**Benefits & Wellness Incentive**

*Frequently Asked Questions*

Q: Who is MCCCD.CHIRSP and where is this email coming from?
A: CHIRSP stands for The MCCCD Center for HR Innovation Strategy & Planning. CHRISP is a unit within Human Resources that will be involved with planning and executing large HR initiatives for MCCCD. You will be receiving messages from this unit in collaboration with other units, in this case on behalf of Wellness Maricopa, HR Administration, and the Employee Benefits Advisory Committee (EBAC). Stay tuned and look for messages from them.

Q. What exactly is the Benefits & Wellness Incentive?
A. It is a component of MCCCD’s employee wellness program. The mission of the Benefits & Wellness Incentive is to promote and improve the wellness of our employee population by empowering each faculty and staff member to develop a lifestyle that includes health-promoting behaviors and regular preventive care.

As a leader in higher education, we at MCCCD want to encourage our employees to model good health to our students and our community. Furthermore, your good health contributes positively to your working environment, helps boost morale, and reduces both your and the organization's healthcare costs.

Q. Why should I participate in the Benefits & Wellness Incentive?
A. We all want to be healthy and happy, but for one reason or another, we don’t always make healthy lifestyle choices. By participating in a workplace wellness program, you will have available to you the education, resources, incentive and accountability you need to get started and to stick with a program of good nutrition, physical activity, and healthy choices.

If you are enrolled in the MCCCD health plan and participate in the Benefits & Wellness Incentive by completing your Health Risk Assessment (HRA) and engaging in tobacco free living, you are eligible to receive up to $600 in wellness incentive dollars annually to be applied to your health care premiums. This means, employees who participate in the HRAs will receive an annual incentive of $240 in wellness incentive dollars and employees who engage in tobacco free living (negative cotinine test) will receive an annual incentive of $360 in wellness incentive dollars. These rebates will be spread out over the fiscal year based on the employees pay calendar.

Q. Who can participate in the Benefits & Wellness Incentive?
A. All benefits eligible MCCCD employees can participate in the HRAs, however, only employees with MCCCD health insurance are eligible to receive the wellness incentive dollars.

WM is currently identifying ways in which to incentivize our employees on waivers along with our part-time and adjunct faculty.

Q. What if I waive the MCCCD health insurance because I am covered under my spouse or partner, will I still be able to receive the incentives on my check?
A. No, however you can still participate in the screenings. We are currently not able to incentivize waivers, but we are currently looking at options for this population in the future.
Q. Why has MCCCD started this program and why are you testing your employees?
A. An investment in the wellness of our faculty and staff is among the most vital investments MCCCD can make. We know that promoting your wellness, safety, and mental health creates a healthier workplace, improves productivity and saves money on employee healthcare expenses.

MCCCD is offering you a free HRA because knowing your personal risk factors is one of the most important things you can do to protect your good health and reduce the probability of costly health problems. The Personal Health Report you will receive can serve as your roadmap or a starting point for initiating discussions with your physician or health coach. The aggregate test results that MCCCD will receive will give us information about our employee population’s health that will help us design resources to target areas of need and promote the health of our faculty and staff.

Q. Will I have to pay taxes on the wellness incentive dollars?
A. Flex credits are taxable income. Any amount of flex credits not used to pay premiums and are received in an employee’s paycheck is considered cash and taxed.

- If an employee uses all of their flex credits to pay insurance premiums then none of the flex credits are taxed.
- If an employee doesn’t use all their flex credits to pay premiums (they have no out of pocket premium costs) then the portion they receive in their paycheck as cash is taxed.

The same would apply to the wellness incentive dollars.

- If the wellness incentive dollars are used in total to pay premiums then none of the wellness incentive dollars will be taxed.
- If the employee does not use all their wellness incentive dollars to pay premiums and receives cash back in their check then that amount will be taxed.

Q. Are you going to take away our flex credits and make us earn them back by participating in the Benefits & Wellness Incentive?
A. No, employees will have the opportunity of earning an additional $600 in annual wellness incentive dollars to complement their current flex credits for engaging in tobacco free living and participating in the health screenings. Flex credits are based on different tiers of coverage, please visit the benefits website for specific flex credit information (http://www.maricopa.edu/employees/divisions/hr/benefits/coverage/credits).

Q. If my family members are enrolled in the health plan, do they have to be screened too?
A. Not at this time, the assessments are currently for employees only.

Q. How long will my appointment take?
A. Completing the paperwork and assessment will take approximately 20 minutes.

Q. Can I go during my normal work hours?
A. Yes. Please, check with your supervisor to ensure there is proper coverage in your department during work hours.

Q. Can I come without an appointment?
A. Appointments are strongly encouraged and will be given first priority. Please check with your WM representative to determine if your campus can accommodate walk in appointments.

