



Montana Credit Union Network Group Benefits Trust

2012 Program Guide



## WELLNESS ACTIVITIES & CREDIT VALUE

Program Activity	Credit Value	Annual Maximum
Biometric Screening or Preventive Exam/Physical <i>(required)</i>	50	50
WellwithBlue Online Wellness Assessment <i>(required)</i>	150	150
Vision Exam or Preventive Dental Exam and/or Cleaning <i>(required)</i>	50	50
Additional Programs at Individual Level (Healthy Living Programs, Online Seminars, Challenges, Healthy Work Activities/Local Events, Fitness Tracking, etc)	50+	50+
Minimum Required Points		<b>300</b>

The required programs and the additional programs with a minimum of 300 points must be completed within the timeframe of January 1, 2012 and September 15, 2012

### Special Note

Biometric Screenings, Preventive Exams, Vision Exams and Dental Cleanings and/or Exams completed between October 1, 2011 and December 31, 2011 will be accepted for participation in the 2012 Healthy You! Program

## **PROGRAM ACTIVITY DESCRIPTIONS**

### **Biometric Screening or Preventive Exam/Physical (required)**

A full suite of biometric measures provided during a health fair, preventive exam/physical, or at a clinic. This service includes a metabolic blood panel, blood lipid panel, blood pressure reading and body composition measurement OR complete preventive exam with a healthcare provider such as a doctor, nurse practitioner or physician's assistant to receive credit in this category. *Participants will be required to complete an online Participant Affidavit under the Biometric Screening/Preventive Exam I category in order to receive credits. Value: 50 Wellness Credits*

***BE SURE TO HAVE YOUR BIOMETRIC SCREENING RESULTS AVAILABLE PRIOR TO COMPLETING YOUR WELLNESS ASSESSMENT***

### **WellwithBlue Online Wellness Assessment (required)**

This critical tool allows you to inventory your health risk status and see how you are improving from year to year. This also allows the Well With Blue website to be customized to your health needs. The Montana Credit Union Network Group Benefits Trust will look at the aggregated data (not individual) to ensure that the wellness initiative is reducing risk and thereby reducing health related costs. Immediately following the completion of the online assessment, personal feedback is provided with customized recommendations for improvement, as needed. This report is accessible to you at any time. Aggregate data is collected for interpretation of the population risk factors, and for future program design. *Participants will automatically receive credits once the assessment is complete. Value: 150 Wellness Credits*

### **Vision Exam or Preventive Dental Exam and/or Cleaning (required)**

For those members/dependents insured through the Montana Credit Union Group Benefits Trust, an annual eye exam is paid in full when provided by a VSP Provider. There is not a VSP id card, simply tell your provider you have the VSP Exam Plus benefit and they can access your eligibility online by your social security number. *Participants will be required to complete an online Participant Affidavit under the Biometric Screening/Preventive Exam II category in order to receive credits.*

All benefit plans provide coverage for all members for an annual preventive dental exam and/or cleaning, paid at 100% up to \$100. There is no network restriction which means covered members can visit any dental provider. There is not a dental id card, simply tell your provider you have a preventive dental benefit and present your BCBS medical id card. They can bill BCBSMT under your medical benefit. *Participants will be required to complete an online Participant Affidavit under the Biometric Screening/Preventive Exam II category in order to receive credits. Value: 50 Wellness Credits*

## **Additional Programs At Individual Level**

### Healthy Living Programs

Interactive, personalized online programs help members take important steps to reduce risk and improve health. When the participant completes the wellness assessment, those programs for which he or she has the greatest needs and the greatest interest (based on risk and stage of readiness) will be presented as recommendations. However, the participant may choose any one of the Healthy Living Programs. Participants earn wellness credits by completing the online 6-week program.

**Value: 50 Wellness Credits/Annual Maximum 100**

### Online Seminars

Seminars provided on a monthly basis will cover a variety of wellness topics. These seminars are accessible by any computer with Internet access. Speakers or headphones are required in order to hear the audio component. Credits are awarded automatically upon completion of the seminar. **Value: 10 Wellness Credits/Annual Maximum 50**

### Challenges

Multiple challenges will be conducted throughout the year. Watch the Well With Blue home page for details and timelines of challenges. Participants earn wellness credits by completing the challenge. **Value: 100 Wellness Credits/Annual Maximum 400**

### Healthy Work Activities/Local Events

Participants will be able to earn credits for participating in a local wellness challenge designated by their local wellness coordinator. Participants will be required to complete an online Participant Affidavit in order to receive credits.

