

FAQ's – Well4life Wellness Plan

HMC Healthworks is the administrator of the IUOE Local 965 Health Benefit Plan's "Well4life" Wellness Plan. Their phone number 1-855-867-0477.

Annually, between January 1 and October 31 of each year, participants and their spouse are required to get a physical with Bio-Metric screening. Your physician must fill out the Well4Life form and submit it to HMC Healthworks no later than October 31. Participation is voluntary, but those who participate within the timelines and meet the requirements receive a lower deductible (currently \$250.00 per year). Those who choose not to participate will have a higher deductible (currently \$1000.00). The Physicals and Bio-Metric screenings performed in a current year are applied to receive the lower deductibles in the next consecutive year.

An example: Participants who complete Physicals and Bio-Metric screenings between January 1, 2018 and October 31, 2018 and engage with HMC Healthworks (if identified through the screenings) will receive a lower deductible in 2019. **If identified, you must engage/ communicate with a health coach to qualify for the lower deductible.**

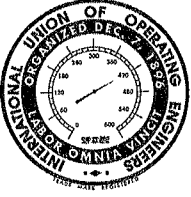
- 1. Both the participant and their spouse are required to participate in the wellness plan. Participants utilizing Medicare for their primary coverage are not required to participate.**
- 2. Annual Physicals and the Bio-Metric screenings are part of the plan and at no cost to participants or their spouse.**

If you get a statement and the benefit plan has rejected payment of the bill, it is typically because the billing office or doctor's office has not entered the proper code for billing. To ensure correct billing, you must tell the doctor's office that it is an annual Physical and Bio-metric screening and to code it as such on the bill.
- 3. Failure of either the participant and/or the spouse to get the annual Physical and Bio-metric screening performed will result in each of you becoming subject to the higher \$1000 deductible.**
- 4. The Physical and Bio-Metric screening form must be filled out on the supplied form.**

The form may be downloaded from the Benefit Management Group's website, the IUOE Local 965 website or obtained from the Local Union office.
- 5. It is the Participant's responsibility to ensure that the form is returned to the HMC Well4Life office by October 31 of every year in order to receive the lower deductible.**

We receive complaints from participants that they performed the requirements of the wellness plan, but the Doctor's office did not fax the form in. You are responsible to ensure that the completed form has been sent to HMC the by the deadline (October 31 of every year).
- 6. You will receive a confirmation notice by mail once HMC has received the bio-metric screening form.**

If you do not receive a confirmation you should contact HMC at 855-867-0477 and/or the IUOE Local 965 office to inquire. In addition, call your doctor's office to reaffirm the form was submitted.
- 7. If identified through your bio-metric screening as someone to engage, you must speak with HMC health coach. The initial contact must be completed by November 30 of each year or your deductible will be at the higher rate.**



International Union of Operating Engineers

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Dear IUOE Local 965 Health Plan Participant,

Every year, the Local and its Benefit Management Group receive many calls from members or their spouse in regard to our Well4Life, wellness program. Calls ranging from members seeking guidance in staying compliant with the program to those who are angry, questioning the participation and why they have to pay a higher deductible for non-participation. Local 965's Health Plan is a self-funded plan meaning that everyone in the plan shares the same burdens of the plan including the cost.

Half of the U.S. population has one or more chronic conditions, among them asthma, heart disease or diabetes, which drive up costs. Two-thirds of adults are either overweight or obese, which can also lead to chronic illness and additional medical spending. Health care costs are increasing faster than overall inflation. Rising health care costs are due in part to an epidemic of preventable diseases. The four leading causes of death are heart disease, cancer, chronic obstructive pulmonary disorder and stroke. Chronic diseases cause all of them. They can either be prevented or would cost less to treat if they were caught in a timely manner. Risk factors for heart disease and strokes are poor nutrition and obesity. Smoking is a risk factor for lung cancer and COPD. Obesity is also a risk factor for the other common forms of cancer. It's been estimated that diseases cost five times more than a healthy person. These diseases are difficult to manage because patients tire of taking the various medications. Those who cut back find themselves in the emergency room with heart attacks, strokes and other complications.

The local's wellness program was devised to address a multitude of issues. Early detection of serious medical conditions can save the plan money. Early detection can be the difference between an \$800.00 dollar claim and an \$800,000.00 claim for the health care of one individual. Early detection of potential life threatening medical conditions saves lives. Annual physicals along with bio-metric screenings may reveal that a potential serious condition exists. A healthy group of participants of a health plan keep medical cost down and the health plan financially stable. The wellness program also serves an educational purpose. A participant's annual physical or bio-metric screenings may detect certain characteristics that can be corrected simply by light exercise such as walking or a change in eating habits which will improve a participant's overall health. Participants who engage in a short conversation with a health coach may be enlightened to how a simple adjustment to their lifestyle can be life changing to their health. Simply put, wellness programs improve participant's health and decrease health plan costs to everyone in a health plan. The trustees of the health plan hope that you will take advantage of the wellness plan by participating which allows for cost saving measures to all participants. Please find enclosed a FAQ sheet with the Well4Life Wellness Program.