



**Atlantic Wellness Plan Eligibility Requirements
October 1, 2019 – September 30, 2020**

Effective October 1, 2019, employees can continue to obtain the discounted medical plan premium if the employee chooses to participant in the Atlantic Wellness Program.

The 2019 – 2020 plan year will be a year of transition as we move from using Triad Care to partnering with US Wellness for biometric screenings and Marathon Health for coaching and more. Moving forward, we will be using a point-based system. Employees will work to meet a 100-point minimum requirement during the current year to become eligible to receive the premium discount for the following year.

Explanation of requirements to receive the premium discount for the 2019 – 2020 & the 2020 – 2021 plan years.

	This Year	Next Year & Moving Forward
Requirements to Receive Medical Premium Differential	<ul style="list-style-type: none"> • Biometric Screening • HRA Form <p><i>During the year, employees will complete a comprehensive health review with a Marathon health coach and work to earn a minimum of 100 wellness points by the August 31, 2020 deadline.</i></p>	<ul style="list-style-type: none"> • Biometric Screening • HRA Form • Earned 100 wellness points during previous plan year

Process

- For the 2019 – 2020 plan year, completion of a biometric screening and health risk assessment (HRA) form ensure employee eligibility for participation in the wellness program and the discounted insurance premium effective Oct. 1st, 2019.
- If an employee does not complete the onsite screenings and health risk assessment as of September 30th he/she is ineligible for the wellness rate until the next plan year (Oct. 1, 2020) at which time similar criteria will apply. *Remote employees or employees missing scheduled branch screenings have until September 30, 2019 to complete their PCP form or to go to LabCorp using a voucher from US Wellness.*

- Moving forward, employees will be working in the current year to receive the premium differential for the following plan year. In order to receive the premium discount for the next plan year (Oct. 1, 2020 – Sept. 30, 2021) employees must acquire 100 wellness points during the current plan year by August 31, 2020. If an employee does not meet the 100-point minimum by the August 31st deadline, they will not be eligible to receive the premium discount for the following plan year (Oct. 1, 2020 – Sept. 30, 2021).
- Points can be acquired by completing a biometric screening, HRA form and a complete comprehensive health review with a Marathon health coach. Additional points are acquired by participating in challenges, workshops and lunch-and-learns offered through the Atlantic Wellness Program. Health coaching and preventative care are also ways to receive points. All activities and their point values will be available on the Marathon Health portal starting in November 2019.
- Employees can receive a free flu shot during their screening if they are being offered at their branch.

Non-Medical Plan Participants

- Employees not on the Atlantic medical plan have the opportunity to enroll in the wellness program by completing the biometric screening and HRA annually.
- Employees not on the Atlantic medical plan are able to meet with Marathon health coaches and participate in all other wellness program workshops and challenges to earn points, but no minimum number of points is required to participate the following year.
- Employees not on the Atlantic medical plan can receive a free flu shot during the annual onsite biometric screenings if they are being offered at their branch.

Spouses

- All spouses can participate in onsite screenings. Spouses on the company medical plan who complete an onsite screening will receive a \$50 incentive paid through accounts payable.
- All spouses can receive a free flu shot at the branches where they are being offered.

New Employees

New hire employees who are eligible for benefits September – November 2019 should sign up with their branch coordinator to participate in the onsite biometric screenings in September 2019.

New employees who become eligible for insurance starting December 1, 2019 onward will be notified the month prior to their date of eligibility about their biometric screening and HRA form. These employees will need to complete a biometric screening (via PCP form or LabCorp voucher) and HRA form prior to the date that they become eligible for the cafeteria plan. For example, if an employee becomes eligible for benefits on February 1st, they will need to complete their biometric screening and HRA prior to February 1st to join the wellness program and receive the premium differential.

New employees must also work to earn points during their first year on the program. As some new employees will have less time during the plan year to earn the 100-point minimum requirement, the following point amounts will be automatically added based on date of eligibility:

Eligible from September 1st – December 1st, 2019: 0 points

Eligible from January 1st - March 1st, 2020: 25 points

Eligible from April 1st – June 1st, 2020: 50 points

Eligible from July 1st – September 1st, 2020: If you select to join the wellness program, you will receive the premium discount until October 1st. If you do not complete a biometric screening and HRA during the September screenings, your insurance rates will be adjusted to the non-wellness rate.