

## ASHWAUBENON SCHOOL DISTRICT

### Wellness Certificate Q and A

**What is the Wellness Certificate?** The employee and spouse, if insured under the health plan of the District, both need to complete an annual physical/wellness review with their primary medical provider. If the medical provider requires other wellness procedures, those need to be completed as well. Your medical provider must complete and sign the Wellness Certificate. To qualify for a 2.5% premium credit, the Wellness Certificate must be submitted annually, no later than November 30<sup>th</sup>.

**How often do I need to complete the Wellness Certificate?** A new certificate must be completed and submitted no later than November 30<sup>th</sup> each year to qualify for the 2.5% premium reduction for the following calendar year.

**Why is the HRA no longer offered?** Participation in the HRA was declining. Many health insurance plans have moved from the HRA to a Wellness Certificate because it is more individualized and encourages insureds to work with a health care provider to get the wellness services needed by each individual.

**What out of pocket costs are related to the items required by the Wellness Certificate?** Our health insurance plan covers “preventative care services” at 100% with no deductible when provided by in-network health care providers. Preventative care services include: routine physicals, mammograms, pap smears, and colonoscopies.

**Can I go to the A+ clinic for items on the Wellness Certificate?** Marissa Zehren, NP, can provide the annual physical and blood work. The A+ Clinic team can assist you in finding a provider for other procedures which may be necessary.

**If I miss the November 30<sup>th</sup> deadline for submitting a Wellness Certificate, can I submit it during the year and have my premiums reduced?** **No**, the completed certificate must be submitted no later than November 30<sup>th</sup> to have premiums reduced. Any certificate submitted after the deadline will be considered for premium reduction the following year.

**What happens when I enroll or switch from single to family insurance coverage?** If the enrollment/change occurs prior to September 1, insureds will have 60 calendar days to complete the certificate for the current calendar year. If the enrollment/change occurs September 1 through December 31, insureds are granted a grace period for the remainder of the current calendar year but will be expected to complete the certificate for the next calendar year (certificate is due by November 30 or within 60 calendar days, whichever is later). You will continue to pay the same percentage of insurance premiums for the remainder of the calendar year you are currently paying or if a new enrollee, you will be assigned the 2.5% premium reduction during the grace period.

**What happens if a child is added to my coverage?** Children do not need to complete the certificate.

**What happens if I do nothing?** If you (and your spouse if covered under the family plan) do not submit a completed Wellness Certificate by November 30<sup>th</sup>, you will pay an increased percentage of health insurance premiums. **The increase in premium for a family plan currently is approximately \$50 a month.**

**What medical information is the District maintaining and how will it impact my premiums?** The District is only verifying that you have met with a medical provider. The District does not want to know the results of any testing or any medical information. That is confidential information between you and your medical provider and will not impact your premiums.