Q. What do I need to bring?
A. Bring your employee ID badge and your medical insurance card.
Q. What does the assessment involve?
A. First, you will be given a Personal Health Profile (PHP) to complete (if you have not already completed this online). This is a short questionnaire about your health and lifestyle habits. The following biometric tests will also be conducted:

- Lipids (Total Cholesterol, LDL, HDL, Ratio, Triglycerides) and glucose screening
- Blood Pressure and Pulse
- Height and Weight (BMI)
- Cotinine swab (for nicotine)

You may finish with a consult from a Scottsdale Healthcare health coach, they will be able to go over your results and answer your questions.

Q. Do I need to fast?
A. Yes. Please fast for at least 6 to 8 hours before your appointment. That means nothing to eat or drink except water and medications. For the cotinine swab, don’t have anything to eat or drink and no gum, mints, cough drops, breath strips for at least 10 minutes prior to testing.

Q. What if I forget to fast?
A. You can still come in for the assessment. Please let them know at the time of your assessment that you are not fasting.

Q. Should I do the assessment if I am pregnant?
A. Yes.

Q. Will the assessment cost me anything?
A. This annual assessment is free to all MCCCD benefits eligible employees.

Q. What if I don’t want to participate in the assessment?
A. That's fine. Participation is entirely voluntary. Just be aware that participating in the assessment will provide wellness incentive dollars that will help to offset annual healthcare premium increases.

Q. I just had a physical and blood labs done by my physician; do I still need to do the assessment?
A. No, you will still want to complete the PHP online if you would like your personalize copy of your Personal Health Report. In order to get your wellness incentive dollars, pick up a copy of the biometrics screening form from either your wellness coordinator or onsite at your campus HRAs, have your physician fill out the form and fax it directly to Scottsdale Healthcare or you may bring your form to the onsite screenings and drop it off with Scottsdale Healthcare while they are onsite.

*Please note* that your PCP may charge an additional fee for completing the HRA paperwork. This fee will NOT be paid for by MCCCD or your medical insurance. Additionally, if your PCP performs additional services during your office visit, additional charges may not be covered by your medical insurance or you may owe coinsurance or copays. Also, most physicians’ offices do not administer cotinine testing, you will want to have that screening completed either at your onsite screening or via The Little Clinics (located in select Fry’s food and drug stores), a voucher for The Little Clinics is in your open enrollment materials.

Q. When will I get my results?
A. You will receive your results the same day. A Personal Health Report will be mailed to your home within four to six weeks. It will contain the results of your biometric testing and an explanation of your personal health risk factors. Your report will also include recommendations to address each of these risk factors and will refer you to additional resources.
Q. Who will see my test results?
A. All information is collected by Scottsdale Healthcare staff members. They are the only ones with access to your health information. They maintain strict confidentiality of all participant information in accordance with laws regarding the privacy of personal health information, including HIPAA. All personal information you provide on your Personal Health Assessment will be protected as Personal Health Information. Your personal data may be stripped of all identifying information and combined with others in a statistical database for aggregate reporting. The aggregate report that WM receives allows us to better understand overall population health for the purpose of developing and implementing preventive health programs and services.

However, test results of the cotinine swab (nicotine test) are not protected health information. All positive results of the cotinine swab test will be forwarded to Employee Benefits.

Q. What is a cotinine swab? Will this test also include THC?
A. Cotinine is a metabolite of nicotine. This test is used to determine tobacco use only.

Q. Why are you doing a cotinine test?
A. Tobacco use is a health risk and must be included as part of your entire health risk profile. A positive cotinine test will also help us recommend appropriate tobacco cessation programs, if interested.

If you are enrolled in the MCCCD health plan and you declare tobacco, you will not need to do the cotinine test, you will also not be eligible for the tobacco free living wellness incentive. However, WM will have tobacco cessation opportunities available and if you choose to quit tobacco, you will be eligible for other incentives.

If your cotinine swab test is positive and you do not use tobacco, you may appeal the determination. Contact your WM representative for information on this procedure.

Q. I am not able to attend my campus assessments or I will be on a leave of absence during the assessments, so I won’t be able to schedule an appointment. What are my options?
A. You may attend assessments at any of the MCCCD campuses or locations. When making your appointment, make sure to use the code for that particular site. If you are currently on a leave of absence, MCCCD has a partnership with The Little Clinics (located in Fry’s food and drug stores), you have a voucher and a list of locations for this service in your open enrollment materials.

Q. If I participate in the Benefits & Wellness Incentive, will my health plan premiums remain the same in FY 13/14?
A. Since rates are based on the health plan you choose, please review the premium rate chart on the benefits website (http://www.maricopa.edu/employees/divisions/hr/benefits/coverage/credits) or in your open enrollment materials. If an employee completes the HRA and engages in tobacco free living, these wellness incentive dollars will help offset this premium increase, on the other hand, if an employee chooses not to participate in the HRA or engages in tobacco use, these increases will be passed on to the employee.