

# Humana's Wellness Engagement Incentive Program Frequently Asked Questions

Humana offers a Wellness Engagement Incentive program to employees of groups with Humana medical insurance policies or HMO contracts and 1-99 employees. The program is designed to encourage employers to get their employees engaged in Go365™, a premier wellness program that inspires employees to live healthier lives.

When enrolled employees participate in Go365, they can achieve Status levels ranging from Blue to Platinum based on participation and accumulated Points in the program. When your employees reach Gold Status or higher a Wellness Engagement Incentive equal to 15 percent of the monthly medical premiums will be applied to your invoice for each of those employees. When your employees reach Silver Status an incentive equal to 7 percent of the monthly medical premiums will be applied to your invoice for each of those employees.

What credits will I receive?

7%

for each employee who reaches Silver Status

15%

for each employee who reaches Gold or Platinum Status

**Q: How do we become eligible for the Wellness Engagement Incentive credits?**

**A:** It's part of your Humana medical plan, no paperwork or forms to submit.

Since 2014, the Wellness Engagement Incentive has rewarded employees who achieve Silver Status or higher with 10 percent credit on the group's monthly medical premium invoice. With your group's medical renewal in 2017, your group will begin to receive a monthly Wellness Engagement Incentive credit equal to 15 percent for employees with Gold Status or higher and 7 percent for Silver Status.

Employers who have questions about how to use their Wellness Engagement Incentive should seek advice from their legal and financial advisors.

**Q: What Status is used for purposes of determining the incentive?**

**A:** Rewards Status is used.

There are two ways that Go365 tracks Status levels:

- Earned Status is an employee's current program year Status
- Rewards Status is the higher of their Earned Status from the year prior and Earned Status for the current year

The Wellness Engagement Incentive is based on the Rewards Status.

**Humana**

GCHHM98HH 1018

**Q: What are the first steps?**

**A:** The annual Go365 Health Assessment, biometric screening and syncing a verified workout are very important first steps.

Get employees engaged by encouraging them to take the annual Go365 Health Assessment, completing their biometric screening or syncing a verified workout.

- Each year when your Go365 program renews, each employee is reset to Blue Status.
- Employees need to complete one of the following three activities to unlock the program and move out of Blue Status in the new program year:
  - a section of the Health Assessment
  - a biometric screening
  - a verified workout
- To build Points toward Silver, Gold and Platinum Status, employees complete additional verifiable activities, such as working with a personal health coach and submitting CPR certification.
- Enrolled dependents should also take their Health Assessments at the beginning of each program year, and complete their biometric screening, in addition to syncing verified workouts and submitting additional eligible activities for Points.
- The Wellness Engagement Incentives are not available for employees with Reward Statuses below Silver Status.

**Q: What happens next?**

**A:** Employees need to earn Points and achieve Silver Status or higher

Each month, we'll determine which employees have achieved a Rewards Status of Silver Status or higher. Based on the results, a Wellness Engagement Incentive credit will be applied on the medical premium invoice. Credits begin when just one employee achieves Silver Status or higher.

**Q: When will the Wellness Engagement Incentive credit appear on my medical premium invoice?**

**A:** It will be applied monthly after the Go365 Status information for your employees is evaluated.

Here is a sample timeline for a Wellness Engagement Incentive for January monthly medical premiums:

Employee RewardStatus at the end of:	Is evaluated by Humana on or before:	The resulting incentive amount will appear on the medical premium invoice the company receives in:	Which is an invoice for the monthly medical premium for the month of:
January	February 15	February	March

- To calculate the Wellness Engagement Incentive, first there is a measurement of each active employee covered under the policy who has achieved Silver Status or higher as of the last day of the calendar month (January in our example)
- Next, the Wellness Engagement Incentive is provided for each employee meeting this Status standard and is calculated using the medical premium invoiced for that month (in our example, the Wellness Engagement Incentive credit would be calculated based on January's invoiced medical premium)

