FAQ’S

2016 – 2017 WELLNESS INCENTIVE

What are the most important things employees need to know?

- Employees and spouses on the Gates medical plan are eligible to obtain Biometric Screening values between October and December 2016.
- Based on set “key healthy targets,” employees and their eligible spouses can earn up to $500 each as employer funded HSA dollars. Key healthy targets will be based on BMI, Blood Pressure, Blood Glucose, Total Cholesterol and Tobacco Usage.
- If eligible participants are unable to achieve healthy targets, they can complete a reasonable alternative standard (Wellness Coaching through UHC or under the care of a physician) to earn HSA Employer Funding.
  - Reasonable alternative standard needs to be completed no later than December 16, 2016 to receive credit.

HSA Employer Funding

> What is HSA Employer Funding?

- Employer contributions, separate from an employee’s contribution, are deposited into your Health Savings Account. Gates will contribute earned dollars on January 3, 2017.
  - These are dollars, not a “loan” and you do not need to “payback” funds if you use them for healthcare services.
- Contributions, both employer and employee, you make to your HSA are tax deductible as long as you don’t exceed the annual contribution limit.
- Your employer’s contributions count toward your annual contribution limit. 2017 annual contributions are:
  - Up to $3,400 for individual coverage (up $50.00 from 2016)
  - Up to $6,750 for family coverage
- The contributions Gates make do not count toward your gross income.
- All earned HSA dollars will be deposited and available for use on January 3, 2017. The total available incentive varies by salary and achieved key healthy targets as outlined below:
Am I eligible to earn HSA Employer Funding if I only elect Dental and/or Vision coverage?
- No. HSA Employer Funding is only available to employees and their enrolled spouse participating in Gates high deductible medical plan.

Are my dependents (children) eligible to earn HSA Employer Funding?
- No, HSA Employer Funding is not available for dependents.

Key Healthy Targets

How were the Key Health Targets defined?
- Key Health Targets were established using National Standards of Health:
  - BMI – Guidelines followed from the Centers for Disease Control and Prevention; a healthy BMI range is ≥18.5 and ≤24.9
  - Blood Pressure – Guidelines followed from the Seventh Report of the Joint National Committee on Prevention, Detection, Evaluation, and Treatment of High Blood Pressure (JNC7); a healthy range is ≤120 / ≤80
  - Glucose – Guidelines followed from the American Diabetes Association’s 2014 Standards of Medical Care in Diabetes; a healthy value is <100
  - Total Cholesterol – Guidelines followed from the National Cholesterol Education Program’s Adult Treatment Panel 3 (ATP3); a healthy value is <200
Reasonable Alternative Standards

If you are unable to meet one or more of the key healthy targets established, you can still earn the HSA Employer Funding after you have done one of the following:

1. **Complete TWO wellness coaching calls through the UnitedHealthcare Coaching Program; OR**
2. **Currently working with a physician addressing the associated risk. Your provider must complete a medical waiver**

➤ **What is UnitedHealthcare’s Wellness Coaching Program?**
   o A telephonic wellness coaching program, that is completely personalized and confidential. It’s built around your schedule. You can get help with; Weight loss, Quitting tobacco, Nutrition, Fitness, Stress management, Diabetes lifestyle, and Heart health.
   o On your first call, you’ll talk about your wants, needs and what may be holding you back. You’ll build a health action plan for making small changes that work for your lifestyle.
   o You’ll have regular 10- to 20-minute phone calls until you reach your goals. Your coach will give you answers, information, motivation and resources to help you become healthier and stay healthier.
   o Enroll today at 1-866-787-6864
   o For more information, visit [www.uhccoaching.com/wellness](http://www.uhccoaching.com/wellness)

➤ **What is a Medical Waiver?**
   o If for any reason, you are unable to meet an outcome of one or more of the key healthy targets you may be able to submit a medical waiver and still earn your HSA Employer Funding.
     - Waivers are available for the participant who is:
       - Unable to meet the biometric requirements established
       - Currently pregnant and receiving physician-supervised prenatal care

➤ **How do I download the appropriate waiver?**
   o You may select and download the medical waiver at [www.gateshealth.com](http://www.gateshealth.com)

➤ **I downloaded the medical waiver. What do I do with it now?**
   o After you have downloaded the medical waiver, fill out the section called Member Information. Then, take it to your physician and ask him or her to complete the section titled Physician Certification.

➤ **Do I need to submit a waiver every program year?**
   o Yes, if the condition still exists, a medical waiver is required each program year.

➤ **I have more than one key healthy target out-of-range. Do I have to complete a reasonable standard for each risk?**
   o No, you only have to complete two coaching calls or one medical waiver no matter how many key healthy targets are out-of-range.
What is a Biometric Screening?
- A health screening that assesses total cholesterol, glucose, blood pressure, weight, height and waist circumference.

