



ISAC WELLNESS

2017 PROGRAM

PRESENTED BY
WELLMARK AND ISAC

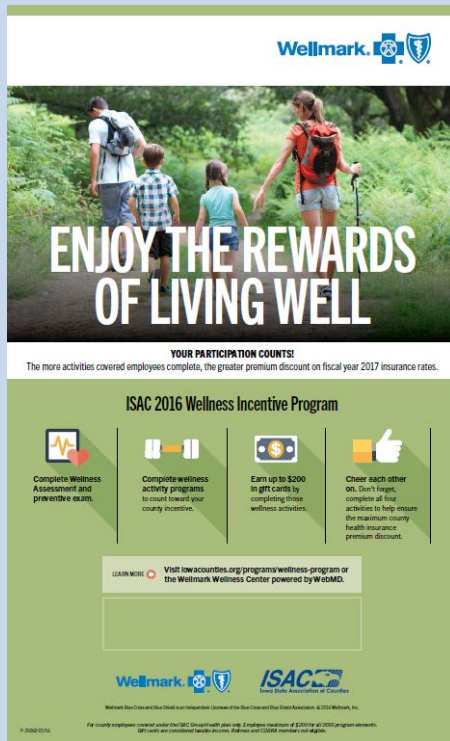
**WELLNESS
INCENTIVE**



WELLNESS INCENTIVE

WELLNESS INCENTIVE: EARN UP TO \$200

(UPDATE) Get rewarded for being healthy.



Wellmark

ENJOY THE REWARDS OF LIVING WELL

YOUR PARTICIPATION COUNTS!
The more activities covered employees complete, the greater premium discount on fiscal year 2017 insurance rates.

ISAC 2016 Wellness Incentive Program

- Complete Wellness Assessment and preventive exam.**
- Complete wellness activity programs to count toward your county incentive.**
- Earn up to \$200 in gift cards by completing these wellness activities.**
- Cheer each other on. Don't forget, complete all four activities to help ensure the maximum county health insurance premium discount.**

LEARN MORE [Visit iwacounties.org/programs/wellness-program](http://Visit.iwacounties.org/programs/wellness-program) or the Wellmark Wellness Center powered by WellMD.

Wellmark **ISAC**
Iowa State Association of Counties

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For county employees covered under the ISAC Group Health Plan only. Employees enrolled in 2016 or 2017 program agreements. Gift cards are awarded based on activity. Subject to ISAC member rules and guidelines.



Wellmark

YOUR NEXT STEP TO WELLNESS

Taking your Wellness Assessment on myWellmark

Even the healthiest among us have room to improve. Now, it's easy to learn why and how, by taking your Wellness Assessment.


Your Wellness Assessment gives you an accurate, confidential and personalized report about the state of your health and the steps forward. It's short and easy, but its value can last a lifetime. Get started today to obtain:

- 1 Summaries of what you're doing well and where to improve
- 2 Personalized steps to reduce your health risk factors

Inside tip:
Know your plan. Contact Customer Service at the number on your Wellmark ID card to confirm details about your government benefits, or log on to myWellmark to view your personal benefit information.

Powered by **WebMD**

LEARN MORE 



LET'S DO THIS!

Do you want a way to earn a little extra spending cash and live a healthier lifestyle?



Complete your Wellness Assessment, preventive exam and other wellness activity programs that will count toward our county health insurance premium discount. You can **receive up to \$200** by completing your wellness activities.

Cheer each other on. By completing all four activities, you help ensure all employees receive the maximum county health insurance premium discount for 2017.

Get started today!

Wellmark

ISAC
Iowa State Association of Counties

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P-5004 01/16

PROGRAM OVERVIEW

Program Dates:

January 1, 2017 -- October 31, 2017

- Each ISAC-insured employee will have the option to complete activities
- Each employee can complete activities to earn a maximum of \$200
- Gift cards are distributed as employees earn the reward



