

Blue Cross Wellness Program FAQ - 2022

PROGRAM INFORMATION

Q. What is the Blue Cross Wellness Program?

A. Blue Cross Wellness Program is the Polaris Wellness Program, administered by Sharecare in partnership with Blue Cross Blue Shield. The goal is to help you and your covered spouse better understand your current health status and future health risks. The Blue Cross Wellness Program gives you tools and support to improve and maintain your health and well-being, as well as resources to help you learn how to live a healthier lifestyle, but also gives you a financial reward for participating. The individual incentive rewards the covered employee or covered spouse with a \$250 incentive once the program requirements have been met. The maximum incentive amount for a program year is \$250 for a covered employee/\$500 for a covered employee with covered spouse. The individual incentive is paid out once per calendar-program year. Program requirements and benefits change annually. **Remember, it is your responsibility to understand the program requirements and ask questions to clarify if in doubt.**

Q. What are the 2022 program requirements?

A. The 2022 biometric screenings are encouraged for all employees and covered spouses eligible for the 2022 reward incentive. You and/or your covered spouse must meet 4 of 4 biometric markers at your 2022 screening to earn the reward for the program year.

Q. What if my spouse and I are both Polaris employees?

A. The employee carrying the insurance (the policyholder) is considered the 'employee.' Both the employee and the covered spouse have the same program requirements, and each can complete the same steps if insured. The incentives will be rewarded to each participant (covered employee and covered spouse) based on individual program completion.

Q. What if my spouse is added mid-year? Are they required to do the biometric screening?

A. The individual incentive is paid out once per calendar-program year. Even if you completed the requirements prior to your spouse being added and were paid the reward for 2022, your covered spouse is eligible to receive an individual incentive if your covered spouse completes the requirements that program year.

Q. I am a New Hire in 2022 – Do I have to complete the biometric screening?

A. We suggest that new hires (and covered spouses) who join the medical plan complete a biometric screening between December 1, 2021 and November 30, 2022. You are eligible to earn the individual incentive once per calendar-program year and will be eligible to earn in 2022 if you complete the requirements.

Q. I was not enrolled on Polaris' medical insurance but enrolled in the medical plan mid-year in 2022, do I have to complete the biometric screening?

A. Existing employees who join the medical plan should complete the 2022 biometric screening by November 30, 2022, if they would like to earn the 2022 individual incentive. If you meet the markers or complete the reasonable alternative, you can still earn the individual incentive.

Q. Why are biometric screenings a part of the 2022 Blue Cross Wellness program?

A. Biometric screenings are an important tool because underlying health risks can often go unnoticed. High cholesterol is a good example. Some individuals who are generally 'healthy' will be surprised to see their actual screening numbers. Biometric screenings help individuals know their important health numbers as well as their actual health risks. Plus, with regular screenings, you can track your important screening numbers over time.

Polaris has always been willing to put money toward wellness but is not comfortable giving significant rewards for programs that are 'on your honor'. The use of biometric screening data shows that people making progress (i.e. moving from high risk to moderate risk) would allow us to give away larger, more valuable rewards in recognition of those positive changes.

Q. Why are covered spouses included in biometric screenings for the 2022 Blue Cross Wellness program?

A. The health of you and your family is important to Polaris. We want you and your spouse to understand your health risks with actual data to benchmark and track over time. In addition, this allows us the ability to include individual improvement incentives over time and ensures that individuals know their true health status, as opposed to a perceived health status.

Q. Are my biometric screening results confidential?

A. Yes. The biometric screenings are administered by Sharecare and your individual results are never shared with Polaris. When you complete your requirements to earn your individual incentive Sharecare only shares your completion information with Polaris to ensure you receive your incentive. By law, Polaris cannot ever see individual results, nor would Polaris want to.

BIOMETRIC SCREENINGS

Q. What are biometric screenings?

A. Biometric screening is a technical term for health screening, which you're probably already familiar. The four biometric collections (also referred to as markers) included in the 2022 Blue Cross Wellness Program are blood pressure, total cholesterol, glucose, and body mass index (BMI).

Q. Do I or my covered spouse have to be screened for all four biometric markers to meet the biometric screenings requirement for the Blue Cross Wellness Program?

A. Yes. All required screening markers must be submitted on the Sharecare Physician Form by **11:59 p.m. CT on November 30, 2022**. When you and your covered spouse meet the markers or complete the reasonable alternative, you each can earn the individual incentive.

Q. Can I earn the individual incentive in 2022 without completing the biometric screenings?

A. No, you and your covered spouse (if applicable) must complete the biometric screenings between December 1, 2021 and November 30, 2022 for you to each earn your individual incentive.

