

The City of Hendersonville

WE  **POINTS**
Reward Program

FY 2019 - 2020

The City of Hendersonville



FY 2019-2020

YEAR #12 GOALS

- Provide a means through which employees can help themselves and their families adopt and/or maintain healthy lifestyles and become wiser healthcare consumers.
- Reduce future cost increases for health insurance for employees, their families, and the City of Hendersonville.
- Maximize use of benefits provided and educate employees to be better consumers with healthcare needs.
- Enhance employee morale and productivity.
- Reduce the debilitating effects of preventable illnesses for employees and their families.

BACKGROUND

The City of Hendersonville continuously strives to offer the best in medical insurance care coverage for its employees; however, this does come at a cost to both employees and the City. With the continuously rising cost of healthcare due to medical advances and an aging population, all organizations are struggling to contain their health care premium costs. Cost containment efforts include benefit design, employee cost sharing, and wellness initiatives.

With over 50% of today's healthcare costs attributable to health concerns that are preventable (according to estimates by the US Center for Disease Control and Prevention), wellness programs offer an effective means to help reduce the rising costs of healthcare.

In October 2008, the City of Hendersonville adopted a wellness program based on a reward program of premium cost reductions for employees and spouses who adopted certain behavior modifications that would promote a healthier life-style.

This program is known as the Wellpoints Rewards Program. In its first year, the program was expected to attract about 30% of eligible participants. Hendersonville city employees exceeded that benchmark with about 38% of eligible program participants qualifying to claim premium discount rewards. Well over half of those reenrolled in the health insurance participated in at least one Wellpoints activity. For a run of several years, there were no rate increases in the medical insurance. This has been a significant benefit to the City, as most organizations during this time were encountering sizeable annual increases.

We then entered some years of unfortunate and costly claims that netted the City a significant rate increase averaging 19.9% (FY 13) and 13.9% (FY 14). In FY 15, BCBS (Blue Cross Blue Shield) quoted a blended renewal rate of over 15%. Cigna's bid kept benefits costs at close to FY 14 rates. FY 16, Cigna's renewal of about 17% led the City to return to BCBS with their bid at 11.8%. FY 17 renewal rates were 16.93%. FY 18, we were able to negotiate to a 0% increase with BCBS of TN. FY 2019, we were able to hold the rates. FY 20 through negotiations and minor plan benefits modifications we were able to lower our rates slightly and not change the maximum exposure in all plans.

Wellness programs do not provide results immediately and consistently but are an investment for future cost containment and productivity gains. Return on investments can vary, but many estimates range in the 1 to 4 ratio; for every \$1 invested, there is an ultimate return of \$4. These are organizational statistics.

However, when it is your career and your life, the return on investment numbers carry a different story. If you can prevent a career ending illness that occurs prior to your planned retirement, the return on your investment of basically time and life-style changes is considerably more. Some wellness experts estimate that proactive wellness approaches can increase the potential longevity of an employee an average of 4.5 years (*statistic from Wellness Council of America*).

Approximately 80% of the City's workforce engages in what can be considered strenuous occupations in public safety and maintenance positions. It is important that these employees maintain good physical condition to perform their jobs in a manner that is safe for themselves and to the public. While other positions may not have the strenuous physical demands as public safety and maintenance positions, these positions do impact productivity and the cost of doing business. Any time any employee is out on an extended medical leave, it impacts the workload of others and interferes with the level of service provided to the public.

HOW IT WORKS

From September 2019 through April 2020, employees, spouses, and retirees will have the opportunity to earn Wellpoints to qualify for premium reductions for the coming fiscal year. Any employee, spouse, or retiree that accumulates sufficient points by April 30, 2020 will qualify for reductions on their share of premium costs for the coming benefit year (Fiscal Year 2019-2020). The program is entirely voluntary and has been structured such that it should be relatively easy as well as affordable, but it will require a commitment.

