



Healthy employees, healthy business

YOUR STEP-BY-STEP WELLNESS GUIDE

We know that healthier employees lead to a healthier workplace. That's why our Premera Blue Cross small group plans include a wellness program at no extra cost. It can lower your costs and reward your employees at the same time.*

A quick look inside the program

The wellness program rewards employees for completing a few easy steps: validate mailing address, a biometric screening and an online health assessment. When employees complete these three small steps within the activity completion period, it will lead to big rewards for both you and your employees.

A win/win approach

A successful wellness program can benefit employers and employees alike by contributing to the following:

- More sustainable healthcare costs
- Happier, healthier employees
- Increased productivity
- Decreased absenteeism

Engagement is the name of the game

For every employee who completes the wellness steps within the first 90 days of your plan's effective or renewal date, you'll save 7.5 percent on their premium back to your group's effective date for that plan year — and they'll get rewarded too.

*Active employees and former employees enrolled on COBRA are eligible to participate if enrolled at the time of the plan effective date.

Start employees on a journey to wellness

ARRIVE AT BETTER HEALTH AND SAVINGS

As you enroll or renew in a Premera Small Group plan, you'll automatically get this wellness program included in your coverage. Your employees will have 90 days from your plan's effective or renewal date to complete both the wellness activities.

Once they complete both the biometric screening and health assessment, employees earn a \$100 Visa® gift card.* And, you'll receive a lower premium rate for each covered employee who completes the wellness activities.

How employees earn rewards

Employees take these easy steps to be rewarded:

1. Validate mailing address. Log in at premera.com and click Personal Information under Manage My Account.
2. Get a biometric health screening. Employees can get screenings three ways:
 - Visit a doctor and fax in results using our health screening form
 - Complete a home test kit and submit test by mail
 - On-site biometric screenings at the workplace
3. Take the online health assessment at premera.com.

The wellness program timeline at a glance:

90 Days

To qualify for the reward, employees must complete both wellness activities within the first 90 days of the plan's effective or renewal date.

90–150 Days

Participating employees receive a Visa gift card within 90-150 days of the plan's effective or renewal date.

180 Days

Employer rate credit is applied retroactive to the plan's effective or renewal date.



One-on-one support for employees in need

The Wellness Program educates employees about their health status, and motivates them to improve it. Based on the results of the health assessment, employees can also receive free coaching by telephone.

Free on-site biometric screenings at the workplace

An on-site event can be scheduled with our biometric screening partner. They will conduct full biometric screenings and make sure each employee completes the online health assessment.

*Benefits earned by employees participating in the Premera wellness program may need to be reported for tax purposes. We will send you a list of the employees who participated and who received a debit card through the program on a quarterly basis. This information is provided to you for tax purposes only. Please consult your tax advisor to determine impacts to you and your organization.