Can I use my 2015 screening results to earn 2017 HSA Employer Funding dollars?
- No, all participants must participate in an onsite biometric screening in October 2016; OR
- Schedule an appointment at a Quest Patient Service Center October 1 – December 16, 2016.

How do I register for an onsite biometric screening?
- Go online to create a new account here: Quest (https://my.questforhealth.com)
- Enter your Employee ID number. When the screen prompts you for a USERID, this is your employee ID. (This is a five digit number found in Oracle or on your payroll stub.)
- Under the New Participant heading, enter your registration key: Gates.
- Follow the on-screen directions to confirm your demographic information and create a new username & password.
- Click Schedule Your Screening.
- To schedule your on-site screening appointment, select Schedule Your On-site Event-Based Screening.

How do I register my spouse for a biometric screening?
- Go online to create a new account here: Quest (https://my.questforhealth.com)
- Under the New Participant heading, enter your registration key: Gates.
- Enter your Gates employee ID followed by “S” (i.e. 39999S), enter your spouse’s date of birth, and submit.
- Follow the on-screen directions to confirm your demographic information and create a new username & password.
- Click Schedule Your Screening.
- To schedule your on-site screening appointment, select Schedule Your On-site Event-Based Screening.

Do I need to fast before my Biometric Screening?
- Yes. The Biometric Screening is a fasting-only blood test. You should not eat 8 hours prior to your appointment. Drink plenty of water and don’t forget that cream and sugar in your coffee or in any other beverage is considered food.

What if I do not register for an on-site screening? Can I walk in without an appointment when Quest is at a facility?
- No. To be fair to participants that scheduled an appointment, everyone must register for a screening option. If you missed the screening event at your location, check for nearby screening events or use one of the other options available.

I completed a biometric screening prior to October 1, 2016 - do I need to do it again after October 1, 2016?
- Yes. Individual health can change from year to year. Therefore it is important that employees and their families continually practice wellness and prevention activities.
Confidentiality and Compliance

> Will my screening results impact my insurance coverage or eligibility?
  o No. Screening results and any identified potential health conditions will not impact your eligibility to participate in any employer health plan or enable UHC or any other carrier to deny or impact your level of coverage.

> Will my Biometric Screening results be shared with Gates?
  o No. Gates will know if an employee or spouse has completed a screening, wellness calls, or physician support to earn HSA Employer Funding dollars, but not individual screening results. Gates only receives aggregate summary information for the whole company.

Healthy BMI = $100/$70/$50

> What does a healthy BMI mean?
  o According to the Centers for Disease Control and Prevention; a healthy BMI range is ≥18.5 and ≤24.9. If your BMI is less than 18.5 or greater than 24.9, you can still earn the HSA Employer Funding amount by completing a reasonable alternative standard.

> What if my BMI is out-of-range, but my waist circumference is in the healthy range?
  o You will earn the BMI HSA Employer Funding total if your BMI is in range, or if your waist circumference is for Female: Waist ≤35”; and for Male: Waist ≤40”.

Total Cholesterol = $100/$70/$50

> What does healthy total cholesterol mean?
  o According to the National Cholesterol Education Program’s Adult Treatment Panel 3 (ATP3); a healthy value is <200. If your total cholesterol is greater than 200 you can still earn the HSA Employer Funding amount by completing a reasonable alternative standard.

Fasting Glucose = $100/$70/$50

> What does fasting glucose mean?
  o According to the American Diabetes Association’s 2014 Standards of Medical Care in Diabetes; a healthy value is <100. If your glucose is greater than 100 you can still earn the HSA Employer Funding amount by completing a reasonable alternative standard.
What does a healthy blood pressure mean?

- According to the Seventh Report of the Joint National Committee on Prevention, Detection, Evaluation, and Treatment of High Blood Pressure (JNC7); a healthy range is ≤120 / ≤80

What if my systolic pressure is 120, but my diastolic is greater than 80, will I still earn the HSA Employer Funding?

- No. Both blood pressure values must be in the recommended ranges. If your systolic pressure is greater than 120, or if your diastolic is greater than 80 you can still earn the HSA Employer Funding amount by completing a reasonable alternative standard.

My physician says a blood pressure less than 140/90 is acceptable, why does Gates only award ≤120 / ≤80?

- The HSA Employer Funding is based on the guidelines from the Seventh Report of the Joint National Committee on Prevention, Detection, Evaluation, and Treatment of High Blood Pressure (JNC7). However, you can still earn the HSA Employer Funding amount by completing a reasonable alternative standard.

What does tobacco free mean?

- No use of any tobacco products including cigarettes, pipes, cigars, and/or smokeless/chewing tobacco in the last six months.

What program is available if I want to become tobacco free?

- UnitedHealthcare’s Quit Today - It will take 10-12 weeks to complete this program – start early!
- Remember, even if you use tobacco, you can still earn the HSA employer funding - you only need to complete two coaching calls before the December 16, 2016 deadline.

WHERE TO GET MORE INFORMATION

- gateshealth.com
- Email benefitssupport@gates.com