



wellnessoptions

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wellnessoptions Guide

WELCOME



The Wellness Program has again had a very successful year. We have added spouses to the program and are excited about what was accomplished in only our second year. Over 7,500 individuals have participated in at least one or more Wellness Programs. The Walking Program enrollment doubled from last year with over 5,000 people participating. A total of 3,884 people met or exceeded the 450,000 step goal which is more than twice the number achieving the goal in 2010. The "Top Walker" logged more than 8 million steps. The Coaching Program also saw its enrollment grow to approximately 3,000 participants. More and more employees and participants are taking an active role in their overall wellness and improvement of their health. This in return affects our claims expense.

We are already seeing the benefits of prevention and early detection. Participants are going in for their annual physicals and catching illnesses in the early stages. We have seen an increase of 19% of our participants getting their screenings or annual physicals. Through routine screenings, 257 new cases of early stage cancer conditions were detected, 288 new high cholesterol cases were diagnosed, 218 new high blood pressure cases were diagnosed and 191 new diabetic cases were diagnosed.

The goal of the wellness program is to help participants make healthier lifestyle choices, become aware of risk factors and better manage chronic conditions. As you can see from the data above, we are definitely well on our way.

In addition, the State of Nebraska's innovative efforts to encourage wellness have been awarded the Gold Well Workplace Award presented by the Wellness Council of America. Nebraska is one of only two state governments to receive the award.

Sincerely,

Carlos Castillo Jr., Director
Administrative Services

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THE REALITY IS . . . **wellnessoptions**



Rising health care costs are a concern for all of us as individuals and for the State of Nebraska. A recent study (Mercer Health & Benefits) expected an average increase of 10% nationally in health care costs for 2011. Like all companies that provide health coverage for employees, the State of Nebraska faces health care costs that represent many millions of dollars of expense every year. Because the State of Nebraska pays for 79% of the costs associated with health care, the State provides resources to address modifiable health risks to control health care costs.

The evidence is all around us – the skyrocketing rate of obesity and the growing prevalence of diabetes, coronary heart disease, high blood pressure, and many other conditions can all be addressed by the choices we make – or fail to make – each and every day. A clear and concerning example is comparing obesity rates (BMI > 30) of the State of Nebraska aggregate health assessment data of 39% to National (26%) and state-wide (27%) prevalence rates. This is in addition to another 33% who are classified as 'overweight' (BMI 25-29.9). As a result, this data shows that 72% of our State of Nebraska population is either 'overweight' or 'obese'.



Over the past 15 years, research has documented that up to 70% of total health costs can be preventable through lifestyle choices. Some risk factors, such as age, gender, and family history cannot be controlled and/or prevented. However, key lifestyle choices that are preventable include:

- poor and/or unhealthy nutrition
- excessive weight
- lack of physical activity
- tobacco use
- not managing stress.

A Benefit Available To Those Enrolled In ALL Health Plans

In 2009, the State of Nebraska launched a wellness program, called **wellnessoptions**, to create a healthier workforce by encouraging healthy behaviors and the use of preventive care benefits.

The State of Nebraska is proud to offer its wellness program to all those covered employees and spouses (if applicable) enrolled in any of the four plans (BlueChoice, Regular PPO, High Deductible PPO and Wellness PPO). That's right – you can have your own personal health coach, obtain a pedometer with the Walk This Way program or attend an onsite screening – all at no cost to help you invest in your personal health!

These programs are a benefit available to you – regardless if you want to qualify for the Wellness PPO health plan. We encourage you and your enrolled spouse (if applicable) to take advantage of the voluntary wellness programs being offered through HealthFitness at no cost to you. The wellness program is designed to help you evaluate and identify modifiable health risks, and provide you with guidance for living a more healthful life.

Strong Participation Results in Positive Outcomes

Just after one year of providing the State of Nebraska **wellnessoptions** program, much has been accomplished in terms of improving lifestyles, reducing risk factors and increasing the participation in early detection screenings. At the end of December 2010, over 5,000 employees and 2,000 spouses have enrolled in a wellness program.