2017 WELLNESS INCENTIVE : EARN UP TO

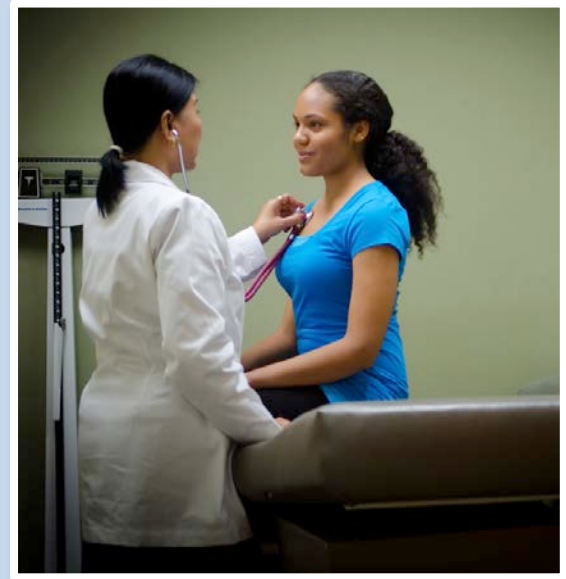
\$200

Register on Wellmark.com at the Wellmark Wellness Center or during your first login of 2017 to become eligible for wellness incentives in 2017

- Complete your preventive exam with your physician, and complete your Wellness Assessment: \$50
- Complete activity programs: \$50 each for up to 3 activities
 - Then and Now
 - Take Your Pick
 - Tasty Twist
 - Two additional county-approved programs

ELIGIBLE PREVENTIVE SCREENINGS

- Annual physical
- Mammogram
- Routine gynecological exam with cervical cancer screening (Pap smear)
- Prostate cancer screening (PSA test)
- Colorectal cancer screening (colonoscopy, sigmoidoscopy, fecal occult test)
- Zoster vaccine (shingles vaccine)



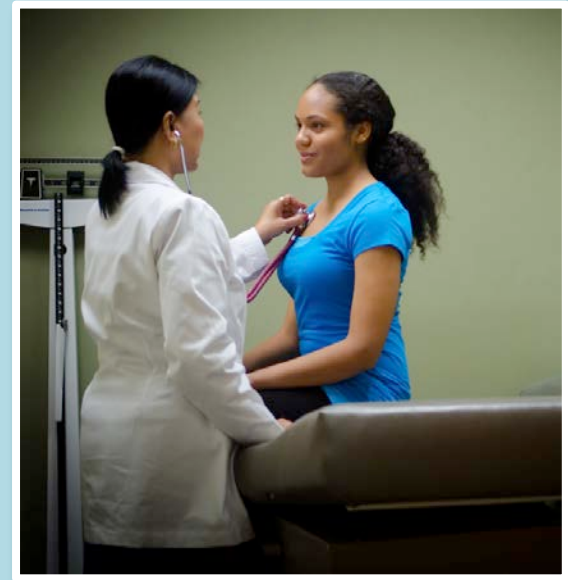
WELLNESS
INCENTIVE
PREVENTIVE EXAMS



PREVENTIVE EXAMS

ELIGIBLE PREVENTIVE SCREENINGS

- Annual physical
- Mammogram
- Routine gynecological exam with cervical cancer screening (Pap smear)
- Prostate cancer screening (PSA test)
- Colorectal cancer screening (colonoscopy, sigmoidoscopy, fecal occult test)
- Zoster vaccine (shingles vaccine)



PREVENTIVE BENEFITS

Annual physical (health maintenance exam)

Recommendation:

Age 18–25	...	Every 5 years
Age 26–29	...	Every 5 years
Age 40–49	...	Every 2–3 years
Age 50–65	...	Every 1–2 years
Age 65+	...	Every 1–2 years

Benefit:

- One per calendar year
- Payable at 100% when filed as preventive service when performed by a PPO provider
- Deductible/coinsurance may apply when filed as a medical condition



PREVENTIVE BENEFITS

Mammogram (clinical breast exam)

Recommendation:

Age 18–39 ... Every 1–3 years

Age 40–49 ... Every 1–2 years

Age 50+ ... Annually

Benefit:

- Unlimited
(one per year with Blue Advantage plans)
- Payable at 100% when filed as preventive services — when performed by a PPO provider
- Deductible/coinsurance may apply when filed as a medical condition



PREVENTIVE BENEFITS

Gynecological exam with pap smear

Recommendation:

Every three years starting at age 21

Benefit:

- Pelvic exam — one per benefit period
- Preventive pap smear — unlimited
- Payable at 100% when filed as preventive services — when performed by a PPO provider
- Deductible/coinsurance may apply when filed as a medical condition



PREVENTIVE BENEFITS

Prostate screening exam

Recommendation:

All males* age 50+

Benefit:

- Per above recommendation
- Payable at 100% when filed as preventive services — when performed by a PPO provider
- Deductible/coinsurance may apply when filed as a medical condition

**Certain ethnicities may require earlier screening*



PREVENTIVE BENEFITS

Colonoscopy

Recommendation:

