

The City of Hendersonville



**FY 2016-2017**

## **YEAR #9 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.
- 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.

Unfortunately, during the past 3-4 years, there were some 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 are at 16.93%.

Wellness programs do not provide results immediately and consistently, but are considered to be an investment for future cost containment and productivity gains. Return on investments can vary, but many estimates range in the 1 to 4 ration; 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 August 2016 through April 2017, 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, 2017 will qualify for reductions on their share of premium costs for the coming benefit year (Fiscal Year 2017-2018). 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

Anyone interested in enrolling in the Wellpoints Rewards Program **must complete a NEW Wellpoints Enrollment Card** in the Personnel Department.

## WELLPOINTS REWARD MEMBERS

To qualify, employees/retirees must earn 240 Wellpoints by the deadline of April 30, 2017. Dependent spouses need to earn 180 points by the same deadline in order 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 in order 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.

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.

# HOW POINTS ARE EARNED

## *Ways you can earn Wellpoints*

## *Point potential*

Attend any City-Sponsored or Hospital Wellness Education class	20 points each (must attend at least 3 classes per Wellpoints year to qualify for points)
Health Risk Assessment (HRA)	50 points
Flu Shot	50 points
Smoking Cessation Success	50 points
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)
Weight Management Success	50 points
Wellpoints Leader	50 points
Participation in 5K of other organization sponsored walks/runs	20 points per event
Age appropriate medical wellness exams (including all physician recommended wellness tests)	20 points per yearly physical Maximum - 40 points
Healthy Holiday Cooking Contest participant at Thanksgiving Luncheon	20 points per entry Maximum – 80 points (4 entries for points)

