



Insurance Benefit Requirements

The City of Hendersonville is committed to help you understand and achieve healthy goals for your life. To give a comprehensive look at your wellness, we encourage you to use the categories below to measure your health, and work toward enjoying your best life. Meeting these categories will also reduce your costs for insurance.

CITY REQUIREMENTS

All employees will be required to participate in the City sponsored on-site assessment. The assessment will look at the following:

- Blood Pressure
- Waist circumference
- Cholesterol/HDL Ratio
- Blood Glucose

Average 200 points quarterly with AccelWell

EMPLOYEES MUST MEET 3 OUT OF 5 MODERATE CONTROL STANDARDS

(Health coaching will be available to satisfy any missed standard.)

Below are rates, per-pay period, based on the two requirement categories above. The Incentive Rate is for those who meet both categories in the blue boxes. The Non-Incentive Rate is added to the Incentive Rate for those not meeting requirements in the boxes. **(These rates change annually in July. These rates are not reflective of current rates.)**

<i>PPO Plan</i>	<i>Incentive Rate</i>	<i>Non-Incentive Rate</i>
Employee	\$0.00	\$37.00
Spouse	\$82.13	\$32.50
Family plan rate	\$172.63	\$68.50
<i>HSA Plan</i>	<i>Incentive Rate</i>	<i>Non-Incentive Rate</i>
Employee	\$0.00	\$33.50
Spouse	\$75.75	\$30.00
Family plan rate	\$159.00	\$64.00

Frequently Asked Questions

Are employees required to do the on-site health assessments? Yes, if you are on the City's health insurance program you will need to come to the City scheduled health assessments. Firefighters have their own on-site health assessments they will attend. All of this data will then go to our medical management team (PPCN) for compliance review.

Are spouses required to do the on-site health assessments?

Yes, if they are on the City's health insurance program.

If I meet all the requirements in the above, do I get the Incentive Rate?

Yes.

Is my spouse required to do the requirements listed above?

Yes, if your spouse is on the City's insurance program.

Are my children required to do the requirements listed above?

No, even if they are on the City's insurance program.

How long do I have to do the fulfill the requirements above?

The current calendar year.

If I do not meet the requirements on page 1, when would the Non-Incentive Rates take effect?

The following July. (See the chart on next page.)

Read full descriptions and plan details at mymarkiii.com

	Jan. 2024	July 2024	Dec. 2024	Jan. 2025	July 2025	Dec. 2025	Jan. 2026	July 2026	Dec. 2026	Jan. 2027	July 2027	Dec. 2027
Time to meet requirements	*	*	*	**	**	**	***	***	***			
Rate changes					*			**			***	

*-2024; ** -2025; *** -2026

What are the Moderate Control Standards listed in the second blue box, page 1?

<i>Risk Factors</i>	<i>Moderate Control Standards*</i>
Blood Pressure	< 140/90 or decrease by 10%
Waist Circumference	<= 35" (female) or <= 40" (male) or decrease by 5%
Blood Glucose	Fasting glucose < 126 or decrease by 10% OR A1C < 7.0%
Cholesterol/HDL Ratio	< 4 or decrease by 10%

If I cannot meet one or more of the Moderate Control Standards, what are my options?

You can meet with a health coach at our Pardee@Work Clinic or Piedmont Pharmaceutical Care Network (PPCN) to learn ways to improve your health numbers. This health coach may meet with you several times. Once you've completed their coaching, Pardee will contact our medical management team that you have fulfilled that requirement.

As a new hire, do I have to meet these requirements?

If you were hired before July 1, yes, you are responsible to meet the requirements which will determine your insurance rate. If hired after July 1, you have the following calendar year to meet the requirements.

In addition to the on-site health assessments, can I still go to my doctor for an annual physical?

Yes, you can elect to receive an annual physical with any provider, in addition to the required COH on-site assessment provided by Integrity Wellness. There is no additional co-pay for a annual physical through your primary care provider.

Can my spouse be part of the AccelWell Wellness program?

Not at this time.

Notice Regarding Wellness Program

The City of Hendersonville employee wellness program is a voluntary wellness program available to all employees. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program, you will be asked to complete an annual physical or biometric screening and age appropriate cancer screenings (e.g. PAP, Mammogram, Colonoscopy) per the American Cancer Society guidelines. You are not required to participate in the wellness program. However, employees who choose not to participate in the wellness program will incur a disincentive charge.

However, those who choose to participate in the wellness program and complete its requirements will receive an incentive of a reduction (to \$0.00) of their employee(not spouse or family) health insurance expense.

If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn the incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting **Jennifer Harrell at 828-697-3003 or Deanna Van Wyk at 828-692-3020** and we will work with you and, if you wish, your doctor to find a wellness program with the same reward that is right for you in light of your health status.

Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the City of Hendersonville may use aggregate information it collects to design a program based on identified health risks in the workplace, the City does not receive any of your personal information.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact:
Jennifer Harrell at 828-697-3003 or Deanna Van Wyk at 828-692-3020.