

Frequently Asked Questions for Trust in Your Health Web-based Portal and Trust Rewards 2010

Who is eligible to access the tools and resources on Trust in your Health?

WEA Trust health plan subscribers and spouses/domestic partners who have the Trust as their primary health insurer.

Who is not eligible?

Individuals who have the Trust as their secondary health insurance. For example:

- Spouses covered under their employer's health plan.
- Retirees and spouses with Medicare as their primary insurance.
- Dependents

Is there an incentive this year?

Yes, the Trust is introducing a new incentive program called *Trust Rewards*. Eligible members who meet the program requirements and earn 25 Reward Points by December 31, 2010, will receive a \$50 debit card. Plus, each quarter, ten qualifying people will randomly be selected to win a prize (valued up to \$250).

How does Trust Rewards work?

Eligible members earn Reward Points when they complete activities on the **Trust in Your Health** Web site. Each activity is assigned a point value (up to a maximum). Once an activity is completed, Reward Points are automatically recorded on your personal home page located on the **Trust in Your Health** Web site.

What activities are available?

- Health Assessment (8 Reward Points)—**REQUIRED**.
- End-of-year Online Satisfaction Survey (2 Reward Points)—**REQUIRED**.
- Healthy Living Program (4 Reward Points each—Maximum of 8 Points).
 - Choose from 13 personalized 6-week programs.
- Wellness Seminars (1 Reward Point each—Maximum of 4 Points).
 - Watch online monthly seminars on a variety of wellness topics.
- Wellness Challenges (5 Reward Points each—No limit).
 - A new 4- to 6-week Challenge is offered each quarter.

What do I need to do to receive the \$50 incentive?

- Be an eligible participant (see above).
- Earn 25 Reward Points by December 31, 2010, by doing the following:
 - Health Assessment (8 Reward Points)—**REQUIRED**.
 - Satisfaction Survey (2 Reward Points)—**REQUIRED**.
 - Optional activities (15 Reward Points or more).
- Remain an active, eligible WEA Trust health plan member on January 1, 2011.

When will I receive my \$50 debit card?

If you meet the above requirements, your \$50 debit card will be mailed to you early in 2011.

How do I qualify for quarterly prizes?

Complete your Health Assessment or a quarterly Challenge and you're automatically entered to win prizes for all subsequent drawings.

How many winners will be selected?

At the end of each quarter, ten winners will be randomly selected to win a debit card valued up to \$250.

Can I win more than once a year?

No, you can win only one quarterly drawing per wellness program year.

Will I need to claim my individual incentive or quarterly drawing reward on my taxes?

The gift card/award is probably taxable, but the Internal Revenue Service (IRS) has not made a clear ruling regarding the provision of such awards from health insurers. If you have further questions, consult your tax advisor.

I am concerned about confidentiality.

Your participation is voluntary. When you log on to **Trust in Your Health**, you'll create a personal ID that is unique to you. Your employer, WEA Trust, and Alere are committed to protecting your privacy. All personal health information that you record is stored on secure servers of Alere. Personal health information is protected under a Federal law known as the Health Insurance Portability and Accountability Act (HIPAA), and cannot be used to deny health plan eligibility or claims. Your health information is protected and secure.

The WEA Trust does not make claims or eligibility decisions based on your Health Assessment results, and your employer cannot access individual results. Your employer will only receive aggregate data.

Will the Trust have access to my individual results?

Personal demographic information is necessary only to mail you feedback and for health improvement programs, if applicable. The WEA Trust health professionals use your results to offer programs tailored for your specific needs. Also, based on Health Assessment results, some WEA Trust health plan members are offered the opportunity to work with a WEA Trust care manager. Personal health information is protected under a Federal law known as the Health Insurance Portability and Accountability Act (HIPAA), and cannot be used to deny health plan eligibility or claims. Your health information is protected and secure. WEA Trust does not make claims or eligibility decisions based on your Health Assessment results, and your employer cannot access individual results. Your employer will only receive aggregate data.

What if I am a new health plan member—when can I access the Trust in Your Health Web site?

As soon as you receive your health insurance card in the mail, you can go online. The member should be able to access the Web site in seven to ten business days.

What should I do if I cannot access the Trust in Your Health Web site?

The information needed to enter in the Personal ID box is the last four digits of your subscriber number, your date of birth entered as mmddyyyy (two digit month, two digit day, four digit year), and the last thing to enter is “F” for female. So it would look something like: **123401251970F** as a hypothetical example of a female born on January 25, 1970.

If after trying this, you are still unable to enter the site, please contact the **Trust in Your Health Technical Support** at **(877) 805-0738**, 8 a.m. to 8 p.m., Monday through Friday, excluding holidays.

I'm having technical problems with the Trust in Your Health Web site.

If you're having problems logging on to the Web site, please contact the *Trust in Your Health* Technical Support at (877) 805-0738.

What if I don't know my blood pressure, cholesterol, blood glucose, or body measurements?

Although, blood pressure, cholesterol, blood glucose, and body measurements (waist, hips, and neck) are not required to complete the assessment, including this information will provide you with personalized information and resources to help you improve your health. You can call your doctor and request this information or if your health care provider offers a personal health record, you may be able to locate your lab values there. Although entering biometric data or blood lab values is optional, entering height and weight values is required to measure body mass index (BMI).

Paper Health Assessment—I don't have access to the Web—how can I complete the assessment?

The Health Assessment is available online only and takes about 15 to 20 minutes to complete. If you do not have access to a computer, you can go to a local library or access a computer at the school district. Be sure to log out if using a shared computer.

I completed the Health Assessment online. When do I receive my personal health profile?

You'll receive immediate feedback after you complete your online Health Assessment. A page will pop up and you can see the results of your Health Assessment with recommendations of Healthy Living Programs that may benefit your unique health risks and interests. This online report is accessible at any time. Please print a copy for your personal records.

My personal health profile is incorrect. How can I change it?

Once your Health Assessment is completed, it cannot be changed. If you've made an important error, such as gender, please contact Lorrie Olson at Extension 2305 for assistance.

Can I be reimbursed for my health club membership?

The Trust does not reimburse health club memberships. You can apply your Trust Rewards incentive toward the cost of a health club membership or for any purpose you choose.

How late can I start the challenge?

You can start it any time after the challenge begins. The later you start, the more difficult it will be to complete all the activities to earn your points.

Why does the Health Assessment ask questions about productivity such as:

- How many hours does my employer expect me to work in typical 7-day week?
- How many hours in a 7-day week do I work?
- How would I rate my job performance in the past year or two?
- What is my annual income from my job, either annually or hourly?

Productivity questions are common on health assessments. Health-related lost productivity costs occur when an employee is absent from work or is at work but functioning at an impaired level due to a health condition such as musculoskeletal problems, depression, fatigue, and sleeping disorders. By looking at the aggregate productivity of health plan members, the Trust can ensure our integrated health programs and services aim to prevent, improve, or better manage health conditions.

Why doesn't my old user name and password work?

This is not our traditional Health Assessment. It's new and improved. Members will need to go to the **Trust in Your Health** Web site and create a new user name and password by following the instructions on the site.

How often can I take the Health Assessment?

Once per calendar year.