

WELLNESS PROGRAM POLICY

PURPOSE

The purpose of the wellness program is to support our pool's mission, which includes "leading people to the highest possible state of wellness".

The purpose of the wellness program policy is to provide an overview of the various wellness benefits available to each group through the Sourcewell Pool Health Plan.

DEFINITIONS

Active Employee

A contract holder active on our wellness program portal.

Contract holder

For the purpose of this policy, contract holders are employees or retirees (not spouses or children) enrolled in our pool health plan, and may simply be referred to as "employees" or "eligible employees" in wellness program communications and reports

Eligible Employee

A contract holder, including retirees, enrolled in the pool health plan.

Group

For purpose of this policy, a group is an entity or employer participating in our pool health plan.

Members

For the purpose of this policy, members are the employees, retirees, or their family members enrolled in our pool health plan.

PEPY

Per Employee Per Year (aka Per Contract Per Year)

WellRight

The wellness portal administered by HealthSource Solutions

WELLNESS PROGRAM MANAGEMENT

Purpose

The Wellness Program Manager is an employee of HealthSource Solutions. The Wellness Program Manager provides coaching and accountability to pool group leaders through bi-monthly 1:1 calls with each group and bi-monthly pool-wide calls. The purpose of wellness program management is to both assist groups in having wellness program success, but also in holding each group accountable to activities derived from pool-wide and group-specific goals.

Eligibility

Each group in the Sourcewell health insurance pool is eligible for wellness program management

WELLNESS PORTAL

Purpose

The purpose of the Wellness Portal (WellRight) is to administer wellness challenges and incentivize members to practice wellness. The portal is a tool for tracking and communicating wellness messages to

pool members. Groups who want to add their own group-specific custom challenge(s), or extend access to employees not on their health plan, can do so at their own expense; the pool or its wellness vendor will bill the group accordingly on a periodic basis for any such group-specific expenses.

Eligibility

All employees and retirees enrolled in the pool health plan, as well either their spouse or one dependent over 18, are eligible to utilize the wellness portal at no charge.

WELLNESS GRANTS**Purpose**

The purpose of the wellness grant is to financially support pool groups in getting and staying active with our pool's wellness programs. Earned grants are utilized at the discretion of each group, but are intended for our wellness program purposes, such as additional incentives, rewards (PTO, drawings, etc.), group specific WellRight challenges, or WellRight access by employees not on the pool health plan.

Eligibility

See Wellness Grant Policy adopted on March 3, 2020.

WELLNESS INCENTIVES**Purpose**

The purpose of the wellness incentive is to motivate members to participate in WellRight challenges and improve their overall wellbeing. This in turn helps the health insurance pool better manage the risk of claims against our pool's reserves, helping to enhance the affordability and rate stability our members desire.

The health pool will pay a maximum of \$250 per member per calendar year. Payments will be paid directly to the group on an annual basis during the first quarter of the following year. Each group is responsible for directly paying incentives to their employees in a frequency in which they choose.

Eligibility

All employees and retirees enrolled in the pool health plan are eligible for this benefit. While spouses and dependents 18 years of age and older can participate on the WellRight platform, our pool does not provide incentives towards their activity. As well, employees, retirees, and board members who do not participate on our health plan can be added to the program by any pool group, with any related fees and incentives being the responsibility of that group.

If a group terminates in the middle of the wellness plan calendar year, incentives will be calculated as of the final day with the pool. Payment will be processed the following quarter.

If an employee is terminated in the middle of the wellness plan calendar year, the health pool will reimburse the group with the usual annual group payment. Groups are responsible for paying the incentive to the terminated employee in the timing of their choice, with updated reporting available from the wellness program manager each month.

ONSITE FLU SHOTS**Purpose**

The purpose of onsite flu shots is to make it easy for members to obtain the annual shot and reduce the risk of contracting influenza.

Eligibility

All employees, spouses, dependents 18 years of age and older, and retirees enrolled in the pool health plan are eligible for this benefit.