ENROLLMENT

Any NEW ENROLLEES (employees, spouses and/or retirees) interested in enrolling in the Wellpoints Rewards Program **must complete a NEW Wellpoints Enrollment Card** in the HR Department. Reminder.....it is your responsibility to keep us advised of any new email changes throughout the year. Emails are routinely sent to address we have on file, without a correct address, you may not receive critical information related to the program.

WELLPOINTS REWARD MEMBERS

To qualify, employees/retirees must earn 240 Wellpoints by the deadline of April 30, 2020. Dependent spouses need to earn 180 points by the same deadline to qualify for the family premium reduction (\$25 employee/retiree and \$20 spouse per month). See how Wellpoints can be earned on the next page.

PROCRASTINATORS' CLUB

Employees/retirees must earn 120 Wellpoints and spouses 90 Wellpoints to qualify for a reduced premium reduction. (\$12.50 employee/retiree and \$10.00 spouse per month). Premium reductions will be prorated over a 12-month period.

EXAMPLE

- Individual earns 240 Wellpoints - \$25/month premium reduction on the cost of the individual health plan.
- Spouse earns 180 Wellpoints – \$20/month premium reduction on family medical coverage.

TOBACCO FREE BONUS

As an additional bonus, employees who are non-tobacco users for at least the previous twelve (12) months are eligible to receive \$10/month premium discount as well. Note if you are interested in tobacco cessation, BCBS does provide Tobacco Cessation program that includes unlimited inbound calling assistance or secure messaging; an individualized action plan; a free eight-week supply of nicotine replacement therapy, and guidance and support along the way. Individuals that successfully complete and maintain tobacco free status will be eligible to be entered into a special drawing to recognize their efforts. Wellpoints you earn = premium dollars you don't have to pay

WELLNESS LEAVE DAY

Wellness Leave of one (1) day may be earned by any Full-Time employee who successfully completes the Wellpoints Rewards Program. This determination is made at the close of each 'Wellpoints Rewards year' generally around the middle of May by employees having earned sufficient Wellpoints to qualify (240) and submitting their Tally Sheet. Wellness Leave is to be taken no later than the end of the calendar year. It must be taken as a whole day and is not eligible for carryover. Employees using this leave must request this in accordance to their departmental policies in effect for request and use of leave.

FOCUS DAY

Once again this fiscal year, we are encouraging full-time employees that meet requirements for 3 of the 4 following events to participate in and be eligible for a day off, or "FOCUS day", a day earned for those desiring to come together as a team and focus on your community and your state of health. Once awarded, this day off must be taken in a full day increment and used no later than June 21, 2020. Qualifying events are (1) Health Risk Assessments; (2) Employee Appreciation Luncheon/Health Fair; (3) Donating Blood and/or (4) Donating food to supplement local pantries (see specifics for each event detailed in this booklet).

HOW POINTS ARE EARNED

Ways you can earn Wellpoints

Point potential

Attend any City-Sponsored or Hospital Wellness Education class NOTE MINIMUM REQUIREMENT	20 points each (must attend at least 3 classes per Wellpoints year to qualify for points)
Health Risk Assessment	100 points
Flu Shot	50 points
Smoking Cessation Success Assistance Available through BCBS Cessation should be during this wellness year	100 points
Exercise/Activity Program participant NOTE MINIMUM REQUIREMENT	Must earn at least 10 points in a month to qualify for that month (minimum of 60 points must be earned in this category during the entire Wellpoints year)
Weight Management Success Maintaining or Losing Weight	50 points
Participation in 5K of other organization sponsored walks/runs	20 points per event provide participation proof with tally sheet
Age appropriate medical wellness exams (including all physician recommended wellness tests)	20 points per yearly physical Maximum – 60 points

* If participant cannot exercise due to medical issues, please see HR office for waiver requirements.