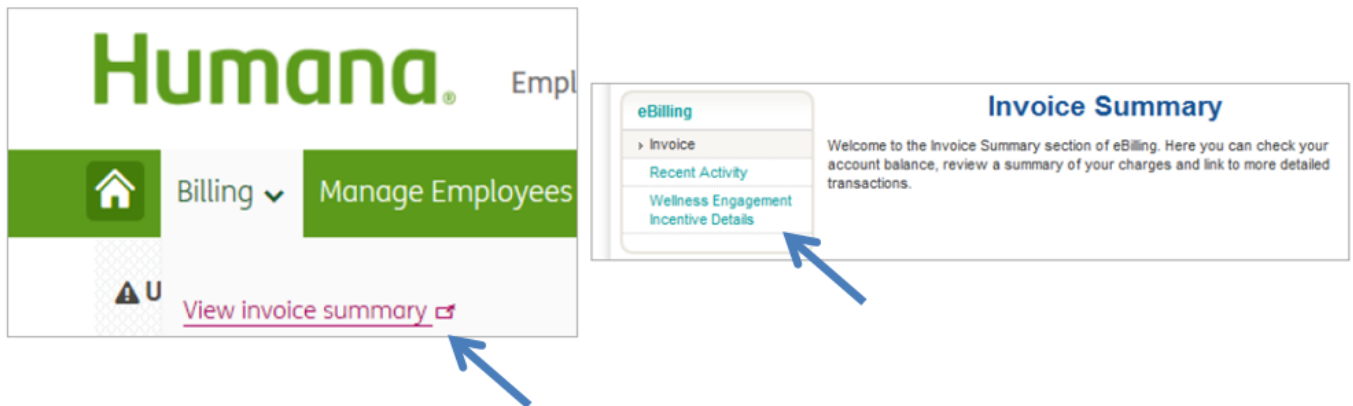


- This credit will appear on the next invoice sent; invoices are issued for the following month's premium (in our example, the next invoice is sent in February for the March premium)
- Wellness Engagement Incentive credits will not be adjusted as a result of retroactive premium adjustments due to changes in enrollments, terminations, or other plan or premium changes that are processed after invoices are issued – the Wellness Engagement Incentive calculation will be based on the medical premium amount originally billed.
- If your company receives its medical premium invoices from a third party administrator, any earned Wellness Engagement Incentives will be issued quarterly by Humana directly to your company, separate from your medical premium invoice. Please contact your third party administrator for details.

**Q: How can I find out how my employees are doing?**

**A: View your company's employee engagement information through the Employer Portal.**

Go to Humana.com, log into your secure Employer Portal, click on Billing and access "View Invoice Summary", then access "Wellness Engagement Incentive Details"



**Q: How will delayed submission of activity documentation affect the calculations?**

**A: There is a three-month look-back period.**

When employees participate in certain wellness activities, the reporting of these activities to Go365 often happens in the months following the actual date of the activities, which for some employees can result in a delay in reaching Silver, Gold, or Platinum Status. When we calculate the Wellness Engagement Incentive, we will consider changes in Status from the three preceding calendar months and the calculation will be retroactively adjusted to reflect the correct Status achievements.

**Q. What if employees reach Silver Status or higher after the first of the month?**

**A. Status level is evaluated at month-end with no pro-rating.**

The Wellness Engagement Incentive calculation considers Status level at the end of the month, regardless of what day of the month it was reached. All employees who are at Silver Status or higher on the last day of the month are included in the Wellness Engagement Incentive calculation.

**Q: What if my Medical plan year renewal differs from my Go365 program year?**

**A: Renewal of the Medical Plan year does not affect Go365 Points or Status, but renewal of the Go365 Program year will.**

In some cases, the Medical Plan Year/renewal date will differ from the Go365 Program Year/renewal date. Here is a sample timeline of how employee Status, Points and Bucks reset or carry over when the Medical Plan Year differs from the Go365 Program Year:

