



Healthy employees, healthy business

Our wellness program helps you create a culture of health in your workplace. When your employees take steps toward healthy change, the LifeWise Health Plan of Oregon wellness program rewards them—and you. It's built right into your medical plan, at no extra cost to you or your employees.**

Small group
metallic and large
group* plans

Make a healthy start

As you enroll or renew in a LifeWise small group metallic plan or large group plan with up to 99 enrolled employees, your employees have a chance to complete a few easy wellness activities within the first 90 days (see timeline on right).

The more employees who complete all of the wellness activities within the timeline, the more your costs will be lowered—and they'll get rewarded too.

The wellness program includes:

- Biometric screening for cholesterol, blood sugar, and body mass index (BMI)
- A comprehensive online health assessment
- Health coaching by phone for those who qualify
- Online health information and resources

* For employers with 1–50 employees on metallic plans and large employers with 51–99 employees.

** Active employees and former employees enrolled on COBRA are eligible to participate if enrolled at the time of the plan effective date.

Timeline for LifeWise wellness program starts on your group's effective or renewal date:

- **90 days** Within the first 90 days of the plan's effective or renewal date, employees must complete both wellness activities to qualify for the reward.
- **90–150 days** Participating employees receive a Visa debit card within 90–150 days of the plan's effective or renewal date.
- **180 days** Employer rate credit is applied retroactive to the plan's effective or renewal date.





On the way to a healthier workforce, one step at a time

How it works—step by step

Step 1. Get the word out

In addition to the member Wellness Welcome Guide, you'll receive email templates, posters, flyers, and more so you can let your employees know about the program.

Timing is key. We'll make sure you know what to hand out—and when.

Step 2. Employees complete wellness activities

Employees* need to complete all of the steps within 90 days of the plan's effective or renewal date to receive their reward. They'll also need to be sure to validate their mailing address through lifewiseor.com to make sure their \$100 Visa® gift card** gets to the right place.

Wellness activities include:

1 Get a biometric screening.

Employees can get screenings two ways:

- Visit a doctor and fax in results using our health screening form
- Use a home test kit and submit test by mail.

Tests must be ordered by the end of the month after plan enrollment, completed and mailed by the middle of the following month to meet the 90-day timeframe.

2 Complete the online health assessment.

This assessment about lifestyle, habits, and personal medical history is a quick way to evaluate health status. Taking the health assessment is easy:

- Log in to lifewiseor.com
- Click Wellness Tools
- Complete the health assessment

Employees receive a health report after completing the assessment. Based on their results, they may qualify for **free coaching by phone.**

3 Select a primary care provider (PCP)—on certain plans.

To choose a PCP in the LifeWise network, employees can:

- Call Customer Service at **800.596.3440**
- Log in to lifewiseor.com, click Select a Provider, then follow the instructions to designate their doctor

* Active employees are eligible to participate if enrolled at the time of the plan's effective or renewal date.

** Benefits earned by employees participating in the LifeWise wellness program may need to be reported for tax purposes. Please consult with your tax specialists to determine if you need a record of how much each employee earned through the program. Employers may request such information for tax preparation purposes. In mid-October, employers will receive a reminder to request the information. Requests must be received by December 1 and information will be mailed by December 15. Wellness program earnings will be provided to your designated tax preparation personnel and **may be used for tax purposes only.**



Step 3. Employees and employers get rewarded

Employees earn rewards by completing all of the wellness activities within the first 90 days of your group's effective or renewal date.

The \$100 Wellness Reward Card—a Visa debit card—will be mailed to them. The reward may be subject to tax withholding and reporting. For tax purposes, you will get a list of names of those who earned a reward.

You'll save up to 5 percent on your overall medical premium

You'll get a lower overall medical premium based on the percentage of your employees that participate.

Overall medical premium is reduced by the discount shown after wellness activities are completed by participants within the activity completion period.

Overall Premium Discount	
Participation	Discount
90–100%	5%
80–89%	4%
60–79%	3%
40–59%	2%
20–39%	1%
0–19%	0%

Make promoting wellness easy and use our employer toolkit available online*



Send email messages or paycheck stuffers to employees.



Prior to the effective or renewal date, hang posters that include dates for qualifying.

→ Prior to the effective date:

Email your employees to let them know that this opportunity is coming.

→ On effective date:

Email your employees when the qualifying period begins. Explain where they can get health screenings easily.

→ Halfway into it:

Email your employees to remind them to complete the health screening and health assessment, and to choose a PCP—time is running out.

* lifewiseor.com/producer/wellness/health-and-wellness-programs

Wellness: A healthy, win/win approach

Rewarding for you and your employees

Now you are ready to begin a healthy new chapter in your business with your new wellness program. You can encourage healthy changes in your employees—and your budget.

A healthier workforce is right around the corner

A successful wellness program can benefit employees and employers alike by contributing to the following:

- More sustainable healthcare costs
- Happier, healthier employees
- Increased productivity
- Decreased absenteeism

Better health and savings—a simple solution

This program is designed to be easy to use for you and your employees. You get a handy communication plan. Your employees access the program through one easy login at **lifewiseor.com**. It adds up to a big opportunity to help your employees see the value of adopting healthy behavior, while saving you money.



We're here to help

If you have questions or need assistance, don't hesitate to contact your sales team at **800.926.6707**. You can also get additional support by calling your producer.