“Our success in leading healthy lifestyles is a great example of what is possible when you make a commitment to invest in your personal health.”
-Governor Heineman

Over 5,000 participants are currently enrolled in the Walk This Way program - literally achieving millions of steps. Over 1,000 have logged over 1 million steps and several logged over 6 million steps.

In addition, over 4,000 are receiving guidance and support with their participation in a coaching program, including those with a chronic health condition.

Aggregate results among wellness program participants have shown a reduction in the average number of individual risk factors. Associated health improvement results include increased levels of physical activity and consumption of fruits and vegetables, in addition to decreased prevalence of tobacco use and stress.

Life Saving and Cost Saving

Not to mention the impact related to a greater chance of more favorable health outcomes, the average State of Nebraska healthcare cost was found to be 68 times less for treating an early stage of colorectal cancer versus treating a late form of colorectal cancer.

Early Detection Efforts Are Paying Off and Saving Lives!

As a **wellnessoptions** program awareness initiative, personalized reminders for various preventive screenings for employees and spouses are mailed to their home. Employees and spouses enrolled in any of the four medical programs receive these mailings.



Before the launch of this initiative, only 33% of enrollees were current with their recommended preventive screenings (based on national recommendations). After one year of this initiative, the completion rate for recommended screenings has increased 19%. For many, this was the first time a preventive screening has been completed. The screenings resulted in ‘catching’ many cases of early stage, and even late stage cancers.

Specifically, 257 new cases were detected in an early stage of cancer and 10 new cases were diagnosed with a late stage of cancer. Not to mention the impact related to more favorable health outcomes, significant cost savings are associated with identifying these cases in an early stage. In fact, the average State of Nebraska healthcare cost was found to be 68 times less for treating an early stage of colorectal cancer versus treating a late form of colorectal cancer.

Other conditions newly diagnosed from the onsite biometric screenings include 288 new high cholesterol cases, 218 new high blood pressure cases and 191 new diabetic cases.

CHOOSING YOUR HEALTH COVERAGE

All of our health plan options are provided through BlueCross BlueShield (BCBS) of Nebraska, and offer both in-network and out-of-network coverage. BCBS of Nebraska offers a national network of providers which includes 94 percent of Nebraska doctors. To locate a network provider, visit BlueCross BlueShield of Nebraska online at www.bcbsne.com or call **800-642-3022**.

For a comparison of highlights for all health plan options, see the Options Enrollment Guide) on the State Employee Wellness and Benefits website at www.das.state.ne.us/personnel/benefits/.

The Wellness PPO Plan

The Wellness PPO plan offers comprehensive coverage to meet your health care needs and includes some enhanced features like improved coverage for certain preventive screenings and maintenance medications. All employees may select the Wellness PPO plan as your medical option for the 2011-2012 plan year providing the 3 STEP requirements have been fulfilled to elect or retain eligibility for plan participation.

Wellness PPO Qualifications

In order to qualify for the Wellness PPO plan, both you and your covered spouse (if applicable) needed to complete a program prior to March 31, 2011 (STEP 1). If you have met STEP 1 of the criteria, you and your covered spouse will be required to complete a confidential Biometric Screening (STEP 2) and the Online Insight Health Assessment (STEP 3) to maintain eligibility. If you sign up for the Wellness PPO plan and either you or your spouse fail to complete the 3 STEPS, you will default to the Regular PPO plan at the appropriate tier. See page 11 for more information to finish qualifying for enrollment into the 2011-12 Wellness PPO Plan.

Wellness PPO Premium Savings

The State of Nebraska has self-funded health plans. This means that both the employee and State of Nebraska share the costs associated with all health and prescription costs. Employees contribute to health care costs by paying premiums, which accounts for 21% of health care costs. The State of Nebraska pays the remaining 79% of your health care costs.

Health plans that experience higher utilization are going to cost employers and employees more. After seeing double digit annual healthcare cost increases, the State experienced an overall cost increase of 2.2% last year among all State of Nebraska health plans after the initiation of the wellness program.