Wellness Education Classes

20 points each

(You must attend or view at least 3 classes to qualify for any points)

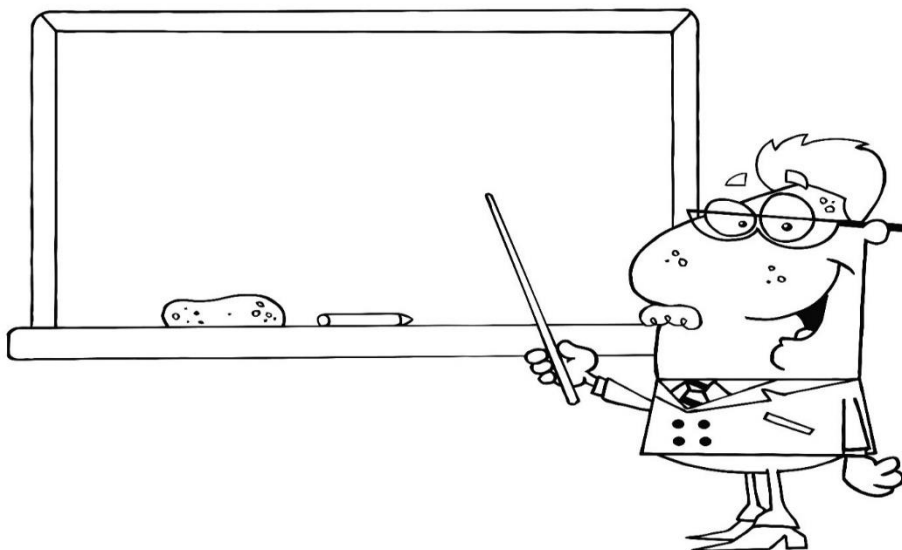
Classes are held once per month from September – April in the Main Meeting Room at City Hall and last approximately 30-45 minutes, with a brief question and answer time to follow. Every employee/retiree/spouse is welcome to attend classes. There are several ways that you can view the classes if you are unable attend in person:

- 1.) Each class is aired on local Channel 3 on Sundays at 5:30 PM. ***
- 2.) The HR office has each videoed class on DVD available for you to check out and view. ***
- 3.) Go to the City's website at www.hvilletn.org; Click on Employee Access Link at top right above search button; Click on Log In: Email is employee@hvilletn.org; Password is Employee123 (case sensitive); expand content, select Calendar. A list of classes will display Select One and you will see Video link and the link to the test, if the class has already happened and was recorded and available for viewing. ***
- 4.) MOST classes are recorded on DVD and shown the following morning at the Police Department in the Training Room or Roll Call Room, subject to restrictions of speaker. You will be notified if classes that are not allowed to be videoed so you may plan accordingly.

***If you view a class online, by DVD, or on Channel 3, you must submit a quiz for each class viewed to the HR office at City Hall to receive credit for that class. All available quizzes can be found in employee access area as noted above and quizzes will need to be printed, completed and submitted for class credit.

NEW THIS YEAR - CLASSES WILL ONLY BE PRESENTED AT 11:30 A.M. IN FAIRNESS TO THE PROFESSIONALS AND SPEAKERS, MOST OF WHOM DONATE THEIR TIME TO US.

PLEASE MAKE NOTE OF THIS CHANGE.



2019-2020 Schedule for City-Sponsored Wellness Education Classes

September – *Wednesday, September 18* – **Your Credit Report** – This class will be presented by Regions Bank. This class will help you learn what a credit report is, how it affects your finances and what you can do to maintain or improve your credit score. Financial health is beneficial to your overall wellbeing. Join us in learning the importance of knowing your credit score and what factors go into establishing it. 11:30 AM - Main Meeting Room City Hall. Thursday, September 19 @ 7:15 AM Police Department training room.

October – *Wednesday, October 16* – **How to Care for Your Feet & Problems Associated with Feet** – This class will be conducted by Dr. Daniel Phillips, with TOA, and will focus on foot anatomy, care and dealing with problems associated with your feet. 11:30 AM - Main Meeting Room City Hall. Thursday, October 17 @ 7:15 AM Police Department training room.

November – *Wednesday, November 6* – **Protecting Yourself from Identity Theft** – This class will be presented by Regions Bank and will help you familiarize yourself with the common forms of identity theft, taking proper action if you are a victim and learning how to protect yourself. As you gear up for your holiday shopping, be prepared by having this knowledge to protect yourself. 11:30 AM – Main Meeting Room City Hall. Thursday, November 7 @ 7:15 AM Police Department training room.

