

Healthy Lifestyle Wellness Incentives – HRA and HSA

Participation in the Healthy Lifestyles Wellness Incentive program allows you to earn Employer contributions into your HRA or HSA, as enrolled, which can be used to pay 100% of Medical, Dental and Vision expenses that would otherwise be solely the member’s responsibility. Spouses and Domestic Partners, enrolled in any of the plan options, are encouraged to participate in both the biometric screenings and the HRQ (Health Risk Questionnaire), however, there is no additional Employer contribution for doing so.

A note about current HRA and HSA IRS Rules: Unused Health Reimbursement Account (HRA) balances do rollover for use in subsequent years but are not available after termination of coverage unless COBRA is elected. Employees may not make voluntary contributions to HRA’s. Unused Health Savings Account (HSA) balances rollover for use in subsequent years and available after termination of coverage. Employees may make additional voluntary Tax-Free contributions to HSA’s up to IRS calendar year limits. Click on the link below for more information.

<http://www.irs.gov/formspubs/article/0,,id=178009,00.html>

Below are further details describing how you can earn Healthy Lifestyle wellness incentive dollars in the HRA and HSA plan options.

Healthy Incentives <u>HRA Plan Only</u>		Earned HRA Contribution	
A. Participation	Earned by Participating in <u>both</u> the Health Risk Questionnaire Assessment (HRQ) and Screening Tests		\$250
B. Health Factor	Earned by meeting 1-4 of the health goals shown below and added to your Participation Credit.		
	2010 Plan Year	2011 Plan Year	2012 Plan Year
Blood Pressure	≤140/90	≤135/85	≤120/80
Cholesterol (LDL)	≤160	≤150	≤140
Body Mass Index	≤29.9	≤27.5	≤24.9
Tobacco/Nicotine Use	Negative	Negative	Negative
Credit for meeting 1 Goal		\$0	
Credit for meeting 2 Goals		\$100	
Credit for meeting 3 Goals		\$250	
Credit for meeting 4 Goals		\$500	
Maximum Allowable Earned Credit (A+B) Per Calendar Year Per Employee		\$750	

Healthy Incentives <u>HSA Plan Only</u>		Earned HSA Contribution	
A. Participation	Earned by Participating in <u>both</u> the Health Risk Questionnaire (HRQ) and Screening Tests		\$250
B. Health Factor	Earned by meeting 1-4 of the health goals shown below and added to your Participation Credit.		
	2010 Plan Year	2011 Plan Year	2012 Plan Year
Blood Pressure	≤140/90	≤135/85	≤120/80
Cholesterol (LDL)	≤160	≤150	≤140
Body Mass Index	≤29.9	≤27.5	≤24.9
Tobacco/Nicotine Use	Negative	Negative	Negative
Credit for meeting 1 Goal		\$0	
Credit for meeting 2 Goals		\$100	
Credit for meeting 3 Goals		\$250	
Credit for meeting 4 Goals		\$500	
Maximum Allowable Earned Credit (A+B) Per Calendar Year Per Employee		\$750	

***Alternate Accommodation Form-** If attested to by your Physician, that it is unreasonably difficult for you to qualify to meet one or more of the health scores within the Healthy Lifestyles wellness program due to a medical condition, or if it would be medically inadvisable to attempt to achieve one of the standards, please have your Physician complete an Alternate Accommodation Form (for a copy of the form, contact Human Resources).