Healthcare premium costs among each of the four health plans are independently determined based on each plan's utilization experience. When comparing the healthcare and prescription utilization among each of the four State of Nebraska health plans provided by Blue Cross Blue Shield of Nebraska, the Wellness PPO health plan utilization was significantly lower. Last year, the Wellness PPO premium cost decreased 6.3%. Unfortunately, we do have a slight premium increase. However, our premium increases are well below the national average/trend which is between 9% and 10%.

Annual Employee Wellness PPO Premium Savings Wellness PPO Savings Compared to BlueChoice			
Single	Four-Party	Two Party	Family
\$525.36	\$1,079.52	\$1,394.64	\$1,865.76

For more information on all **wellnessoptions** programs, Wellness PPO plan qualification requirements and more, visit the **wellnessoptions** website at www.wellnessoptions.nebraska.gov or call **1-866-956-4285**.

Is the Wellness PPO Right for Me?

- Are you willing to invest in your personal health?
- Are you willing to take the time to participate in various wellness programs?
- Are you willing to take the time to learn the 3 STEPS and deadlines?
- Is prevention and early detection important to you?
- Do you have a vested interest in a shared responsibility to control health care costs?
- Are low premium costs important to you?

Congratulations!!!

Those who are taking the time to invest in their personal health by qualifying for the Wellness PPO will be rewarded with these premium costs.

Congratulations

- 68 State of Nebraska employees who enrolled in the EMPOWERED health coaching program who chose smoking cessation as their 'focus area' are **NOW TOBACCO FREE!**
- Onsite biometric screenings resulted in 288 new high cholesterol cases, 218 new high blood pressure cases and 191 new diabetic cases. **EARLY DETECTION IS KEY!**

Wellness PPO Plan Design Offerings

Living a healthy lifestyle is certainly a key ingredient to living a healthy, long life. But it is not a guarantee that you will ever be 'exempt' from a serious condition or illness.



As a result, it is important to get regular checkups and screenings as recommended by your healthcare provider. The Wellness PPO health plan offers low premiums and high quality coverage related to prevention and early detection, including 100% coverage for a wide range of age and gender based screenings.

Features of the Wellness PPO Plan include:

- **NEW** – All blood work (including preventive) is covered up to \$500
- **NEW** – No age restrictions for preventive screenings
- **NEW** – Thyroid testing
- **NEW** – Bone density testing (age restriction was removed)
- **NEW** – Routine and follow-up Mammograms covered at 100%
- **NEW** – Routine and follow-up Colonoscopies covered at 100%
- Cholesterol medications at a reduced copay or no cost for generics
- Hypertension (high blood pressure) medications at a reduced copay or no cost for generics
- Hemoglobin A1C testing twice per year
- Adult and child immunizations
- Flu shots at no cost (on-site flu shots where available)
- Maternity services
- Well baby exams
- Routine Pap Smear
- Routine Prostate cancer screening
- Diabetes vision screening
- Diabetic prescriptions at a reduced copay
- Tobacco cessation prescription medications at no cost with enrollment in the EMPOWERED Health Coaching program

Important: To ensure you receive the great preventive Wellness PPO coverage, make sure your doctor's office codes them correctly as 'routine.'

Qualifying For The Wellness PPO

Key features of the Wellness PPO health plan include low premiums and high quality coverage related to preventive screenings. Participants choosing to elect or remain in the Wellness PPO health plan must complete the wellness program criteria (3 STEPS) on an annual basis in order to qualify for the Wellness PPO the upcoming plan year. At the beginning of each annual cycle, participants will choose and enroll in a wellness program (STEP 1), and then finish each annual

cycle by completing a biometric screening (STEP 2) and a Health Assessment (STEP 3).

Those individuals who meet the Wellness PPO criteria will have the option of electing or remaining in the Wellness PPO. Those who did not complete the criteria will not qualify for the Wellness PPO plan but will have the option to enroll in the High Deductible PPO, Regular PPO, or BlueChoice health plan.

