



The Top 10 Wellness Plan Frequently Asked Questions (FAQ's)

Additional Information can be found by visiting the State of Maryland Wellness website at <http://dbm.maryland.gov/benefits/Pages/WellnessHome.aspx>

Please do not hesitate to contact the Employee Benefits Division Customer Service Line 410-767-4775.

The State of Maryland's Wellness Plan is designed to increase your self-awareness by helping you understand your current health status, to provide simple ways to either stay healthy or work to become healthier in collaboration with your Primary Care Physician (PCP).

The Top 10:

1. Who is eligible to participate in the State of Maryland's Wellness Plan?

All employees with the State of Maryland enrolled in one of medical plans and their enrolled spouses are eligible to participate. Also non-Medicare eligible retirees and non-Medicare eligible enrolled spouses are eligible to participate.

Retirees and retirees' spouses for whom Medicare is primary are not eligible to participate, nor are enrolled children even if they are adults.

2. What is the benefit for Wellness Plan Participation?

The benefit is that you save money by participating. Employee, non-Medicare retirees and spouses who are enrolled in a medical plan are eligible to participate. When you and your enrolled spouse complete the wellness activities for 2017, all of your visits to your PCP are free and you could also receive a \$5 reduction off your specialist copays until the end of the calendar year! The sooner you complete your activities the sooner you start saving.

3. What is the penalty for not participating in the Wellness Plan?

No penalties – you just miss an opportunity save on out of pocket costs when you visit your PCP or a specialist.

4. What are the healthy activities in the 2017 State of Maryland Wellness Plan?

First select a PCP (if you haven't already) and then complete the online health risk assessment provided by your medical plan. It's a good idea to take the assessment every two years to track your progress or to pick up areas for improvement. Within 30-days of completing these two activities you will be able to enjoy free PCP visits for the rest of the year.

If you are due for any age and/or gender preventive screenings, and your doctor recommends it, you enjoy a \$5 reduction in your specialist copays for the rest of the year by having those screenings



completed. Keep in mind, the earlier in 2017 you complete the wellness activities, the sooner you enjoy free PCP copays and/or reduced specialist copays.

*****If you have Kaiser Permanente you will not be eligible for the SPECIALIST COPAY REDUCTION*****

FOLLOW THESE EASY STEPS TO START EARNING YOUR REWARDS

1. Select a PCP (if not already done)
2. Complete the online health risk assessment. You have a choice between completing your medical plan's health risk assessment or the State health risk assessment.
3. Take the list of screenings with you for your annual physical exam and if your doctor recommends any of the screenings for which you are due, complete the recommended screening(s).

In the event you and/or your enrolled spouse are unable to perform any or all of the healthy activities due to medical reasons, alternative options will be available to receive the rewards. Please contact the Employee Benefits Division for details.

REMEMBER YOU DO NOT HAVE TO WAIT A FULL CALENDAR YEAR TO GET YOUR PHYSICAL. YOU CAN GO AT ANYTIME DURING THE 2017 CALENDAR YEAR. FOR EXAMPLE, IF YOU HAD YOUR PHYSICAL IN AUGUST 2016 YOU DO NOT HAVE TO WAIT UNTIL AUGUST 2017. YOU ARE ELIGIBLE TO HAVE A PHYSICAL ANY TIME AFTER 1/1/17.

5. What is a Health Risk Assessment?

The Health Assessment is a series of questions that provide individuals with a comprehensive view of their total well-being. It is important that questions encompassing all areas of life and wellness are included on the assessment in order to obtain a more holistic, accurate view of one's total well-being. If there are any questions you do not wish to answer, you may simply skip over them or respond "choose not to answer" or "Don't know". REMEMBER, YOU CAN CHOOSE TO COMPLETE THE STATE HEALTH RISK ASSESSMENT OR YOUR MEDICAL PLAN'S HEALTH RISK ASSESSMENT.

6. Who sees my Health Assessment or my Health Information?

Only you and the clinicians/nurses/coaches on care management teams from your insurance carrier will see your health information. The health assessment strictly adheres to HIPAA, the Federal privacy law regarding protected health information. No one at the State of Maryland has access to your health assessment or personal health information-not your supervisor, not your agency benefits coordinator/personnel officer, or anyone in the Department of Budget and Management or its Employee Benefits Division.



7. How do I complete the Health Assessment?

Go to your medical plan's website, log into your account and fill in the blanks.

You may also contact your health plan and request that a paper version be sent to you for completion. The 2017 deadline for the paper version of the health assessment from your carrier is listed below.

Carefirst: final date to request paper version is 11/01/17 must be postmarked 11/15/2017

United Health Care: final date to request paper version is 9/30/2017 must be received by 10/31/2017

Kaiser Permanente: final date to submit paper version is 11/11/2017

Also you may complete the State's health assessment, found at <http://dbm.maryland.gov/benefits/Pages/WelnessHome.aspx>.

*****Paper Versions submitted after final submission dates will be processed effective 1/1/18*****

8. What if I already have a Primary Care Physician?

That's great-you are on you way to earning the incentive. Make sure to see your PCP, complete the HRA, and complete any age and gender appropriate screenings.

9. What types of medical professionals can be designated as PCPs?

Internists, family practice physicians, general practice physicians, nurse practitioners, physician assistants, gynecologists, and obstetrical-gynecologists may be designated as PCPs.

10. Where can I get more information on the Wellness Plan and find the list of health screenings?

Please visit the Health Benefits website and click on the Wellness tab at the top of the page.

To find the Wellness Program Activities information sheet with the list of screenings, look under the header Wellness Program Information and click the link "New Wellness Activities in 2017- But No Penalties". Or look to the right of the wellness page under the News and Updates section and click the link that reads, "2017 Wellness Activities".