November – *Friday, November 15* – **Employee Holiday Appreciation Luncheon and Health Fair** – In recognition of and appreciation for all you do, please stop by and enjoy a catered lunch provided by HR Department and visit our health fair!!! FREE lunch and 20 points, everyone's a winner! No Video class this month.

December – *Wednesday, December 18*– **Your BCBS Health Plan: What's new, what insurance plans offers you as a member and what can you do to maximize your benefits and help our overall experience ratings (\$\$\$)** – Mike Dodd, with WE Shaw and Associates, will present a program to educate, inform and guide you through the many benefits available through your medical insurance and help you to make better choices about necessary levels of care. 11:30 AM -Main Meeting Room City Hall. Thursday, December 19 @ 7:15 AM Police Department training room.

January – *Wednesday, January 15* – **Healthy Sustainable Diets and Smart Food Swaps**- Mari-ETTA Parrish, Sports Nutritionist, R.D., L.D.N., CSSD, will provide insight on the what diet(s) are healthy and sustainable and direct us in making choices for smarter food swaps. 11:30 AM - Main Meeting Room City Hall. Thursday, January 16 @ 7:15 AM Police Department training room.

February – *Wednesday, February 19* – **Your Dental Health and How It Impacts Your Overall Health.** A representative from our dental provider, CIGNA dental, will address the connection between good oral health and your overall health. Dental benefits available with our plan will be discussed and explained for you to obtain the most from our plan. 11:30 AM - Main Meeting Room City Hall.

March – *Wednesday, March 18*– **Organ Donation** – John Cunningham, a representative from Donate Life TN, will provide information on why one should consider organ donation and the impact doing so can have. ...YOU can make a difference. 11:30 AM - Main Meeting Room City Hall. Thursday, March 19 @ 7:15 AM Police Department training room.

April – *Wednesday, April 15*– **Estate Planning** - The Importance of Having a Will, Durable Power of Attorneys and provisions in place to help protect those most important to you. Amy Wood with the SOBRO Group will again share her excellent presentation on Estate Planning – this has been a very popular class that bears repeating! Main Meeting Room City Hall. Thursday, April 19 7:15 AM Police Department training room.

Health Risk Assessments

100 points for participation

The Health Risk Assessment is a health screening that will be offered in the Fall at no charge to employees, spouses, and retirees who are currently enrolled in the health plan. These screenings will be offered on three (3) subsequent days. Here are the dates and locations for this year's HRAs:

- **October 1, 2019 @ City Hall**
- **October 2, 2019 @ City Hall**
- **October 3, 2019 @ Police Annex Building**
- **Each day will be from 7:00 AM – 10:00 AM.**

This screening will consist of a Health Risk Assessment (HRA), blood pressure, height and weight for a BMI calculation and blood chemistry to look at glucose, total cholesterol, HDL, LDL, cholesterol ratio, and triglycerides. There will be blood draw from TriStar Hendersonville Medical Center Lab Staff and the results will be mailed to your home. The City of Hendersonville will receive NO personal health information about any participants.

APPOINTMENTS

Each participant must make an appointment for these Health Risk Assessments. Appointments will be scheduled online every ten minutes to minimize your waiting time. First come first serve with appointments and ***fasting is required***. More specific information will be provided as to how to sign up closer to that time.



Flu Shots

50 points

You have your choice of having your flu shot at one of the times and locations listed with our Health Risk Assessments or you may go to the facility of your choice. If you do not obtain your flu shot through the City sponsored program, you will need to provide proof from the provider. A receipt with your name and the vaccine noted on it will be sufficient. Since immunizations are covered at 100%, employees will need to bring their Medical Insurance card and photo ID to the Health Risk Assessments to obtain the vaccine.

In the rare event that you have a medical reason why you should not take a flu shot, you may provide certification to this effect from your medical doctor and you will be granted the 50 Wellpoints for this section. Simply choosing not to take the shot is not sufficient.