Begin Qualifying for the 2012-13 Wellness PPO Plan

Again, participants choosing to elect or remain in the Wellness PPO health plan must complete wellness programs (3 STEPS) on an annual basis in order to qualify for the upcoming plan year. At the beginning of each annual cycle, participants will choose and enroll in a wellness program (STEP 1), and then finish each annual cycle by completing a biometric screening option (STEP 2) and the online Insight Health Assessment (STEP 3).

Both the enrolled employee and enrolled spouse (if applicable) must complete the following 3 STEPS during the current plan year in order to qualify for the following Wellness PPO health plan (2012-13 plan year).

STEP 1. This Spring – Wellness Program (see next section)

- Enroll in your choice of at least one Wellness Program from April 1, 2011 thru December 29, 2011
- Complete your choice of one Wellness Program by March 30, 2012

STEP 2. Next Spring (April 1 - May 31, 2012) – Complete your annual Biometric Screening Option

STEP 3. Next Spring (April 1 - May 31, 2012) - Complete your annual online Insight Health Assessment



Wellness Program Detail (STEP 1)

This Spring (beginning April 1, 2011) – Enroll and begin participation in your choice of at least one Wellness Program

To qualify for enrollment into the Wellness PPO Plan for the next plan year (2012-13), enroll in your choice of at least one of the following wellness programs anytime before December 29, 2011:

Feel Like a Million

Earn virtual dollars on this fun online game show for recording daily activities in the following five areas: Moving Matters, Food to Fuel, Better Balance, Purpose and Potpourri. This program is located within the 'Featured Programs' section on the website (left toolbar).



Wellness PPO criteria: New and previous participants must enroll before December 29, 2011 at www.wellnessoptions.nebraska.gov and earn a minimum of 1 million individual "virtual" dollars by March 30, 2012.

EMPOWERED Lifestyle Management Coaching

Work with a coach to support and guide you in making lifestyle changes by selecting among 13 different focus areas related to physical activity, healthy eating, stress management and smoking cessation. Participants can enroll at the time of your Health Advisor call OR by calling 1-866-956-4285 Option 2 OR by going to www.wellnessoptions.nebraska.gov ('My Coach' left toolbar selection).

Wellness PPO criteria: New and previous EMPOWERED participants must enroll before December 29, 2011 and complete 3 or more phone calls with your health coach before March 30, 2012.

NOTE: You may use message boards for correspondence, but you must talk with your coach 3 or more times via telephone to qualify for the Wellness PPO.

Walk This Way

Whether you are currently inactive or active, boost your activity level by wearing a pedometer and tracking your steps online.



Wellness PPO criteria: New and previous Walk This Way participants must enroll before December 29, 2011 at www.wellnessoptions.nebraska.gov and log a minimum of 600,000 steps before March 30, 2012.

Walk This Way Achievement

- Over 1,500 participants have logged over 1 million steps.
- Over 15 participants have logged over 5 million steps
- Total steps logged as of December 2010: 1,355,715 miles (equals over 54 times around the world)

Condition Management Coaching

Individuals with a chronic condition (Heart or Respiratory Conditions, Diabetes, Depression, Back Pain) can work with a coach, in conjunction with your physician, to help manage your health, feel better and enjoy the best quality of life.

This service offered through HealthFitness is provided by Nurtur®, HealthFitness' condition management partner.

Only new Condition Management participants need to enroll before December 29, 2011; current participants can continue calls and do not need to re-enroll.

Wellness PPO criteria: Enroll before December 29, 2011 by calling 1-866-956-4285 Option 3 and complete 4 or more coaching phone calls before March 30, 2012..

STEP 2. Next Spring (April 1 - May 31, 2012) – Complete your annual Biometric Screening Option

STEP 3. Next Spring (April 1 - May 31, 2012) - Complete your annual online Insight Health Assessment

Check Your Checkmark!

The **wellnessoptions** website now has an easy to read Wellness PPO Checklist to help you track the completion of the three necessary steps to qualify for the Wellness PPO health plan. After you log-in with your unique user name and password, please review your own Wellness PPO Checklist. The 'Checklist Detail' link will also provide you information regarding your wellness program status. The Checklist will update itself on June 1, 2011 to reflect 2012-13 Wellness PPO qualification criteria. Use this tool to guide you towards qualifying for the Wellness PPO!