**Medical Plan Year:** December 1, 2016 - November 30, 2017

**Go365 Program Year:** April 1, 2017 - March 31, 2018

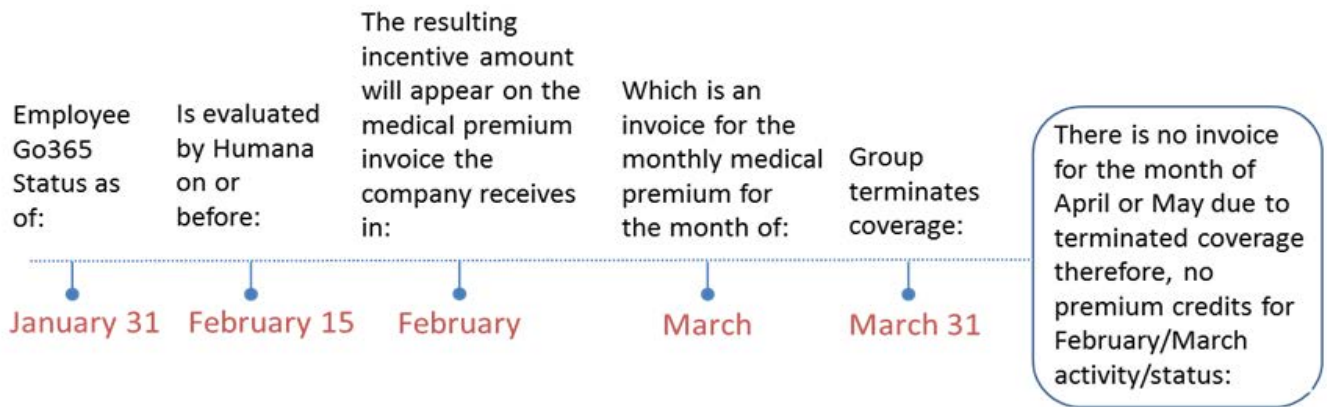
Medical Plan Year/ Renewal date	Go365 Program Year Renews	Medical Plan Renewals	Go365 Program Year Renews
December 1, 2016	April 1, 2017	December 1, 2017	April 1, 2018
Points and Status do not reset	Status resets to Blue Points reset but 10% carry over upon renewal Bucks that are not expiring carry over*	Points and Status do not reset	Status resets to Blue Points reset but 10% carry over upon renewal Bucks that are not expiring carry over*

\*Bucks expire three years after the end of the program year they were issued.

**Q: What if there is a lapse in coverage or if a group terminates coverage?**

**A: No Wellness Engagement Incentive can be earned.**

During any period of lapse in coverage, no Wellness Engagement Incentive will be earned. If an employer group terminates coverage, Wellness Engagement Incentive premium credits earned during the last two months of coverage will not be credited back to the group. See illustration below:



## Terms and Conditions

This material is for informational purposes only. It is not intended or written to be used, and it cannot be used, as legal advice or a legal opinion. It should not be relied upon in lieu of consultation with your own legal advisors.

The Wellness Engagement Incentive program applies only to fully insured businesses and Level Funded Premium (under 100) businesses.

Please refer to your Certificate of Coverage/Insurance or Summary Plan Description for additional information. The Wellness Engagement Incentive program is effective for policies issued or renewed on or after January 1, 2017, and is subject to change with prior notice. Humana will provide notice to groups in advance of the effective date of any changes. The Incentive for each policy month is determined on or before the 15th of each subsequent policy month. The Incentive is applied as a credit on the monthly medical premium statement. Humana is not liable for monetary penalties or fines, or other state or federal regulatory action taken against the employer for failure to comply with any applicable federal or state law. See your policy for eligibility. Void where prohibited.

Go365 by Humana is not an insurance product. If it is unreasonably difficult due to a medical condition for certain eligible employees to achieve the standards for the rewards under the Go365 program, or if it is medically inadvisable for them to attempt to achieve the standards for the reward under this program, please call your Humana representative and we will work with you to develop another way to qualify for the reward.

Humana group medical plans are offered by Humana Medical Plan, Inc., Humana Employers Health Plan of Georgia, Inc., Humana Health Plan, Inc., Humana Health Benefit Plan of Louisiana, Inc., Humana Health Plan of Ohio, Inc., Humana Health Plans of Puerto Rico, Inc. License # 00235-0008, Humana Wisconsin Health Organization Insurance Corporation, or Humana Health Plan of Texas, Inc., or insured by Humana Health Insurance Company of Florida, Inc., Humana Health Plan, Inc., Humana Health Benefit Plan of Louisiana, Inc., Humana Insurance Company, Humana Insurance Company of Kentucky, Humana Insurance of Puerto Rico, Inc. License # 00187-0009, or administered by Humana Insurance Company or Humana Health Plan, Inc.

Statements in languages other than English contained in the advertisement do not necessarily reflect the exact contents of the policy written in English, because of possible linguistic differences. In the event of a dispute, the policy as written in English is considered the controlling authority.

For Arizona residents: Offered by Humana Health Plan, Inc. or insured by Humana Insurance Company. Administered by Humana Insurance Company.

Please refer to your Benefit Plan Document (Certificate of Coverage/Insurance or Summary Plan Description) for more information on the company providing your benefits.

Our health benefit plans have exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage, call or write your Humana insurance agent or broker.