Groups who want to utilize this benefit are asked to follow this process:

- Identify a preferred resource in your region of Minnesota to conduct flu shots.
- For help identifying available resources, contact our wellness program manager (HealthSource Solutions).
- Request a proposal from the vendor and send to your Sourcewell contract administrator.
- Sourcewell will review and approve all proposals it deems reasonable, using a maximum total averaging \$40/shot as our guideline.
- Once notified of Sourcewell approval, a group will arrange the clinic with the approved vendor, and arrange for the bill to be submitted to Sourcewell's Manager of Risk Management (Ryan Donovan).
- The health pool will pay or reimburse the flu clinic costs as authorized, accounting for the cost as a preventative benefit.
- A fee may be charged to the group if cancellations are not made in a timely manner; Sourcewell does not reimburse for cancellation fees.

BIOMETRIC SCREENINGS**Purpose**

The purpose of biometric screening is to make it easy for members to obtain annual blood pressure, body mass index (BMI), and other important biometric checks, which can help with early detection of health issues.

Eligibility

All employees, spouses, dependents 18 years of age and older, and retirees enrolled in the pool health plan are eligible for this benefit.

Groups who want to utilize this benefit can simply contact the Wellness Program Manager to make arrangements. The health pool covers the cost of pre-approved screening service arrangements as a preventative benefit. A fee may be charged to the group if cancellations are not made in a timely manner.

EMPLOYEE ASSISTANCE PROGRAM**Purpose**

The Employee Assistance Program offers free and easy access to mental health and chemical dependency assistance. Up to three counseling sessions are available to each member with no charge to the member.

Eligibility

All employees, spouses, dependents 14 years of age and older (Ages 8-13 require a guardian present), and retirees enrolled in the pool health plan are eligible for this benefit.

OMADA ONLINE COACH SUPPORT PROGRAMS**Purpose**

The purpose of all of the Omada programs offered by our pool is to provide cognitive behavioral therapy through online and telephonic coaches who assist with weight loss and help prevent and control diabetes, hypertension, and mental health.

Eligibility

All employees, spouses, dependents 18 years of age and older, and retirees enrolled in the pool health plan can take a brief, free assessment to see if they are eligible. If eligible, they can enroll in a multi-week program, which includes a free digital scale and personal coach.

HEALTH PARTNERS DISEASE AND CASE MANAGEMENT PROGRAMS**Purpose**

The purpose of HealthPartners disease and case management programs is to provide optimal care and cost to members for cancer, low back pain treatment, healthy pregnancy, and medication therapy management.

Eligibility

All employees, spouses, dependents, and retirees enrolled in the pool health plan are eligible for this benefit.

Members are identified and contacted by HealthPartners to receive assistance with better care, better outcomes, and to avoid unnecessary expense.

WORKOUT/EXERCISE ASSISTANCE**Purpose**

We offer Wellbeats effective 1/1/21 to all pool members, which provides free online workout guidance to help any of our members in working out however, whenever, and wherever they choose. We also promote the ActiveandFit and GlobalFit health club discount programs for those desiring discounted access to participating gyms. Gym reimbursement programs were eliminated effective 12/31/20.

Eligibility

All employees and retirees, as well any member of their family, if enrolled in the pool health plan, are eligible for these benefits.

WELLNESS NEWSLETTER

The wellness newsletter is called Healthier Living and is published by HealthSource Solutions. The newsletter is distributed on a monthly basis. Primary group contacts are expected to share the newsletter with their employees.

WELLNESS PROGRAM COST

Sourcewell annually models expected participation and costs for all but the Omada program and HP's D&CM program, and we anticipate our total spend on these quality improvement programs at over \$20.00 PEPM. If each group purchased directly, they could easily spend twice this amount, making the programs valuable to all our members. The long term impact of these programs on claims is expected to offset much if not all of our investment. Omada program costs are handled as preventive claims, and HP D&CM program costs are included in our pool's administrative fees.

WELLNESS GRANT POLICY

Adopted on March 3, 2020

PURPOSE

The purpose of this policy is to set forth the guidelines and required steps groups must take to earn an annual grant.

Earned grants are utilized at the discretion of the group, but are intended for our wellness program purposes, such as additional rewards (PTO, drawings, etc.) and WellRight challenges.

