

## Premium Discounts for LifeSmart

You have an opportunity to lower the cost of your medical insurance premium and enjoy the benefits of better health by participating in the City's Wellness Program.

### Wellness Discount

All eligible retirees will receive a \$30 wellness discount on their monthly medical premium. Retirees who are eligible includes current wellness participants , retirees initially enrolling during annual enrollment or retirees that become eligible for coverage during the plan year. retirees participating in the \$30 premium discount must complete all of the following:

#### Biometrics Screening

- Each wellness premium discount participant must have participated in biometric screening offered in September 2011 (*except participants who enrolled in one of the City's medical plans with a coverage effective date as of 7/01/2011 or later*).

**Health Risk Assessment (HRA)** - located on the BlueCross and BlueShield of NC website at

[www.bcbsnc.com](http://www.bcbsnc.com)

- *You must complete or update your HRA between **January 1, 2012 – March 31, 2012**, if you are a wellness participant; otherwise your premium will be adjusted to the non-wellness monthly premium.*

**Annual Physical Examination** - must be completed by **December 31 of the plan year**

- *Physical must be completed by your physician during plan year ( Jan 1 – Dec 31). You may be required to provide documentation of your completed physical.*

**Note:** *Under the City's medical plan, members age 3 & older are eligible for one routine physical examination and related diagnostic services per benefit period or plan year (Jan 1 – Dec 31) as a 100% covered benefit. An annual physical can be scheduled at any time during the plan year; even if the previous physical was completed less than 12 months, provided that it was not within the current plan year (ex. Rex had a physical in Aug 2011, he can schedule another physical in June 2012).*

#### Wellness Education Classes

- You must complete one wellness education class either offered by the City's Employee Health Services or another provider such as BCBSNC Member Health Services & Online Healthy Living Program , Wake Forest Best health, YMCA, YWCA, or others. Further information regarding eligible programs is available on the retiree center web page or from the City's Health Services Coordinator at 748-3866.

### Tobacco-Free Discount

Retirees who do not use tobacco products\* are eligible to receive a \$20 tobacco-free discount on their monthly medical premium. A tobacco free status will be verified through biometric screening. Participants in this premium discount must have participated in biometric screening (*except participants who enrolled in one of the City's medical plans with a coverage effective date as of 7/01/2011 or later*). Retirees who become eligible for medical coverage must answer tobacco use questionnaire on enrollment form

If you are not currently eligible to receive the discount, but have an interest in being tobacco-free, you can enroll in a tobacco cessation program through Employee Medical Services or BCBSNC. Retirees who successfully complete a tobacco cessation program by **June 30, 2012** and remain tobacco-free, can request eligibility for the tobacco-free discount after June 30th , if documentation of completed program is provided to Human Resources by **July 15, 2012**.

***Consequences of providing inadequate information about your tobacco use status will result in an increase to your monthly health premium.***

\*Tobacco Products includes any form, but is not limited to *smoking*(cigarettes, cigars, pipes, etc); and *Smokeless*( snuff, chewing tobacco, etc).