**Value: 25 Wellness Credits/Annual Maximum 75**

### Fitness Tracking

Participants record their daily minutes of exercise online and gain points for the amount of physical activity completed. **Value: 15 Wellness Credits/Annual Maximum 150**

## REQUIREMENTS AND INCENTIVES

### **INCENTIVE TIMELINE**

PROGRAMS (REQUIRED AND ADDITIONAL) MUST BE COMPLETED  
WITH THE TIMELINE OF  
JANUARY 1, 2012 AND SEPTEMBER 15<sup>TH</sup>, 2012

### **ANNUAL INCENTIVE**

**60% ELIGIBLE EMPLOYEES**  
ACHIEVING A MINIMUM OF **300 POINTS** =  
**3% PREMIUM DIFFERENTIAL** IN 2013

RESULTS WILL BE COMMUNICATED TO EACH CREDIT UNION  
NO LATER THAN  
OCTOBER 1, 2012

### **BONUS INCENTIVES!**

CREDIT UNIONS WITH THE  
*HIGHEST AVERAGE ELIGIBLE EMPLOYEE POINTS*  
WILL BE ELIGIBLE FOR BONUS INCENTIVES:

1<sup>ST</sup> PLACE- **\$500**  
2<sup>ND</sup> PLACE- **\$300**  
3<sup>RD</sup> PLACE- **\$200**

RESULTS WILL BE *COMMUNICATED* TO EACH CREDIT UNION  
NO LATER THAN  
OCTOBER 1, 2012

CREDIT UNION WILL *RECEIVE A CHECK* FROM  
THE MCUN GROUP BENEFITS TRUST  
NO LATER THAN  
NOVEMBER 15, 2012

# COMMUNICATION & EDUCATION

## Reporting

Participation reports will be emailed on a MONTHLY basis to each Wellness Champion. The reports will list the participants first and last name, total points for that month, all programs available and points for each activity completed.

Reporting will begin in February 2012, and will be sent no later than the 15<sup>th</sup> of each month.

## Communication/Education

Educational Employee Meetings will be available to each credit union to promote the 2012 Healthy You! Wellness Program during the months of December 2011 and January/February/March 2012. Education can be provided onsite at a staff meeting or through webinars by request only.

Contact:

Dara Anderson/Mountain West Benefits  
Email: [dara@askmwb.com](mailto:dara@askmwb.com)  
Phone: 406-441-4713

Tabitha Garvin/MCUN  
Email: [tabitha@mcun.org](mailto:tabitha@mcun.org)  
Phone: 406-442-9081 x132

Weekly Wellness eTips will continue to be sent to the Wellness Champions each Monday morning.

Monthly Wellness Champion Updates will begin in November 2011 will provide the champion information to be successful including tips on using the Well With Blue website to promote challenges, seminars, upcoming events, provide navigational tips, etc.

## FAQ'S

### **Who do I contact if I have questions regarding the 2012 Healthy You! program and incentives?**

For more information, please contact Dara Anderson or Tabitha Garvin.

Dara Anderson  
Mountain West Benefits  
Email: [dara@askmwb.com](mailto:dara@askmwb.com)  
Phone: 406-441-4713

Tabitha Garvin  
MCUN  
Email: [tabitha@mcun.org](mailto:tabitha@mcun.org)  
Phone: 406-442-9081 x132

### **How do I get access to the Well With Blue website for those employees, spouses, or dependents (age 18+) who are not on the health plan?**

To allow non-eligible employees access to the Well With Blue website, simply email Dara Anderson the following information:

- Employee First and Last Name
- Gender
- Date of Birth
- Home Address, City, State and Zip Code

Within 1-2 days, you will receive an email from Dara with a unique 9-digit user id beginning with 'MCUN'.

Please provide the employee with this number and ask that they wait approx. 2 weeks before attempting to login to the Well With Blue site. Once the user ID has been set up, the employee will register by entering the user ID and assigning a personal password.

As a reminder, only those employees who are on the health plan count toward the annual and bonus incentives.

### **How do I find a VSP Vision Provider near me?**

To find a VSP provider near you, you can either visit [www.vsp.com](http://www.vsp.com) or call 800-877-7195.

## What is covered under the Preventive Health Benefit?

The following is a checklist of procedures and services that are classified as "preventive services" under PPACA. These services are to be covered without copayment, coinsurance, &/or deductible when provided by an in-network provider .

Preventive Service	Men	Women	Pregnant Women	Children
Abdominal Aortic Aneurysm, Screening	√			
Alcohol Misuse Screening and Behavioral Counseling Interventions and Assessments	√	√	√	
Aspirin for the Prevention of Cardiovascular Disease	√	√		
Asymptomatic Bacteriuria in Adults, Screening			√	
Breast Cancer, Screening		√		
Breast and Ovarian Cancer Susceptibility, Genetic Risk Assessment and BRCA Mutation Testing		√		
Breastfeeding Primary Care Interventions to Promote		√	√	
Cervical Cancer, Screening		√		
Chlamydial Infection, Screening		√	√	
Cholesterol Screening	√	√	√	
Colorectal Cancer Screening over age 50	√	√		
Congenital Hypothyroidism, Screening in Newborns				√
Dental Health Assessment & Fluoride Supplements				√
Depression Screening & treatment	√	√		
Diet, Behavioral Counseling in Primary Care to Promote a Healthy	√	√		
Gonorrhea, Screening		√	√	
Gonorrhea, Prophylactic Medication for Newborns				√
Hearing Loss in Newborns, Screening				√
Hepatitis B Virus Infection, Screening			√	
High Blood Pressure, Screening	√	√		