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

# Wellness Education Classes

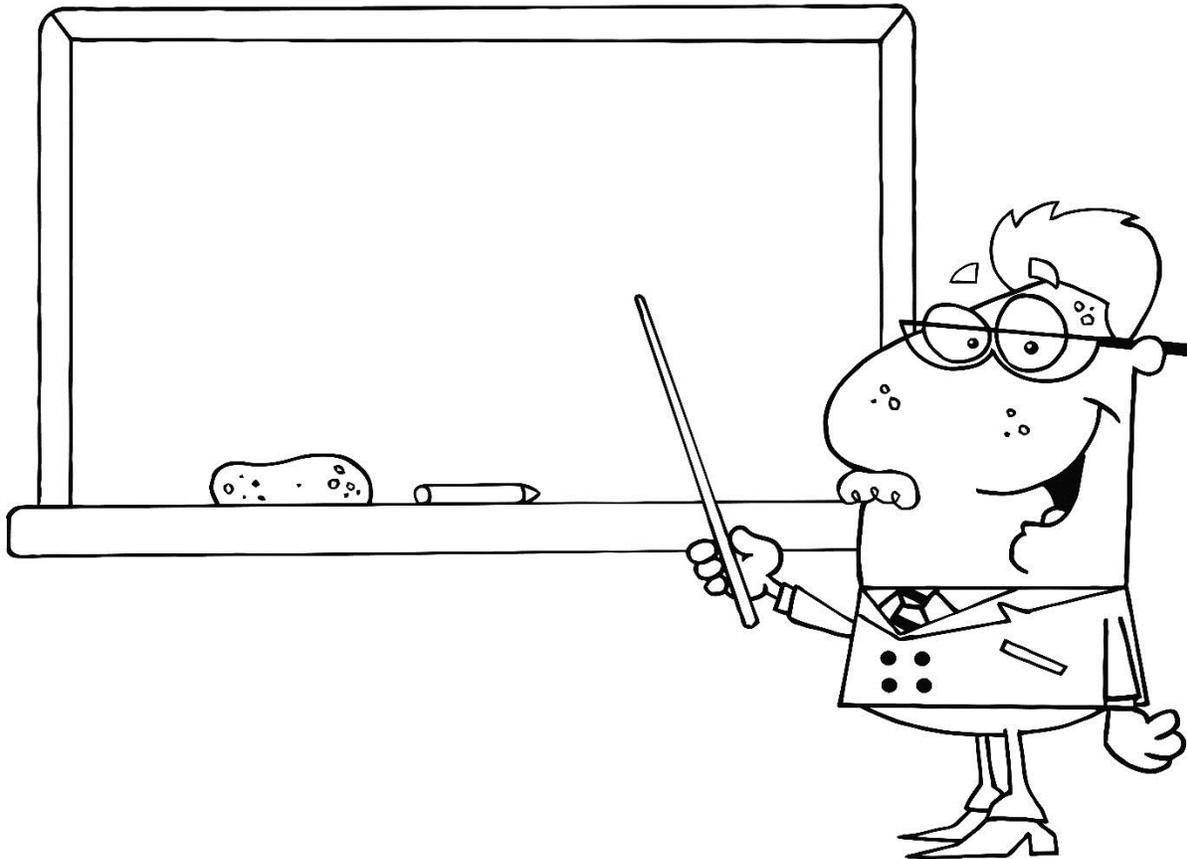
20 points each

(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 minutes. 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 Personnel office has each class on DVD available for you to check out and view. \*\*\*
- 3.) Go to the City's website at <http://www.hvilletn.org/wellpoints> to view classes online. \*\*\*
- 4.) All classes are recorded on DVD and shown the following morning at the Police Department in the Training Room or Roll Call Room.

\*\*\*If you view a class online, by DVD, or on Channel 3, you must submit a quiz for each class viewed to the Personnel office at City Hall to receive credit for that class. All quizzes can be found at <http://www.hvilletn.org/wellpoints> to complete and submit.



# **2016-2017 Schedule for City-Sponsored Wellness Education Classes**

**September** – *Wednesday, September 21* – **Wellpoints 101** - Introduction to or recap of the City's Wellpoints Reward Program and learn how to maximize your benefits, benefit potential, and how to properly complete year end Tally sheets. 11:30 AM and 12:30 PM Main Meeting Room City Hall. Thursday, September 22 @ 7:15 AM Police Department training room

**October** – *Wednesday, October 19* – **BCBS Wellness University** - This class will serve as an excellent opportunity to learn how to reap the most rewards/cost savings available with your health insurance, Health and Wellness Blue Perks benefits, and cost containment features available to you and your covered family members – Mike Dodd our local health insurance broker in conjunction with Blue Cross Blue Shield rep(s). 11:30 AM and 12:30 PM Main Meeting Room City Hall. Thursday, October 20 @ 7:15 AM Police Department training room.

**November** – *Friday, November 18* - **Healthy Holiday Cooking Contest** - This month's class is hands on. You can enter to win 20 points per dish (max of 80 points) and/or just come to eat and sample the healthy entries. Lunch will be served at the Hendersonville Library's Community Room from 11:00 AM to 2:00 PM. Ham and turkey will be provided and the contest entries will be pot luck. Contestants will earn points as well as qualify for some great prizes. Where else can you eat a fantastic "free" lunch and earn 20 points per dish as well?

**December** – *Wednesday, December 21* – **Financial Wellness** - Anne McCauley with Life Services EAP will discuss Financial Wellness, options you have available when things are caving in, and the impact financial stress can have on your health. 11:30 AM and 12:30 PM Main Meeting Room City Hall. Thursday, December 22 @ 7:15 AM Police Department training room.

**January** – *Wednesday, January 18* – **Maximizing Your Metabolism** - Mari-Etta Parrish, Sports Nutritionist, R.D., L.D.N., CSSD will offer information on how to best maximum your metabolism. 11:30 AM and 12:30 PM Main Meeting Room City Hall. Thursday, January 19 @ 7:15 AM Police Department training room.

**February** – *Wednesday, February 15* – **Heart Health Topic** – a physician with Tri-Star will present a topic in support of heart health month. 11:30 AM and 12:30 PM Main Meeting Room City Hall. Thursday, February 16 @ 7:15 AM Police Department training room.

**March** – *Wednesday, March 15* – **Fatty Liver Disease and IBS** - Dr. Kristin Gaffney, Gastroenterologist, will be educating us on the harmful effects of Fatty Liver Disease and dealing with IBS. 11:30 AM and 12:30 PM Main Meeting Room City Hall. Thursday, March 16 @ 7:15 AM Police Department training room.

**April** – *Wednesday, April 19* – **The Importance of a Will/Power of Attorney/DNR's and Estate Planning** - Amy L. Wood of the SoBro Law Group will present a class on the value of having these documents prepared and having your affairs in order and discussion of some of the problems that can arise when you do not. 11:30 AM and 12:30 PM Main Meeting Room City Hall. Thursday, April 20 7:15 AM Police Department training room.

