestyle Management" at the verbal prompt, enter your BCBSTX ID#, then say "Other" at the verbal prompt.

Health Management Resources

Blue Access for Members

From your BCBSTX link at http://mybenefits. county.org you can review your health and dental elections, find doctors, review claims, request a new or replacement member ID card and access time and money saving tools.

Save Time and Money with a Benefits Value Advisor

You can call to speak with a real person who will help you confidentially comparison shop for the best price for specific procedures in a given radius, find in-network providers, get precertification, learn more about your plan or your recommended procedure. They can even set up your appointment for you.

 Call the Customer Service number on the back of your BCBSTX health benefits card: 1-800-521-2227.

Call the 24/7 Nurseline

Call to speak with an experienced registered nurse who can help with your health care concerns and your family members' concerns, too. Calls are FREE and confidential.

 Call the Nurseline at (800) 581-0368 and follow the verbal prompts.

Enroll in Condition Management (Blue Care Connections)

Learn how to better manage your condition with the help of a confidential health coach. Conditions include cancer, congestive heart failure, coronary artery disease, chronic obstructive pulmonary disease, asthma, diabetes, metabolic syndrome, high blood pressure and back pain. To get started:

- Call (866) 412-8795;
- When prompted say "Blue Care Connections": and
- Enter your BCBSTX ID#.

Get 50% Off Prescriptions with Medicine Match

Receive 50 percent off your prescription copays for medications needed for specific conditions when enrolled in condition management for: asthma, diabetes, cholesterol and high blood pressure.

- Call (866) 412-8795;
- When prompted say "Blue Care Connections"; and
- Enter your BCBSTX ID number, ask about Medicine Match

Make Quitting Tobacco Easier

This voluntary program provides personal coaching, an optional 12 week online program, and cessation medications at a \$0 copay. To enroll in the personal coaching program:

• Call (866) 412-8795, enter BCBSTX ID# then select option 1 for Lifestyle Management when prompted;

To access the 12 week online program, go to:

- http://mybenefits.county.org, click "Get Connected", then click "BCBSTX;"
- Click "Well onTarget" link and click "Quitting Tobacco" link under "onmytime courses".

Questions about which medications are covered under the \$0 copay should be directed to CVS Caremark at (800) 552-8159.

Enroll in Special Beginnings Maternity Management Program

There's confidential support available for momsto-be from obstetric nurses who provide prenatal risk assessment and coordinate with your provider during every stage of pregnancy.

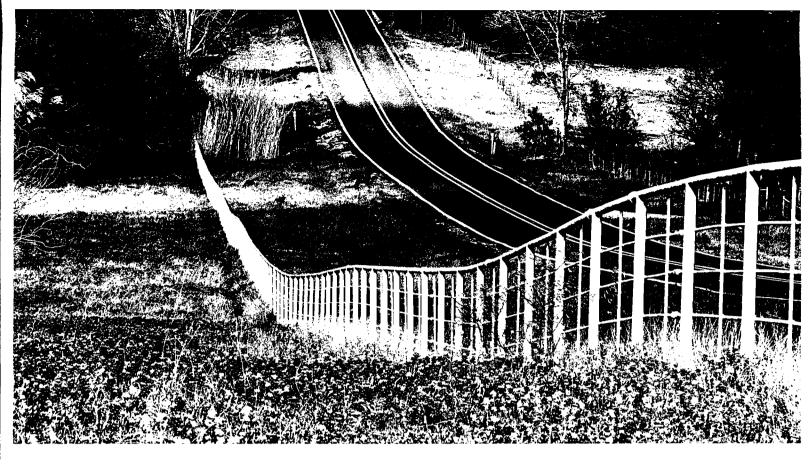
• Call (888) 421-7781 option 3



SUBSCRIBE TO OUR NEW HEALTHY COUNTY EMAIL

HEALTHY BYTE

We've got something brand new at Healthy County. It's a monthly email that will inspire you with ideas for incorporating wellness into your daily lives, plus give you exclusive access to Healthy County news and upcoming program announcements. The email is free, you just have to sign up at www.county.org/HCMonthly to get it.



The Road to Good Health is Yours to Travel

Take It Personally: Complete Your Personal Health Assessment Today

Take your Health Assessment between Jan. 1 and March 31 to earn a \$35 gift card

COMPLETE YOUR HEALTH ASSESSMENT TODAY!

Learn about your overall health status, about specific health issues (such as sleep and nutrition) and get health tips. Employees who take the Health Assessment by March 31, 2015 will receive a \$35 gift card.

Here's How

- Log on to mybenefits.county.org;
- Select "Get Connected":
- Select the "Blue Cross Blue Shield of Texas" link; and
- Select "Health Assessment" under Quick Links

Who's Eligible to Take the Health Assessment?

The health assessment is available to all employees and their dependents (age 18 and over) who are enrolled in the TAC HEBP Pool.



TEXAS ASSOCIATION of COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

Who's Eligible to Receive a \$35 Gift Card?

At this time, only employees are eligible to receive the gift card.* Employees must complete the health assessment by March 31, 2015 to earn the \$35 gift card.

Did You Know?

Your healthy actions earn you Life Points that can be redeemed for a range of merchandise, including electronics, cooking gadgets, books, movies, music and much more. **Employees and dependents who complete the health assessment earn 2,500 Life Points.** Visit your Benefits and Wellness portal to learn more about the Life Points programs, ways to earn more points, and to redeem your existing points.