Colonoscopy

Age 50+ ... Once every 10 years

Sigmoidoscopy

Age 50+ ... Once every 5 years

Colorectal cancer screening

(fecal occult blood test)

Age 50+ ... Annually

Benefit:

- Payable at 100%



PREVENTIVE BENEFITS

Zoster vaccine (Shingles)

Recommendation:

Adults age 50 and older

Benefit:

- One dose
- Payable at 100% when filed as preventive services — when performed by a PPO provider or in a pharmacy
- Deductible/coinsurance may apply when filed as a medical condition




ADULT MAINTENANCE GUIDELINES TOOL

Guidelines established by Wellmark regarding specific age and frequency ranges for preventive testing are supported by medical literature.

More frequent testing may be required for individuals with symptoms of a condition.

Adult Health Maintenance Guidelines

It is each provider's responsibility to decide on an individual patient basis the frequency of tests and examinations performed. This guideline is a distillation of recommendations from medical literature including, but not limited to publications by the American Academy of Family Physicians (Summary of Policy Recommendations), the Advisory Committee on Immunization Practices, the Centers for Disease Control and Prevention, the American College of Physicians, the American Cancer Society, the U.S. Preventive Services Task Force, the Institute for Clinical Systems Informatics, the National Heart, Lung, Blood Institute, the American Diabetes Association, and the American College of Obstetrics and Gynecology. These guidelines apply to those who do not have symptoms of disease or illness. Those who display symptoms of disease or illness fall outside these guidelines and should be treated accordingly. These are guidelines, not a guarantee of Wellmark coverage. Depending on the member's policy, all or some of these preventive services may be covered with or without a member cost share.

Wellmark 
Wellmark Blue Cross Blue Shield of Iowa
Wellmark Blue Cross Blue Shield of South Dakota

PHYSICAL EXAM	18-25 YEARS	26-39 YEARS	40-49 YEARS	50-65 YEARS	65+ YEARS
Health Maintenance Exam (HME)*	Every 5 years	Every 5 years	Every 2-5 years	Every 1-2 years	Every 1-2 years
Height, Weight, BMI, BP	Every 2-3 years	Every 2-3 years	Every 2-3 years	Every 1-2 years	Every 1-2 years
Screen for obesity in all adults	Patients with a body mass index (BMI) of 30 kg/m ² or higher should be offered or referred to intensive, multi-component behavioral interventions.				
Additional Exams for Cancer	Every 5 years	Every 5 years	Every 2-5 years	Every 1-2 years	Every 1-2 years
Thyroid, mouth, skin, vesicles, testicles, lymph nodes	With HME	With HME	With HME	With HME	With HME
Clinical Breast Exam (CBE)	Every 1-3 years	Every 1-3 years	Every 1-2 years	Annually	Annually
Self Exam ² breasts, testicles	Monthly	Monthly	Monthly	Monthly	Monthly
Prostate Cancer ³			See footnote 3	See footnote 3	See footnote 3
*CBE, PSA, pelvic are part of the well female exam & should be included with the complete physical exam.					
SCREENING	18-25 YEARS	26-39 YEARS	40-49 YEARS	50-65 YEARS	65+ YEARS
Cervical Smear w/PAHC Exam ⁴	Annually if at risk				
Screen for Sexually Transmitted Infections	Annually if at increased risk				
• Chlamydia - all sexually active females under age 25 and other females if at increased risk					
• Gonorrhea - all sexually active women if at increased risk					
• Syphilis - all persons at increased risk for infection					
HIV - all adults to age 65, once	Annually if at increased risk				
HCV Infection - consider screening for adults born between 1945 - 1965					
Mammography		One baseline between 35-40	Every 1-2 years	Once Annually	Annually
Colorectal Cancer—Fecal Occult Blood Test (FOBT) ⁵				Annually	Annually
Sigmoidoscopy ⁶				Every 5 years	Every 5 years
Colonoscopy ⁶				Every 10 years	Every 10 years
Screening for Smoking, Alcohol, or Drug Use ⁷	With HME	With HME	With HME	With HME	With HME
Osteoporosis Screen females ⁸ , males ⁹				Baseline ⁸	Baseline ⁹
Depression Screening ¹⁰	With HME	With HME	With HME	With HME	With HME
U.S. for Abdominal Aortic Aneurysm ¹¹					One time
Annual Screening and Counseling for Interpersonal and domestic violence in all women	Annually	Annually	Annually	Annually	Annually
Lung Cancer Screening ¹²				Annually	Annually
SUGGESTED LABORATORY TEST	18-25 YEARS	26-39 YEARS	40-49 YEARS	50-65 YEARS	65+ YEARS
Lipoprotein Panel	Age 20	Every 5 years	Every 5 years	Every 5 years	Every 5 years
Glucose			Screen all adults with a sustained BP (treated or untreated) of > 135/90.		

