

# Humana Wellness Premium Discount – FAQs



*The purpose of this document is to answer frequently asked questions regarding Humana's new Wellness Premium Discount. If you have a question that is not answered here, please refer to the Terms and Conditions or reach out to your Humana Sales Representative or Client Executive.*

## What is Humana's Wellness Premium Discount?

- Humana's Wellness Premium Discount is an annual premium discount for eligible, fully-insured groups with 100 or more eligible employees.
- Annual discounts are based upon the percentage of employees at Silver Status™, Gold Status™ and Platinum Status™ in Go365™.
- Discounts are awarded to the employer upon renewal with Humana.

## Who is eligible?

This discount is available to groups with 100 or more eligible employees at all times during the year that is immediately prior to renewal, and groups must renew their medical coverage with Humana. There is no requirement to "opt-in" to be eligible for the discount.

The discount will not be available to ASO or Level-funded Premium groups.

## Are Total Health groups eligible for Humana's Wellness Premium Discount?

No. Total Health is a separate wellness and engagement program that offers greater advantages. Groups with a strong culture of health and dedicated resources to wellness may want to consider selecting the Total Health solution. Your Humana Sales Representative or Client Executive can tell you more.

## When is this discount available?

For Humana's medical markets, the discount is available to groups with 1/1/2017 or later effective dates.

Note: The discount will be available for groups in CO with a 12/1/2016 renewal date.

## What is the value of this program?

- A Wellness Premium Discount is available with as little as 10% employee engagement in Go365. Groups that are just getting started with a culture of health can begin to see rewards for their efforts. As momentum in wellness engagement grows, premium discounts grow.
- A 2015 Humana Employer Group Analysis suggests lower claims costs for individuals who move beyond Silver Status to reach Gold Status or Platinum Status by over 10%.\*

How is engagement defined?

Engagement is defined as Silver Status or higher in Go365. A minimum of 10% of the active, covered employees and active, covered retirees (excluding COBRA participants) must attain Silver Status or higher in Go365 by the first day of the 9<sup>th</sup> month\*\* in the year immediately prior to renewal in order for the employer to earn a discount.

How can I increase my employees’ engagement to maximize this discount?

Existing groups can go to the Go365 Engagement Source to register and explore the variety of resources and toolkits available to help employees reach Silver Status. Consumer Experience Consultants (CEC) are available to help you execute on your wellness engagement strategy.

Is the discount measured on Go365 Earned or Reward status?

Engagement levels will be determined via the subscriber **Earned** status. Earned status is defined as the number of Points earned through activities. This is different from Reward status, which is the status level attained in a plan year and carries over to the next plan year.

Do dependents contribute to the engaged status calculation?

If a subscriber has dependents 18 and over on their plan, they will continue to contribute to the Points that determine Earned status levels within Go365 just as they do today.

How is the discount calculated?

% of Employees at Silver+	Discount for Silver+ Status		% of Employees at Gold+	Discount for Gold+ Status	
10-19.9%	1%	+	10-19.9%	1%	=
20-39.9%	2%		20-39.9%	2%	
40%+	4%		40%+	4%	

Wellness Premium Discount

Calculating the Wellness Premium Discount:

Data gathered from the 1st day of the 9th month for a group will be used with the table above to calculate the Total Wellness Premium Discount. The groups percentage of members at Silver+ Status will determine part of the discount and the percentage of members at Gold+ Status will determine the rest of the total discount.

**Example:** ABC Corp’s engagement was pulled on the 1<sup>st</sup> day of the 9<sup>th</sup> month of the plan year: **Silver+ 28% + Gold+ 12% = 40%**

Using the table above the group would be entitled to a **4% discount** for the Silver+ Status and an additional **1% discount** for the Gold+ Status for a total of **5% premium discount off the next plan year.**

### **Does a Gold Status employee also count in the Silver Status?**

Yes, if an employee reaches Gold Status or Platinum Status, they are counted in both the Silver or higher **AND** the Gold or higher engagement percentages in the table above.

### **What is the maximum discount allowed?**

The discount cannot exceed 8 percent in one year.

The cumulative premium discount for any group can grow to a maximum of 10% over the lifetime of maintaining active, uninterrupted Humana group medical coverage, and progress toward the maximum will be determined at time of renewal by Humana.

### **I am a renewing customer. How will I know what discount my group is receiving?**

This information will be contained in the renewal packet. You may review your engagement percentages anytime with the Go365 Member Engagement report, available on the Go365 Employer Portal.

### **Is my group still eligible for the discount if I request an early renewal date?**

Yes, groups that request an early renewal prior to the ninth month of the current policy period will be eligible to receive the Wellness Premium Discount. For these groups, the WPD will be applied based on the number of engaged subscribers as of the date the renewal is issued, and no additional discount will be applied to the group's renewal premium.

### **Where can I find more information?**

Please contact your Humana Sales Representative or Client Executive for more information. Please refer to the Terms and Conditions found in Humana's marketing material concerning this discount.

Go365 is not an insurance product.

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.

\*Humana Actuarial Wellness Claims Cost Analysis, 2015

\*\* In Louisiana, 1<sup>st</sup> day of eighth month

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