Smoking/Tobacco Cessation Success

100 points

The rules for this section are:

- 1.) Must be a current smoker or tobacco product user or have quit within the past year.
- 2.) For your smoking cessation effort, you may choose any method (i.e. classes, prescriptions, will-power, etc.).
- 3.) You will have to sign and certify at the conclusion of this Wellness year that you have been smoke/tobacco free for at least the previous six (6) months. **This means that you will have to cease tobacco use no later than November 1, 2019 to qualify.**

Participants must cease use of tobacco products no later than November 1, 2019 and remain tobacco free. Once you are tobacco free for two (2) years, you will be eligible to apply to change your rates from Smoker to Non-Smoker on Voluntary Life Insurance products (pick up forms in the HR office). Smoking Cessation points are not designed for people that smoke to quit smoking, then start smoking again, and then quit again to get points. This is designed to encourage you to succeed at smoking cessation for good.

This will be administered on the honor system. Any evidence or reports to the contrary or any lapses back to your previous tobacco use habits will nullify the dollar points awarded.

If you are interested in tobacco cessation, BCBS does provide Tobacco Cessation program that includes unlimited inbound calling assistance or secure messaging; an individualized action plan; a free eight (8) week supply of nicotine replacement therapy, and guidance and support along the way. Individuals that successfully complete and maintain tobacco free status will be eligible to be entered into a special drawing to recognize their efforts.

Exercise/Activity Program participant

Must earn at least 10 points in a month to qualify for that month.

(Minimum of 60 points must be earned in this category during the entire Wellpoints year)

This is an 'on your own' program. You will be asked to keep a log of your walking and/or exercise to refer to when it is time to turn in your points. Note, you may track your exercise activity via Fitbit, app, spreadsheet or any form that works for YOU. You do not have to turn in your log.

Walking/Running = 1 points per mile

To qualify for your walking points, you must complete your mile at an uninterrupted pace within your appropriate target heart rate zone. You are allowed to break up your mile into two half mile segments if time is a factor; however, a half mile is the minimum segment allowed.

EXERCISE

This can be custom tailored to your lifestyle. If you belong to the YMCA or another fitness organization, these organizations are usually set up to provide you documentation of your visits. Participating in scheduled or on your own activities at the facility for at least 30 minute durations per visit will count as one (1) visit.

<i>Monthly visits</i>	<i>Points</i>
30	50
27	45
24	40
21	35
18	30
15	25
12	20
9	15
6	10

If you do not belong to the YMCA or another fitness organization, you may do these on your own and substitute any of the following or similar activities for a fitness facility visit:

- Riding a bicycle for at least 30 minutes = 1 visit
- Playing an organized sport for 1 hour (softball, basketball, etc.) = 1 visit
- Strenuous gardening, yard work, or household chores for 1 hour = 1 visit
- Dancing for 30 minutes = 1 visit
- Swimming laps for 30 minutes = 1 visit
- Weight Training for 30 minutes = 1 visit

Weight Management Success

50 points

The rules for this section are:

- 1.) If you lose at least 8-10% of your body weight.
- 2.) If you maintained your weight lost from prior years.

No one should lose below an acceptable BMI (Body Mass Index).

Participation in a 5K or other Organizational-sponsored walks/runs

20 points per event

The City of Hendersonville encourages employees to participate in these activities that are community based and sponsored. If appropriate and allowed for the event, wear clothing that identifies you as a City employee. The public relations and goodwill generated by our employee involvement is greatly appreciated. Keep a record of your participation and turn it in with your final tally.

Age appropriate Medical Wellness Exams

20 points per yearly physical

Maximum - 60 points

We don't want or need the results of your physical exams. Just indicate on the Wellpoints tally sheet that you have completed these exam(s) during the Wellpoints year.

Routine Physical
Mammogram
Colonoscopy
Female Exam
Male Exam

Employee Appreciation Luncheon/Health Fair Participant

The November Wellness class (**November 15, 2019**) will be an Employee Appreciation Luncheon coupled with a Health Fair with local vendors. Each employee will be required to speak with at least 8 vendors to obtain credit for this event. This event will be held at the Hendersonville Public Library in the Community Room from 11:00 AM – 2:00 PM.