## **TALLY SHEET DEADLINE**

Deadline to get your Wellpoints Tally Spreadsheet to Personnel is **May 5, 2017 at 4:30 PM.**

# Health Risk Assessments (HRAs)

50 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 4, 2016 @ Personnel office at City Hall**
  - **October 5, 2016 @ Fire Station 2 on Freehill Road**
  - **October 6, 2016 @ Police Annex building**
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- Each day will be from **7:00 AM – 10:00 AM**.

For those that wish to participate, but who are not presently enrolled in the City's health plan, there will be a **\$25.00 charge** (cash or check only).

This screening will consist of a Health Risk Assessment (HRA), blood pressure, height and weight for a BMI calculation, abdominal circumference measurement, and blood chemistry to look at glucose, total cholesterol, HDL, LDL, cholesterol ratio, and triglycerides. The blood draw is a finger prick, which is less traumatic than drawing from a vein. Results will be provided to you and only you at the time of the test.

The City of Hendersonville will receive NO personal health information about any participants.

## APPOINTMENTS

Each participant must make an appointment for these HRAs. Appointments will be scheduled every five (5) minutes in order to minimize your waiting time. The earliest times will be reserved for commuting spouses and midnight shift employees. More specific information will be provided as to the sign up deadline closer to time.



## **Flu Shots**

**50 points**

You have your choice of having your flu shot at one of the times and locations listed for the Health Risk Assessment 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 Assessment 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 Cessation Success**

**50 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, 2016 in order to qualify.

Participants must cease use of tobacco products no later than November 1, 2016 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 Personnel 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.

## 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.

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

Use your log and specify what activity and the visit and/or equivalent.

## **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).

## **Wellpoints Program Leader**

**50 points**

This is a program designed to reward the organizers and motivators in our organization. If you want to organize a small group in your workplace for lunchtime walks, a weight loss support group, an information ongoing sports activity or any other wellness activity that will help you and your co-workers meet their wellness objectives, here is what you need to do:

In memo form, submit a brief description of what you plan or are doing. You will be expected to report on the activities of your group. To the extent that our budget allows, we will make available to you resources and incentive awards, etc.

The ongoing duration of the group's efforts will be taken into account in order to qualify for the points.

## **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 - 40 points**

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

Routine Physical

Mammogram

Colonoscopy

Female Exam

Male Exam

## **Healthy Holiday Cooking Contest participant at Thanksgiving Luncheon**

**20 points per recipe**

**Maximum - 80 points**

The November Wellness class (November 18, 2016) will be a Healthy Holiday Cooking Contest held at the Hendersonville Public Library in the Community Room from 11:00 AM – 2:00 PM. The City will furnish turkey, ham, and beverages. The contestants will provide a 'pot luck' of side dishes.

Contributing cooks will receive 20 points per recipe (maximum of 80 points allowed). In order to enter the contest, you will need to provide the recipe of the dish(s) that you plan to submit with serving size and calorie and nutrition information for each dish. Repeat recipes/contest entries will NOT be eligible for prizes.

Even if you're not the greatest chef, just your attendance at this event will count the same as attending a Wellness class.

Prizes will be awarded in each category and a cookbook will be compiled of winning and other recipes. A good source for recipe calculations is [sparkrecipes.com](http://sparkrecipes.com). Recipes do not have to be originals. Watch for contest details.

## **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 Personnel know in writing, if you have not done so already. Once you have notified Personnel 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 to Personnel for reimbursement. The center will accept cash, check or credit card.

## **FitnessBlue Benefit**

Through the FitnessBlue 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://fitnessblue.healthways.com/LandingPage/Index?codelink=A04C6712> and fill out the application. Once enrolled, you will receive a FitnessBlue ID card in the mail. 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](http://www.goodrx.com) for more information.

## Above and Beyond Club

The Wellness classes have always been popular and we had many attendees last year who had already earned their points but kept coming to classes.

Sometimes, the points just pile up because you do EVERYTHING right.

Don't stop just because you've achieved your points for the year because we will put you in the ***Above and Beyond Club***. Besides public recognition, you will also be eligible for some special prize drawings and other benefits.

### NEW THIS YEAR

Once you meet the 240 Wellpoint 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 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 2017.

## How to Claim Your Wellpoints Rewards

# The program ends April 30, 2017.

At the conclusion of this year's program, you will have until **May 5, 2017 at 4:30 PM** to submit your Tally Sheet and any supporting documentation to the Personnel 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\*
- Recipe contest participant

All of this information will be on file in Personnel

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

The City of Hendersonville