Q. Does my covered spouse have to do the biometric screenings?

A. Covered spouses can complete a biometric screening in order to earn the \$250 individual incentive.

Q. Can a previous employer's biometric screening results count?

A. No, biometric screening results for you and/or your covered spouse must be submitted on the Sharecare Physician Form **by 11:59 p.m. CT on November 30, 2022**. If you and/or your covered spouse meet the markers or complete the reasonable alternative, you can still earn the 2022 individual incentive.

Q. Do my biometric screening results have to be within a certain range?

A. Yes. See the Blue Cross Wellness Program Pre – Defined Guidelines chart below. If your markers fall outside these ranges, you will need to visit your health care provider and discuss your results as a reasonable alternative to earn the individual incentive. If you complete your screening at your provider's office, you won't need to complete a follow-up visit as your results can be reviewed during that same visit.

Q. What if my biometric screenings results (or my spouse's) do not meet the pre-defined guidelines?

A. If you and/or your covered spouse do not meet the pre-defined biometric screening guidelines, you must complete the reasonable alternative to earn the individual incentive. This requires a visit to your health care provider to discuss your results. If you complete your screening at your provider's office, you won't need to complete a follow-up visit as your results can be reviewed during that same visit. You are responsible to submit the completed Sharecare Physician form by November 30, 2022.

If the biometric screening and/or physician follow-up are done as part of your annual preventive exam at an in-network provider, your visit may be covered at 100 percent. However, it is important to understand that if ongoing or new health care concerns are discussed at the preventive visit and/or non-preventive medical services are performed, you may be billed for a separate office visit or other tests. You will be responsible for the cost of these additional services.

Q. What are the pre-defined guidelines for biometric screenings results?

A.

Measured Risk Factor	Guidelines for Screening Results**	Rationale
Blood Pressure	< 140/90 mmHG	BP above this is Stage 1 Hypertension, which is often treated with medication. BP below this is usually treated with lifestyle modification.
Total Cholesterol	< 200 mg/dL	Total cholesterol above 200 mg/dL typically triggers additional evaluation from physicians to determine treatment actions.
Glucose non-fasting	< 200 mg/dL	Glucose readings are typically under 200 mg/dL, even if a meal was recently eaten. Results above this typically signal a difficulty in regulating the level of sugar in the blood.
BMI	< 28	BMI above 30 is high risk (obese). A BMI from 25 to 29.9 is considered moderate risk (overweight).

** Please note the **LESS THAN** symbol (<) associated with each value. If your total cholesterol is 200 mg/dL, you do **NOT** meet that marker, as the value must be **less than** 200 mg/dL. The same ‘less than’ rule applies for all biometric markers.

Q. Where do I or my covered spouse (if applicable) get the biometric screening completed?

A. You may have your health care provider complete your biometric screenings anytime between December 1, 2021 and November 30, 2022 to earn the 2022 individual incentive. Please use the Sharecare Physician Form posted on www.polarisbenefits.com.

Q. Why do screenings from December 1 – 31st 2021 not count towards the 2021 individual incentive, but the 2022?

A. The deadline to complete the screenings and to receive the 2021 individual incentive must be completed by November 30, 2021. Screenings that take place on or after December 1, 2021 will be considered 2022 program participation to earn your 2022 individual incentive.

Q. Do I need to fast for biometric screenings completed by my health care provider?

A. When screened by your health care provider, ask for a non-fasting biometric screening. If you have already been screening by your health care provider using a fasting test, you can still use those results. However, you will need to complete fasting tests in future years for consistency in the test results from year-to-year.

Q. What if I complete my biometric screenings after November 30, 2022 - the 2022 Blue Cross Wellness program deadline, or I don't turn in my biometric screenings form until after November 30, 2022?

A. Screenings conducted after November 30, 2022 or forms turned in after November 30, 2022 will not be accepted for the 2022 individual incentive.

Q. What if my health care provider does not measure all 4 biometrics?

A. The Blue Cross Wellness program requires all 4 biometrics. Please note that BMI is one of the measures, but is calculated from height and weight, so just ensure both height and weight are included on the form. BMI will be calculated once the form is received. If you choose to have your biometric screenings done by your health care provider, it is your responsibility to ensure all 4 biometric markers are screened. You must have the Sharecare Physician Form completed and returned by **11:59 p.m. CT on November 30, 2022** to earn the 2022 individual incentive. **PLEASE NOTE: Your health care provider SHOULD NOT tell you whether you will receive a ‘pass’ or have earned the individual incentive for meeting 4 out of the 4, and you should not rely on their statement if they do.**

Q. Will Polaris pay for the health care provider visit if I have my physician complete my screening?

A. Your visit will be covered at 100 percent *if* the screenings are done as part of your annual preventive exam at an in-network provider. Also, your care provider must code the visit as an annual preventive exam. If other health concerns are discussed during your visit, please be aware that the visit may not be coded as a preventive exam and you could be responsible for a portion of the cost.