¹ Screening may be discontinued at age 70 or when life expectancy is less than 10 years, but may continue if the expectancy is greater than 10 years.

² Clinicians need to teach appropriate self-exam techniques and encourage reports, self-exams.

³ Perform this assessment on all men 50 and older, and discuss testing options, risks, and benefits. For African American men and men with a family history of prostate cancer, begin this assessment at age 45.

⁴ Screen for cervical cancer in women ages 21-65 years with a Pap (Pap) smear every three years. For women ages 30-65 years who opt to begin this screening interval, screen with a combination of cytology and human papillomavirus (HPV) testing every five years.

⁵ Do average risk patient, consider FOBT annually. If the sigmoidoscopy every five years or colonoscopy every 10 years. Consider upper age limit for screening at 75 or older unless lifetime therapy would not be adverse due to underlying comorbidity.

⁶ Screen and provide lifestyle counseling to decrease colorectal cancer risk.

⁷ Screen in women 18 and older, or in younger women whose lifetime risk is equal to or greater than that of a 35-year-old male, including those who have an additional risk factor.

⁸ Female who weighs less than 100 lbs, has osteoporosis, fracture from before age 50, has ever been severely injured, or those at increased risk and is patient is a candidate for drug therapy.

⁹ Male who weighs less than 100 lbs, has osteoporosis, fracture from before age 50, has ever been severely injured, or those at increased risk and is patient is a candidate for drug therapy.

¹⁰ Clinicians should do a depression screening on their patients at every HME, and more often in patients with a history of depression, unexplained somatic symptoms, or reported psychological conditions, substance abuse, or chronic pain. Consider the following questions: "Over the past two weeks have you felt down, depressed, or hopeless?" and "Over the past two weeks have you felt little interest or pleasure in doing things?" An affirmative answer to either question requires more investigation.

¹¹ Screen 65-75 year old men who smoked at any time in their lives need a one-time abdominal aortic aneurysm (AAA) screening.

¹² Annual low-dose CT for anyone 55-80 years who have a 30 pack-year history and currently smoke or quit within the last 15 years. Discontinue the screening when the patient has not smoked for 15 years.

WELLNESS
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PREVENTIVE EXAMS

WELLNESS
ASSESSMENT



WELLNESS ASSESSMENT

WELLNESS ASSESSMENT

Wellmark Wellness Center

Powered by WebMD

Log in to Wellmark.com
and enter your User ID
and Password.

*Note: If you don't have a User ID
and Password, click on **Member**
under **Register Now** to
complete registration*

The screenshot shows the homepage of the Wellmark Wellness Center. At the top, there is a large white banner with the text "TOTALLY NEW. TOTALLY SIMPLE." and "What if we made insurance simple to understand?". To the right of this text is an illustration of a person riding a bicycle, with two other people running in the background. Below the banner is a navigation bar with four main categories: "INDIVIDUALS & FAMILIES" (with a sub-link "Start Here"), "For EMPLOYERS", "For PRODUCERS", and "For PROVIDERS". Below the navigation bar is a section titled "IN THE NEWS" with a link to "Wellmark recognizes six Iowa health systems with Blue Distinction® Center". At the bottom of the page, there are three columns of links: "DO MORE" (Find a Doctor), "COMPANY" (Newsroom), and "ACCESSIBILITY AND NONDISCRIMINATION" (Notice of Nondiscrimination, Español, 中文, Tiếng Việt, Hrvatski, Deutsch, اللغة العربية). A "SHOP NOW" button is visible in the top right corner of the banner area.

You must log in to Wellmark.com and the Wellmark Wellness Center
in 2017 to receive incentive rewards.

WELLNESS ASSESSMENT

Wellmark Wellness Center
Powered by WebMD

Click **Visit the Wellness Center.**

You must log in to Wellmark.com and the Wellmark Wellness Center in 2017 to receive incentive rewards.

The first time you enter the Wellmark Wellness Center, you will need to complete a short registration process.