Wellness PPO Checklist For July 1, 2012 Plan Year

(If checked ✓, step is completed)

- Step 1:** Met criteria for ONE of the following Wellness Programs:
(≥ means greater than or equal to)
 - EMPOWERED Coaching – ≥ 3 calls
 - Condition Management – ≥ 4 calls
 - Walk This Way – ≥ 600,000 steps
 - FLAM – ≥ \$1 Million Virtual Dollars
- Step 2:** 2011 Biometric Screenings
- Step 3:** 2011 Health Assessment

Review your **Checklist Detail** for further information on qualifying for the Wellness PPO.

Learn more about the Wellness PPO qualifications for the July 1, 2012 Plan Year.

Wellness PPO Checklist Questions & Answers

QUESTION: How do I know if I'm enrolled in a wellness program?

ANSWER: Click on 'Checklist Detail'. The 'Checklist Detail' link will say 'In Process' for those currently enrolled in a wellness program or 'Complete' for those who have met the criteria (in addition to a checkmark on the home page Wellness PPO Checklist).

QUESTION: How do I know if I've completed a wellness program or one of the THREE STEPS to qualify for the Wellness PPO?

ANSWER: View your Wellness PPO Checklist and look for a checkmark.

QUESTION: How do I know if I've completed the online Insight Health Assessment?

ANSWER:

- 1) View your Wellness PPO Checklist and look for a checkmark;
- 2) You will receive a Health Assessment completion e-mail to your contact e-mail address (if provided and valid);
- 3) Review the results of each annual Health Assessment you completed, listed by each completion date.

QUESTION: How do I know if I completed a biometric screening?

ANSWER:

- 1) View your Wellness PPO Checklist and look for a checkmark;
- 2) If you have obtained results from your onsite or home kit screening;
- 3) If you receive an e-mail confirming your receipt of the Alternative Means Screening form.

Annual Cycle for Qualifying into Enrollment for the Wellness PPO Plan (3 Steps)

Steps	Wellness PPO Criteria	Program	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	
Step 1	Enroll in Wellness Program	Feel Like a Million	Step 1: Wellness Program Enrollment Period												Finishing completing program			Qualify for Wellness PPO	
		EMPOWERED Coaching																	
		Walk This Way																	
		Condition Management																	
Step 2	Biometric Screening Options	Onsite Screening																	
		Alternative Means Form																	
		Home Kit Screening																	
Step 3	Health Assessment	On-Line																	

New Hire Process to Qualify for the 2011-12 Wellness PPO

New Hire Date from May 3, 2011 through November 1, 2011 (Effective date of July 1, 2011 - December 1, 2011)

- After a new hire has elected health coverage and entered into Enterprise One, the employee and spouse (if applicable) enrolled in any of the four State health plans will each be sent a 'wellnessoptions Welcome Letter.'
- Based on the date the notice is sent, BOTH the enrolled employee and spouse (if applicable) must complete Health Assessment within 15 days of the notice to be eligible for Wellness PPO during the current plan year (2011-12).
- Participants begin to qualify for the 2012-13 Wellness PPO health plan by completing the three steps, starting with enrolling in your choice of a Wellness Program.

Important: Failure to complete the online Health Assessment by the deadline for those that have recently elected the Wellness PPO plan will result in defaulting to the Regular PPO plan at the appropriate tier, based on the effective date.

Hire Date from November 2, 2011 through May 1, 2012 (Effective date of January 1, 2012 - June 1, 2012)

- After a new hire has elected health coverage and entered into Enterprise One, the employee and spouse (if applicable) enrolled in any of the four State health plans will each be sent a 'wellnessoptions Welcome Letter.'
- Participants may retain the Wellness PPO for the current plan year (2011-12) AND be eligible to enroll in the Wellness PPO during the upcoming Open Enrollment period (2012-13).
- To continue coverage in the 2012-13 Wellness PPO, BOTH the enrolled employee and spouse (if applicable) must complete their annual online Health Assessment starting April 1 thru July 31, 2012. Participation in a biometric screening is not required during this period.
- Participants begin to qualify for the 2013-14 Wellness PPO health plan by completing the three steps, starting with enrolling in your choice of a Wellness Program.