American Red Cross Blood Drive Food Drive for Samaritan Center & VFW

With the American Red Cross, we will be hosting a Blood Drive at the Hendersonville Library Community Room. More details on the specific date and time will follow. You will also have the opportunity on this day, to donate a minimum of 10 lbs. of non-perishable food to supplement the local pantries of the Samaritan Center and VFW via a Food Drive – be a part of this opportunity to give back to the community and help those in need. More information will be forthcoming regarding specific pantry needs for organizations.

YMCA Joining Fee Waived for City Employees

The YMCA in Hendersonville has agreed to waive the joining fee for City employees. When joining the YMCA, you must provide a current pay stub or your employee ID.

City Paid Membership Family Ministry Center

The City will help underwrite the cost of one year's membership to the Family Ministry Center at First Baptist Church for any Full-Time employee who is participating in the Wellpoints Rewards Program. This also applies to renewals. Reimbursement is limited to \$75.

To participate in the reimbursement program, please let HR know in writing, if you have not done so already. Once you have notified HR of your intent, please call First Baptist Church at (615) 824-6184 to schedule an orientation. Pay the fee, ask for a receipt, and send it through your Department Head and then HR for reimbursement. The center will accept cash, check or credit card.

FitnessBlue Benefit

Through the Blue365 benefit, Blue Cross Blue Shield members may sign up for fitness center memberships for \$29 per month (plus a \$29 Enrollment Fee). In Hendersonville, the participating fitness centers currently include Anytime Fitness, Planet Fitness, and the YMCA, as well as cardiovascular equipment at Sumner Chiropractic.

To enroll, a member would need to visit the following website <https://fitnessyourway.tivityhealth.com/?planid=BCBSTN> and fill out the application. Once enrolled, you will receive immediate access to a Fitness Your Way ID card you can download or print for instant access. That card will then be shown to the various facilities to gain access.

Good Rx

Good Rx is a website that is specifically designed to help you find more affordable prices on prescription medicines. You can simply search by your prescription name/info and it will tell you where to find the same prescription at various pharmacies close to you. You can also print coupons to make the savings even better. Visit www.goodrx.com for more information.

End of Year Prize Drawings

Once you meet the 240 Wellpoints threshold (180 for dependent spouses), if you continue to earn Wellpoints above and beyond the threshold by exercising, attending classes, etc., your name will go in a hat every time you reach another threshold. See charts below. We will draw names (via random generator) for prizes and other benefits at the end of the Wellpoints year for participants who have reached their threshold.

Employees/Retirees

# of Wellpoints	Name goes into hat
240	1 x
480	2 x
720	3 x
960	4 x
1,200	5 x
1,440	6 x
1,680	7 x
1,920	8 x

Spouses

# of Wellpoints	Name goes into hat
180	1 x
360	2 x
540	3 x
720	4 x
900	5 x
1,080	6 x
1,260	7 x
1,440	8 x

**Points will continue in 240/180 increments for additional points earned beyond these charts.*

NCAA Men's Basketball Tournament Challenge

Once March Madness begins, we will send out information regarding the NCAA Basketball Tournament challenge. We will send out brackets, instructions, deadlines, etc. We plan to give away prizes for the best brackets.

NOTE: This will only be for Wellpoints Program participants who have earned at least HALF of their Wellpoints at the time that brackets are submitted. More info to come in March 2020.

How to Claim Your Wellpoints Rewards

The program ends **May 6, 2020.**

At the end of this year's program, you will have until **May 6, 2020 at 4:30 PM** to submit your Tally Sheet and any supporting documentation to the HR Department. It is your responsibility to keep up with your documentation with the exception of the following:

- HRA participation
- Class Attendance*
- City sponsored flu shots*

All this information will be on file in HR and will be emailed to participants with email on file to assist in completion of your tally sheets.

*If you attend a hospital sponsored class or obtain your flu shot elsewhere, you will need to provide documentation.

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