The screenshot shows the Wellmark Wellness Center website interface. At the top, there is a navigation menu with links for HOME, CLAIMS & SPENDING, MY BENEFITS, PRESCRIPTION DRUGS, MY HEALTH, CONTACT US, MESSAGES, and MY ACCOUNT. Below the navigation, there are several sections: MY CLAIMS SUMMARY, MY WELLNESS CENTER (highlighted with a red circle around the 'Visit the Wellness Center' button), MESSAGE CENTER, MY FLEX SPENDING ACCOUNT, and MY BLUE COMMUNITY. On the right side, there is a 'FIND A DOCTOR OR FACILITY' section with search criteria and location options. At the bottom, there is a 'New User Registration' form with a 'Frequently Asked Questions' section and a 'Required Information' section. The 'Required Information' section includes a '1 My Information' section with an email address field and a '2 Agreement' section with a checkbox for terms and conditions.

WELLNESS ASSESSMENT

Foundation for Behavior Change

Comprehensive analysis to help understand your health status

- Assessment score (0-100) on self-reported information
- 10 to 12 minutes to complete

Biometric information needed

- Blood pressure, weight, cholesterol, blood sugar, etc.
- You can use results from your annual physical

Preventive exam information needed

- Breast exam by physician, cervical cancer (Pap smear), colonoscopy, mammogram, physical exam, prostate cancer screening, stool blood test, pneumonia vaccination, flu shot
- Responses include: “Less than a year ago,” “One to less than two years ago,” “Two to less than three years ago,” “Three to less than five years ago,” “Five or more years ago,” “Never,” “Does not apply,” or “I know the approximate date”
- If you know approximate date, you will be prompted to place that date into the assessment

Placing in dates DOES NOT award credit for the preventive exam.

The screenshot displays the 'Test's Wellness Assessment Results' page. At the top, it shows the Wellmark Wellness Center logo (powered by WebMD) and navigation links for Home, Healthy Living, Health Record, Health Information, Return to myWellmark, and Rewards. The assessment progress is shown as 1. Questionnaire, 2. Finalize, and 3. Results (current step). The main content area includes:

- Your Health Score:** A score of 54, completed on 12/3/14, with an 'Update Score' button and a link to 'Learn more about your score'.
- How do you compare?:** A score of 44, noted as 'is the average score for other women in their 20s', with a link to 'Learn more about your score'.
- Highest Risk Areas:** A red warning icon and the text 'Areas that could use improvement' with icons for Stress, Exercise, and Nutrition.
- What to do next, Test:** A message: 'Feeling inspired to make changes? We're here to give you personal guidance!' with a goal set to 'Eat Better' and a 'Let's Go!' button.
- Learn more about your health benefits** and **Learn more about programs and services** dropdown menus.
- Test's Modifiable Risk Reports:** A bar chart showing risk levels: High Risk (red), Medium Risk (orange), Low Risk (teal), and Unknown Risk (grey).

WELLNESS
INCENTIVE
PREVENTIVE EXAMS

WELLNESS
ASSESSMENT
ACTIVITY PROGRAMS



ACTIVITY PROGRAMS

A VARIETY OF ACTIVITIES

Programs Available for 2017

- Then and Now
- Tasty Twist
- Take Your Pick
- Two additional county approved programs

Your wellness committee will be responsible for providing the details of these programs and when they will be available in the county.

A max of four activities count toward your county incentive:

- Preventive exam/Wellness assessment
- Three county wellness activities



WELLNESS
INCENTIVE
PREVENTIVE EXAMS

WELLNESS
ASSESSMENT
ACTIVITY PROGRAMS

**TRACK YOUR
INCENTIVES**

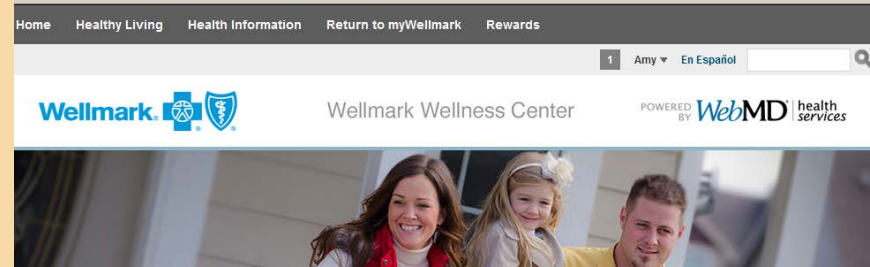


TRACK YOUR INCENTIVES

TRACK INCENTIVES

Wellmark Wellness Center

- Employees can use the Wellmark Wellness Center to track their incentives and the reward amount they will receive.
- Click on **Rewards** at the top of the home page next to the search box OR click on **Get Rewarded** next to the green gift box in the middle of the home page.



