

Humana's Wellness Engagement Incentive Program Frequently Asked Questions

Humana offers a Wellness Engagement Incentive (WEI) program to groups with Humana medical insurance policies or HMO contracts and 2-99 employees. The program is designed to encourage employers to get their employees engaged in Go365®, a premier wellness program that inspires employees to live healthier lives.

When enrolled employees participate in Go365, they can achieve Status levels ranging from Blue to Platinum based on participation and accumulated Points in the program. When your employees reach Gold Status or higher, a WEI equal to 15 percent of the monthly medical premiums will be applied to your invoice for each of those employees. When your employees reach Silver Status, an incentive equal to 7 percent of the monthly medical premiums will be applied to your invoice for each of those employees.

What credits will I receive?

7%

for each employee who reaches Silver Status

15%

for each employee who reaches Gold or Platinum Status

Q: How do we become eligible for the Wellness Engagement Incentive premium credits?

A: It's part of your Humana medical plan, no paperwork or forms to submit.

Employers who have questions about how to use their Wellness Engagement Incentive should seek advice from their legal and financial advisors.

Q: How soon do we ask our employees to get engaged in the Go365 program?

A: Begin engaging as soon as employees are in the system (~30 days from effective date). Share the [Go365 member guide](#) and visit the Small Business section of [Go365 Engagement Source](#) for additional tools and resources to engage your employees.

Q: What Status is used for purposes of determining the incentive?

A: Rewards Status is used.

There are two ways that Go365 tracks Status levels:

- Earned Status is an employee's current program year Status.
- Rewards Status is the higher of their Earned Status from the year prior and Earned Status for the current year.

The Wellness Engagement Incentive is based on the Rewards Status.

Humana

Q: How do I monitor Reward Status vs Earned Status?

A: The Member Engagement Report will indicate both Status levels for each member.

Q: How do members get started in the program?

A: Go365 is a web-based program accessible by computer, tablet or smartphone. Members get started by activating their account at account.go365.com/registration and following the prompts. Once a member creates an account, the same username and password can be used to access Go365.com or the Go365 app moving forward.

Q: How does my group retain our Wellness Engagement Incentive from the prior plan year?

A: Upon renewal, all members revert back to Blue Status. To retain the WEI credit without interruption, members must get out of Blue prior to the end of the 1st month of the new plan year. For example: Member achieved Gold Earned Status in Year 1. Upon renewal, the member reverts to Blue Earned Status. Member needs to complete one of the 3 activities (a section of the Health Assessment, Biometric Screening or logging a verified workout) to move out of Blue Status. The member's Reward Status will now reflect Gold.

Q: What happens next?

A: Employees need to earn Points and achieve Silver Status or higher.

Each month, we'll determine which employees have achieved a Rewards Status of Silver Status or higher. Based on the results, a WEI credit will be applied on the medical premium invoice. Credits begin when just one employee achieves Silver Status or higher.

Q: When will the WEI credit appear on my medical premium invoice?

A: It will be applied monthly after the Go365 Status information for your employees is evaluated.

Here is a sample timeline for a Wellness Engagement Incentive for January monthly medical premiums:

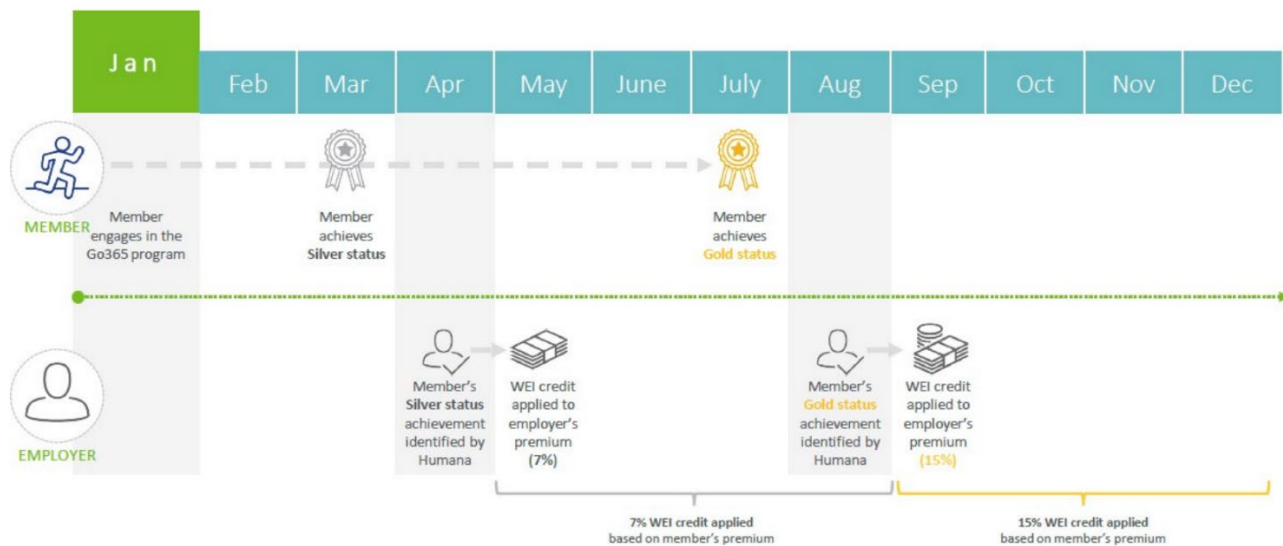
Employee Reward Status at the end of:	Is evaluated by Humana on or before:	The resulting incentive amount will appear on the medical premium invoice the company receives in:	Which is an invoice for the monthly medical premium for the month of:
January	February 15	February	March