For Copay medical plan enrollees, if additional lab work is necessary, Polaris will cover cholesterol and glucose screening lab work at 100 percent at an in-network health care provider, regardless of the reason for the office visit. This means if you have an appointment for a non-preventive reason (i.e. illness/accident) and your in-network health care provider checks your cholesterol and glucose at that visit, the lab work fees for the cholesterol and glucose testing will be paid 100 percent. You would still be responsible for the cost of the office visit copay.

For High Deductible/HSA medical plan enrollees, any non-preventive lab work used to diagnosis or treat a medical concern, which can include cholesterol or glucose testing, will be subject to the deductible.

Q. Who will see my biometric screening results?

A. As with all health data, the biometric screening results will be kept strictly confidential. Blue Cross and Blue Shield will receive the screening information from Sharecare the third-party vendor to determine who completed the biometric screening and if they met their markers and satisfied the program requirements. Polaris will never see individual biometric screening data for any reason – we only receive aggregate data (overall and by location). For biometric screenings conducted with a health care provider, the forms will be returned to Sharecare for verification, but will not indicate whether you met or didn’t meet the guidelines.

Q. Can I complete a second screening again as part of the 2022 program?

A. No. Only your first biometric screening results will count toward earning the 2022 individual incentive. It is up to you how often you wish to be re-checked during the year. Any charges for non-preventive office visits (including those for following up on existing conditions such as high blood pressure, high cholesterol, or diabetes) will be your responsibility. Keep in mind that cholesterol and glucose screening lab work is covered at 100 percent in 2022 for enrollees on the Copay medical plan, regardless of the reason for the office visit when visiting an in-network health care provider. For High Deductible/HSA medical plan enrollees, any non-preventive lab work used to diagnosis or treat a medical concern, which can include cholesterol or glucose testing, will be subject to the deductible.

Q. How is my BMI calculated?

A. Body mass index (BMI) is a measure based on height and weight. Sharecare accepts whole numbers for calculating BMI. We measure in “English” units (pounds, feet and inches) we use the formula $703 \times \text{weight} / \text{height}^2$ in inches squared to calculate the BMI. We round to 1 decimal place, we do not truncate, so 21.56 is reported as 21.6 not 21.5. The calculator on the Center for Disease Control and Prevention (CDC) website rounds to one digit as well.

Q. Why is Polaris using body mass index (BMI) as a biometric marker?

- A. Polaris wanted a biometric measurement of weight risk, which led to BMI. BMI is an inexpensive and easy-to-perform method of screening for weight concerns that may lead to health problems.

According to the Center for Disease Control and Prevention (CDC):

While some people with a BMI in the overweight range (25.0 to 29.9) may not have excess body fat, most people with a BMI in the obese range (30+) will have increased levels of body fat. For this reason, Polaris intentionally set our 2020 guideline for BMI at less than 28 to meet the marker. This is the cut-off between overweight (moderate risk) and obesity (high risk).

NOTE: Pregnant participants will still need to be screened on 4 of 4 markers at your provider's office. If you have questions on how your doctor should fill out the Sharecare Physician Form, call Sharecare Customer Support at 1-800-268-5703.

Q. Will I be notified when I've completed the Blue Cross Wellness program requirements?

- A. BCBS nor Sharecare will not notify you that you have completed the requirements. Submitted Sharecare forms will be processed by Sharecare (with data available for viewing in the Sharecare App) within two weeks (or ten business days) of the participant submitting the form. You can find your detailed results by going to the Health Profile on the You tab within Sharecare. To see if you've met the requirements for the individual incentive, click on the reward tile under the Achieve tab. If there is a green checkmark next to "complete a health screening physician form," you have met the requirement.

Q. How do I know if my covered spouse met the requirements?

- A. Data will be available for viewing in the Sharecare app within two weeks (or 10 business days) of the participant submitting the form. Your spouse will see their results by logging in under their Sharecare Account, and going to the Health Profile section under the You tab. To see if he/she met the requirements to receive the individual incentive, they'll click on the reward tile under the Achieve tab. If there is a green checkmark next to "complete a health screening physician form," they have met the requirement.

Your health plan is committed to helping you achieve your best health. Rewards for participating in the wellness program are available to all employees covered on a Polaris medical plan. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact your Total Rewards team member and we will work with you (and, if you wish, with your health care provider) to find a wellness program with the same reward that is right for you considering your health status.

It's your responsibility to understand the program requirements and ask questions to clarify if in doubt.