A screenshot of the Wellmark Rewards page. The page title is 'Rewards'. The main content area explains that employees can complete program options between January 1, 2016, and October 31, 2016. It lists activities such as 'Completion of preventive exam with physician and completion of Wellness Assessment' and 'Completion of activity programs: Bounce, Fiscal Fitness, Live Out Loud, & Additional County Wellness Committee Activities'. Below this, there are two reward cards. The first card is for a '\$50 Gift Card' for 'Preventive and Wellness Assessment', with a 'Keep Earning' button and the status 'In progress'. The second card is for a '\$50 Gift Card' for 'Earn reward 3 times by 10/31/2016', also with a 'Keep Earning' button and the status 'In progress'. The page footer contains a small disclaimer about Wellmark's affiliation with the Blue Cross and Blue Shield Association.

PREVENTIVE EXAM OPTIONS

Credit will be uploaded monthly through claims OR you can self-report the exams.

Completing the Wellness Assessment questionnaire does NOT reward credit for preventive exams.

\$50 **Card**
Earn reward by 10/31/2016

\$50 Gift Card Requirements

Do All of these \$50 Gift Card Requirements activities to redeem this reward.

Wellness Assessment [more](#) Do it
Do this by 10/31/2016

Preventive Exam [less](#) Multiple Activities

Preventive Exam (Auto-Upload)
Do this by 10/31/2016
Complete ONE of the following between January 1, 2016 and October 31, 2016:

- Annual Physical
- Mammogram
- Prostate Exam
- Zoster Vaccine
- Colonoscopy
- Gynecological/Pap Smear

You must complete this and your Wellness Assessment to receive \$50.

Preventive Exam (Self-Report)
Do this by 10/31/2016
When did you do this? Preventive Exam Completed Save I Did This

Complete ONE of the following between January 1, 2016 and October 31, 2016:

- Annual Physical
- Mammogram
- Prostate Exam
- Zoster Vaccine
- Colonoscopy
- Gynecological/Pap Smear.

You must complete this and your Wellness Assessment to receive \$50.
To earn credit for the activity enter the date of your appointment in the space above and click Save.

WELLNESS
INCENTIVE
PREVENTIVE EXAMS

WELLNESS
ASSESSMENT
ACTIVITY PROGRAMS

TRACKING YOUR
INCENTIVE
**GIFT CARD
DISTRIBUTION**



GIFT CARD DISTRIBUTION

GIFT CARD DISTRIBUTION

- Gift cards are distributed as activities are completed
- To receive their gifts cards, employees must:
 - Be an active employee when the gift card is distributed
 - Have registered/logged in to the Wellness Center in 2017
- Employees who terminate employment/retire prior to distribution will not receive a gift card



ADDITIONAL INCENTIVE

By doing a maximum of **4 activities** (preventive/wellness and 3 activity programs or 4 activity programs) you can help the county achieve their maximum 5% discount on county premiums.



PRIVACY



Protecting your privacy is very important to us. We have strict protections in place to ensure the security of your personal information. You can feel confident that any information you share with us will remain confidential.

Wellmark's policy is to carefully guard any personal information you share with us, in compliance with the Health Insurance Portability and Accountability Act (HIPAA) of 1996. HIPAA prohibits anyone from receiving your personal health information without your permission.

All personal information you share with Wellmark through our health support programs is:

- 1 PROTECTED. IT WILL NOT BE SHARED WITH YOUR EMPLOYER OR PHYSICIAN.**
- 2 RESPECTED. IT CAN'T BE USED TO INCREASE YOUR PREMIUMS OR DENY COVERAGE.**

We may combine your information with the records of others, so that it is not linked with any individual person. This aggregated information helps Wellmark and your employer better understand the health of its populations.

WELLNESS ON THE GO

Download the Wellmark mobile app from:

- Your app store
- Wellmark.com/GoMobile

Open the app and select **myWellmark**

- Log in with your user ID and password
- Register for myWellmark



WELLNESS

Research health topics and monitor your progress with health trackers.²

RESOURCES

Where to go with questions:

- Wellmark Wellness Help:
877-252-8412
- Your Wellmark Wellness Center
on Wellmark.com
- Your County Wellness Committee
- FAQ document
on Wellmark Wellness Center home page
- EC Solutions(wellmark.com assistance): 800-407-0267



THANK YOU!



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