- To calculate the WEI, first there is a measurement of each active employee covered under the policy who has achieved Silver Status or higher as of the last day of the calendar month (January in our example).
- Next, the WEI is provided for each employee achieving Silver Status or higher and is calculated using the medical premium invoiced for that month (in our example, the WEI premium credit would be calculated based on January's invoiced medical premium). These credits will appear on the invoices that are issued for the following month's premium (in our example, the next invoice is sent in February for the March premium).
- If your company receives its medical premium invoices from a third party administrator, any earned WEI credits will be issued quarterly by Humana directly to your company, separate from your



medical premium invoice. Please contact your third party administrator for details.

See illustration:



Q: How do I view the total WEI credit each month?

A: The primary contact for your active group will receive a monthly report via email that includes a summary of incentive credits earned by your group as well as monthly incentive details by employee. If you are the primary contact and haven't received the report, contact Humana Business Services at 888-666-5733.

Q: How will delayed submission of activity documentation affect the calculations?

A: There is a three-month look-back period.

Certain wellness activities are rewarded via claims or member submission which may extend the time it takes for the member to receive the reward and any update in reaching Silver, Gold, or Platinum Status. When we calculate the WEI, we will consider changes in Status from the three preceding calendar months and the calculation will be retroactively adjusted to reflect the correct Status achievements.

Q: What if employees reach Silver Status or higher after the first of the month?

A: Status level is evaluated at month-end with no pro-rating.

The WEI calculation considers Status level at the end of the month, regardless of what day of the month it was achieved. All employees who are at Silver Status or higher on the last day of the month are included in the WEI calculation.

Q: Do COBRA members qualify for the WEI credit?

A: Yes, any medical member on the policy will be eligible for the WEI credit.

Q: What if my Medical plan year renewal differs from my Go365 program year?

A: Renewal of the Medical Plan year does not affect Go365 Points or Status, but renewal of the Go365 program year will.

In some cases, the Medical Plan Year/renewal date will differ from the Go365 Program Year/renewal date. Here is a sample timeline of how employee Status, Points and Bucks reset or carry over when the Medical Plan Year differs from the Go365 Program Year:

Medical Plan Year: December 1, 2020 - November 30, 2021

Go365 Program Year: April 1, 2021 - March 31, 2022

Medical Plan Year/ Renewal date	Go365 Program Year Renews
Points and Status do not reset	<ul style="list-style-type: none">• Status resets to Blue• Bucks that are not expiring carry over*

*Bucks expire two years after the end of the program year they were earned.

This material is for informational purposes only. It is not intended or written to be used, and it cannot be used, as legal advice or a legal opinion. It should not be relied upon in lieu of consultation with your own legal advisors.

The Wellness Engagement Incentive program applies only to fully insured businesses and Level Funded Premium (under 100) businesses.

Please refer to your Certificate of Coverage/Insurance or Summary Plan Description for additional information. The Wellness Engagement Incentive program is effective for policies issued or renewed on or after January 1, 2017, and is subject to change with prior notice. Humana will provide notice to groups in advance of the effective date of any changes. The Incentive for each policy month is determined on or before the 15th of each subsequent policy month. The Incentive is applied as a credit on the monthly medical premium statement. Humana is not liable for monetary penalties or fines, or other state or federal regulatory action taken against the employer for failure to comply with any applicable federal or state law. See your policy for eligibility. Void where prohibited.

Go365 is not an insurance product and is not available with all Humana health plans. Rewards for participating in Go365 are available to all eligible persons. If you think you have a member of your group who might be unable to meet a standard for a reward under the program, they might qualify for an opportunity to earn the same reward by different means. The member should contact Go365 Customer Support at the number listed on the back of their Humana member ID card and we will work with them (and, if they wish, with their healthcare practitioner) to provide a reasonable alternative with the same reward value given their current health status.

Humana group medical plans are offered by Humana Medical Plan, Inc., Humana Employers Health Plan of Georgia, Inc., Humana Health Plan, Inc., Humana Health Benefit Plan of Louisiana, Inc., Humana Health Plan of Ohio, Inc., Humana Health Plans of Puerto Rico, Inc. License # 00235-0008, Humana Wisconsin Health Organization Insurance Corporation, or Humana Health Plan of Texas, Inc., or insured by Humana Health Insurance Company of Florida, Inc., Humana Health Plan, Inc., Humana Health Benefit Plan of Louisiana, Inc., Humana Insurance Company, Humana Insurance Company of Kentucky, Humana Insurance of Puerto Rico, Inc. License # 00187-0009, or administered by Humana Insurance Company or Humana Health Plan, Inc.

Statements in languages other than English contained in the advertisement do not necessarily reflect the exact contents of the policy written in English, because of possible linguistic differences. In the event of a dispute, the policy as written in English is considered the controlling authority.

For Arizona residents: Offered by Humana Health Plan, Inc. or insured by Humana Insurance Company. Administered by Humana Insurance Company.

Please refer to your Benefit Plan Document (Certificate of Coverage/Insurance or Summary Plan Description) for more information on the company providing your benefits.

Our health benefit plans have exclusions and limitations and terms under which the coverage may be continued in force or discontinued. For costs and complete details of the coverage, call or write your Humana insurance agent or broker.