Important: Failure to complete the online Health Assessment by the July 31, 2012 deadline for those that have recently elected the Wellness PPO plan will result in defaulting to the Regular PPO plan at the appropriate tier, based on the effective date.

For website log-in support, call

**866-956-4285
option 1.**



What is Allowed on Company Time?

The following items **are allowed** for participation on company time: Open Enrollment, Health Assessment, Biometric screenings, sending and receiving e-mails to/from HealthFitness to/from your work e-mail.

The following items **are not allowed** on company time: Health Advising calls, EMPOWERED Lifestyle Management Coaching calls, Condition Management Coaching calls and Walk This Way participation. Specifically, pedometers can be worn during the workday on company time; however physical activities outside of normal work requirements (example: going for a walk) must be done on personal time (lunch time or break). If in doubt, refer to your Personnel policy, or ask your supervisor.

NOTE: Submitting activities is allowed on a State computer, but is to be done on personal time (lunch time or break). Participation is in no way to be considered part of or arising out of employment for the purposes of workers' compensation or for any other purpose.

Confidentiality is a Top Priority

Privacy of personal information is a top priority with wellness programs. HealthFitness maintains the confidentiality of all personal health information in accordance with federal regulations. That means your personal health information, which is obtained by HealthFitness, will not be released to the State of Nebraska.

No Penalties for Poor Health

The Wellness PPO qualification criteria is based on active participation and completion of specific wellness programs, and is not based on your individual health factors, health assessment results or biometric screening results. That means you will not be penalized for having or reporting poor health behaviors or lifestyle risks.

Federal regulations prohibit a group health plan from discriminating among individuals based on their health status. This means that group health plans cannot charge individuals different premiums or impose different costs (i.e., through deductibles or copays) based on the absence or existence of a health factor. Because the State of Nebraska does not condition eligibility for the Wellness PPO health plan upon a participant's ability to meet a health standard, the program meets the nondiscrimination requirements under the Health Insurance Portability and Accountability Act of 1996 ("HIPAA").

wellnessoptions Earns National Wellness Award

The State of Nebraska has been awarded the Gold Well Workplace Award presented by the Wellness Council of America for its wellness program for state employees. Nebraska is one of only two states to win the award. "I am very pleased with the success of our wellness program and I am even more pleased that state employees are embracing this program," Gov. Dave Heineman said in reflecting on the early progress of the wellness program.



Thanks Wellness Champions!

The Wellness & Benefits Department has utilized a team of Wellness Champions from several different agencies and state-wide locations to provide constructive feedback and help with promoting wellness. Wellness Champions were instrumental in providing their thoughts with several Wellness PPO health plan design enhancements. For further information on Wellness Champion roles and how to sign-up, view www.wellnessoptions.nebraska.gov under 'wellnessoptions' (left toolbar).from the Governor.

State Employees Earn Wellness Wall of Fame Recognition

Periodically, we learn about success stories from employees participating in the **wellnessoptions** program with some pretty amazing lifestyle changes, resulting in significant health improvements. For many, it is a life changing experience – almost a second outlook on life. In hopes of being motivating to others, stories such as these receive recognition by being displayed on the Wellness Wall of Fame, which includes a picture with the Governor (if possible), in addition to receiving a personal letter from the Governor.

To see all of the Wall of Fame recipients, view www.wellnessoptions.nebraska.gov under 'wellnessoptions' (left toolbar).



Contact Information

Wellness Provider HealthFitness	www.wellnessoptions.nebraska.gov	866-956-4285
Nebraska State Employee Wellness and Benefits	www.das.state.ne.us/personnel/ benefits/	402-471-4443 (in Lincoln) 877-721-2228 (outside Lincoln)
Mike Wanetka	Wellness Coordinator	402-471-4703
Barb Munro	Wellness Specialist	402-471-4410