DEFINITIONS

Active Employee

A contract holder active on our wellness program portal.

Contract holder

For the purpose of this policy, contract holders are employees or retirees (not spouses or children) enrolled in our pool health plan, and may simply be referred to as “employees” or “eligible employees” in wellness program communications and reports

Eligible Employee

A contract holder, including retirees, enrolled in the pool health plan.

Group

For purpose of this policy, a group is an entity or employer participating in our pool health plan.

Incentive

For the purpose of this policy, the incentive is the amount of money earned by each individual contract holder.

Members

For the purpose of this policy, members are the employees, retirees, or their family members enrolled in our pool health plan.

PEPY

Per Employee Per Year (aka Per Contract Per Year)

Wellness Program Start-Up Grant

A start-up grant is the amount of money paid after going live with our pool’s wellness program, and before a group has completed its first calendar year with our pool’s wellness program, paid by the pool to each group who completes the necessary steps prior to starting up our pool’s wellness program.

Wellness Program Engagement Grant

An engagement grant is the amount of money available annually, paid by the pool to each group who completes the necessary steps in the calendar year prior to that in which the engagement grant is being paid.

REQUIRED STEPS AND BENCHMARKS

A group must complete the steps below to earn our pool’s wellness grants.

Wellness Program Start-Up Grant (Initial Grant):**Step 1: Decide to go live with the wellness portal**

- Review pool wellness offering and decide to activate portal either 7/1 (for a 6-month initial year) or 1/1 (for a 12-month calendar year)
- Complete group wellness assessment form as prepared and conducted by Sourcewell's wellness program manager

Step 2: Prepare to go live with the wellness portal

- Attend calls with and as scheduled by Sourcewell's wellness program manager
- Establish wellness committee
 - Establish a group specific mission statement and logo
- Communicate new wellness program to staff

Step 3: Go live with the wellness portal

- Encourage members to activate their wellness portal account
- Have at least one group representative attend each bi-monthly pool-wide wellness call, with a maximum of two allowed absences for the year
- Have at least one group representative attend each bi-monthly check-in call with Sourcewell's wellness program manager

Wellness Program Engagement Grant (Subsequent Grants):**Steps 1-3: Continue wellness committee and engagement with wellness program manager****Step 4: Engage members to use the wellness portal**

- Establish group-specific wellness goals
- Establish group-specific wellness calendar
- Achieve benchmarks in a calendar year to earn annual grant
 - Percentage of contract holders activating a wellness program account: 60% (50% in 2020)
 - Percentage of activated contract holders who complete health assessments: 60%
 - Percentage of points available to activated contract holders that were earned:
 - If < 20% of available points were earned, then grant is \$0
 - If 21-34%, grant is \$20 PEPY
 - If 35-49%, grant is \$40 PEPY
 - If 50%+, grant is \$60 PEPY

GRANT CALCULATIONS AND TIMING

Each wellness grant from our pool is calculated by using the following benchmarks. The start-up grant is a one-time payment for groups starting on January 1st, and a two-time payment for groups starting on July 1st. All subsequent grants are considered engagement grants and are paid on an annual basis. Groups are not eligible for both the start-up grant and the engagement grant in the same year.

Wellness Program Start-Up Grant (Initial Grant):

- Groups satisfying all criteria listed in steps 1-3 will receive a grant amount as follows:
 - If starting 7/1:

- \$25 PEPY, max \$6,000, paid by 10/1 of the initial year, using our health plan census at 7/1 of the initial year, AND
- \$50 PEPY, max \$12,000, paid by 4/1 of the first calendar year, using our health plan census at 1/1 of that calendar year
- If starting 1/1:
 - \$50 PEPY, max \$12,000, paid by 4/1 of the first calendar year, using our health plan census at 1/1 of that calendar year

Wellness Program Engagement Grant (Subsequent Grants):

- Groups satisfying all criteria listed above, including step 4, in the calendar year prior to the planned grant payment, will receive the grant amount specified in step 4 as follows:
 - Max \$12,000, paid by 4/1 using our health plan census at 1/1 of the grant payment year