- Log on to mybenefits.county.org;
- Select "Get Connected";
- Select the "Blue Cross Blue Shield of Texas" link;
- Select "Well onTarget" under the Quick Links in Blue Access for Members;
- Select the "Life Points" link; and
- Once at your Life Points Account and Redemption Center, choose a prize.

For more information or questions, email Healthy County at: healthycounty@county.org



USER GUIDE FOR LOGGING IN AND GETTING STARTED

STEP 1

LOG INTO TAC HEPB'S PORTAL (employees with county coverage)

Log on to **mybenefits.county.org** using your Blue Cross and Blue Shield of Texas Identification Number (Nine Digits starting with 903) found on your insurance card.

- · Click "Get Connected"; and
- Click the "Sonic Boom" link.

OR

Go to tac.app.sbwell.com (non-covered employees)

NEW SONIC BOOM USERS will be sent to a registration page to set up their Sonic Boom account information.

STEP 2

REGISTERING A NEW SONICPED

To access Sonic Striding:

• Click on the "Sonic Striding" tab on the left side of your personal dashboard.

To register your SonicPed:

- Click on the "My Devices" button; and
- Enter the serial number from the bottom of your pebble exactly how you see it, including capitals and hyphens (for example HEFN-00000-00000).

Activating your SonicPebble:

After ped registration, you'll need to "wake up" your Pebble. Stop by a receiver and tap your foot for about 10 seconds. Your ped and the receiver will be good friends and will talk to each other regularly! After this one round of foot tapping, you're good to go. Your SonicPebble is awake and will bein recording your activity!

Time to offload:

It is important to note that the more data your pebble has to offload (i.e. you've been gone for a week on vacation or ran 13 miles last night) the longer it will take for your data to offload by the receiver. If you think you might have more data than what you see on your dashboard, spend a little more time in front of the receiver before checking again.

Lights! But what do they mean?!

Your SonicPebble has a cool LED display that tells you:

- 1. How close you are to reaching your daily goal.
- 2. If you're in need of data offload (go by a receiver!)
- 3. If your battery is low (prepare to replace!)

To activate the display, tap the top of your pebble, with your index finger 5 times (quickly). 1-2-3-4-5! When successfully activated, the lights on your ped will travel in a circle for a moment and then settle into a stationary position, marking your progress.



Green lights, illuminated

Like a clock, lights will illuminate, showing how close you are to your daily goal.



Green lights, blinking

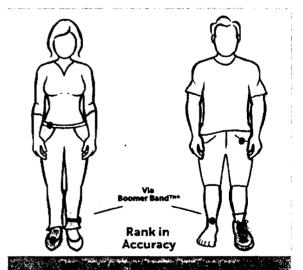
Indicates that the SonicPebble has more than 5 minutes of data to offload.



Red lights, blinking or illuminated

Your battery is nearly dead! Learn how to replace the battery by logging in and clicking the "My Devices" link under the left-hand Sonic Striding tab

Where to wear your SonicPed



Great: Side of shoe or book, Boomer BandTH on ankle

Good: Belt area (clipped to belt or pants top)

Ok: Clipped to pocket of pants, shorts or Jeans



Take the 5-A-Day Challende

Want to Eat Healthier? Take the Challenge.

The 5-A-Day Fruit and Vegetable Challenge is a 3-week nutrition challenge. As part of the Healthy County wellness program, the challenge is open to all benefits-eligible employees, their covered spouses and covered dependents over the age of 18. Once you register, you'll receive weekly emails during the challenge that provide tips and strategies for adding more fruits and vegetables into your diet, along with healthy recipes. This year's challenge will run from June 29 – July 19, 2015.

The 5-A-Day Fruit and Vegetable Challenge is inspired by one important fact: Eating fruits and vegetables reduces your risk of getting cancer and heart disease, and protects you against the effects of aging.

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- 1. Register by June 24, 2015. Visit warmanayang 5rd by to register.
- 2. Keep track of the fruits and vegetables you eat each day during the challenge.
- 3. Read the weekly 5-A-Day email for nutrition tips and healthy recipes.
- 4. Submit your Weekly Participation Log online by the due dates. Visit was a going following to submit your Weekly Participation Log.



TEXAS ASSOCIATION of COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

Incentives for Participating

Each week, we will choose three lucky winners to receive a \$25 gift card. Complete all three weeks of the challenge and you will be entered into our grand prize drawing for your chance to win a healthy eating gift basket!

- Week 1 (June 29 July 5):
 Receive one prize drawing entry by:
 Submitting your Week 1 Participation Log
 online between July 5 July 8, 2015.
 Drawing will be held on July 10.
- Week 2 (July 6 July 12):
 Receive one prize drawing entry by:
 Submitting your Week 2 Participation Log online between July 12 July 15, 2015.
 Drawing will be held on July 17.
- Week 3 (July 12 July 19):
 Receive one prize drawing by:
 Submitting your Week 3 Participation Log online between July 19 July 22, 2015.
 Drawing will be held on July 24.

Weekly participation logs must be submitted online by the deadline for your chance to enter our weekly prize drawing. We have also provided a printable log to help you track your daily fruits and vegetables.

Just visit our website at www.county.org 5dDay to download and print the log.

