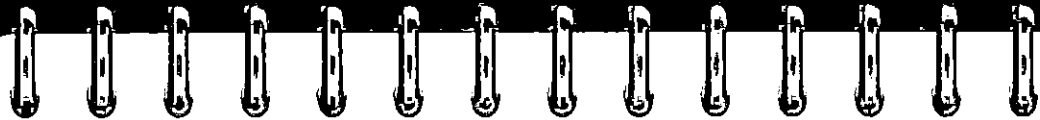




MEDICAL MUTUAL

2020 WELLNESS PROGRAM GUIDE



Make your health a priority.

YOUR WELLNESS PROGRAM OPENS:

Aug. 13, 2020



The Lake Erie Regional Council wellness program rewards you for making improvements to your health and wellness.



TABLE OF CONTENTS

Goals and Rewards	2	Appeals	4
Steps and Deadlines	3	FAQs	5

How do I access the Medical Mutual Wellness portal?

Log in to www.medmutual.com/member and select Wellness Portal from the Healthy Living drop-down.

Questions?

1-855-553-1006 | WellnessSupport@medmutual.com



GOALS AND REWARDS

By participating in Lake Erie Regional Council's voluntary wellness program, employees enrolled in the medical plan can earn an incentive.* Employees not enrolled in the the medical plan may be eligible for a separate incentive.

*The incentive and amount will be announced by your employer. It will not exceed the legal maximum of 30% of the total (both employee and employer contributions) employee-only rate.

Complete All Three for the Silver Reward:

- Health Assessment**
- Health Screening**
For your screening to be considered complete, at least one biometric result (for example: weight, height, or blood pressure) and one result from a blood panel must be submitted.
- My Care Compare**
Access on My Health Plan.

Earn at Least 200 Points (+ Silver Reward) for the Gold Reward:

- Up to 2 Preventive Care Services | 50 Points Each**
Eligible services are annual physical, mammography, gynecological, coloscopy and flu vaccination.
- Physical Activity or Step Tracking | 75 Points**
Track 5,000 active minutes or 1,000,000 steps between Aug. 13, 2020 and ~~March~~ March 1, 2021.
- Up to 5 Individual Challenges | 25 Points Each**
Challenge must be 14 days or longer to qualify.
- Up to 2 Online Health University Courses | 50 Points Each**
- Dental Exam With Routine Cleaning | 50 Points**
- District-Specific Wellness Activity | 50 Points**

Spouses enrolled in the medical plan are encouraged to participate in the voluntary wellness program. Please note that spouse participation will not earn a medical premium discount.

DID YOU KNOW?

Not sure if you can meet one or more of the goals? Is completing the program not medically appropriate for you?

You may be able to earn the reward another way. To file an appeal, visit the portal and download an appeal form. Read more about appeals in this guide.

What if I'm a new employee?

New employees are encouraged to participate and can earn the reward! If you were hired too late to meet the deadlines, simply wait until next year's program to participate and earn the reward.



STEPS AND DEADLINES

Take it one step at a time. Visit the Medical Mutual Wellness portal to complete the steps needed to earn your reward.

All steps need to be completed by ~~March 1~~, 2021. Make sure to plan ahead so you don't run out of time!

1 Register for the Program | Starting Aug. 13, 2020

Visit the Medical Mutual Wellness portal and follow the instructions to create an account. Then complete the registration step by providing your required information.

Tip: It's important that you receive email notifications from Medical Mutual Wellness about your participation in the program. Visit the My Profile page of the portal to double-check that your email is listed correctly.

📌 Click Get Started under Registration on your dashboard.

2 Take the Online Health Assessment | By ~~March 1~~, 2021

Immediately after completing this interactive health questionnaire, you will receive two reports: a personal report and a physician summary report that you can share with your doctor.

📌 Click Get Started under Health Assessment on your dashboard.

3 Choose a Screening Option

📌 Click Get Started under Health Screening on your dashboard.

A. On-Site Screening

Each district will provide step-by-step for scheduling an appointment.

B. Quest Patient Service Center

Each district will provide step-by-step for scheduling an appointment.

C. Screen With Your Doctor | May 1, 2020 – ~~March 1~~, 2021

Schedule an annual wellness visit with your healthcare provider, or if you already had a wellness visit on or after May 1, 2020, ask your provider if they will fill out a form with those results. Download a provider form from the Medical Mutual Wellness portal, complete it with your doctor and submit it to Medical Mutual Wellness. It requires a signature from both you and your provider.

4 Complete Activities | By ~~March 1~~, 2021

See Page 2 of this guide for a full list of activities. Make sure to start Online Health University courses and challenges early enough to finish them by the deadline!

📌 Click on the Resources page.



Didn't earn the full reward? You will receive an email letting you know your results are available on the My Plan page of the Medical Mutual Wellness portal. Make sure to review your results as soon as you can. If you didn't earn the full reward, you may be able to earn it by filing an **appeal**.

Why would you need to file an appeal?

- **Your results were originally not reported, recorded incorrectly, and/or you are providing a new and passing result.**
- **Your doctor thinks it's unreasonably difficult or medically inadvisable for you to meet the wellness goal.**
- **Your doctor would like to set a personalized goal for you to meet by March 1, 2021.**

FILING AN APPEAL IS EASY:

- 1. Visit the Appeals page of the Medical Mutual Wellness portal to download your appeals form.*
- 2. Visit your doctor and bring the form.*
- 3. File your appeal by the appeal deadline on your results letter. Fax number, mailing address and email address are provided on the appeals form.*



FAQS

Let's get the facts straight. Medical Mutual Wellness is here for you if you have any questions about the program. If this page doesn't answer your questions, please call us toll-free at 1-855-553-1006 or email WellnessSupport@medmutual.com.

Why is my employer setting health goals for me?

We know that "healthy" isn't one-size-fits-all. Don't worry if the health goals feel out of reach — **appeals** make it possible to customize the goals to fit your health status.

Lake Erie Regional Council sets health goals based on national clinical standards because our employees are our greatest asset and we want you to prioritize your health. If you're working on improving or maintaining your health, why not get rewarded with lower healthcare costs?

Does it cost money to participate in the program?

Screening on-site or at a lab is free. Screening with your doctor will also be free if you're able to use your screening appointment as your annual physical. Preventive care services are covered at 100% as well. All resources on the Medical Mutual Wellness portal are also free for you to use. There may be expenses tied to the completion of an appeal that you will be responsible for.

What if I don't want to participate?

The program is completely voluntary. It is simply an opportunity to take steps to improve your health while earning a reward. The program and its reward are in compliance with the Affordable Care Act (ACA). Employees under age 18 are not eligible to participate.

Will my employer see my health information?

Absolutely not! Your employer will never see your screening results. They will only see averages for the company and, when needed to administer your reward, they can see your reward amount.

How do I know if Medical Mutual Wellness received the form I submitted?

Once your form goes through the first stage of processing, you will receive an automated email letting you know that it was received. This can take up to 10 business days, so don't worry if you don't receive an email right away. Once your form is fully processed, you will receive another email letting you know that your account has been updated on the Medical Mutual Wellness portal.

EEOC Privacy Notice

Federal law requires employers that offer wellness programs that collect employee health information to provide a notice to employees informing them what information will be collected, how it will be used, who will receive it, and what will be done to keep it confidential. The notice below fulfills these requirements.

Notice Regarding Wellness Program

Lake Erie Regional Council has contracted with Medical Mutual to administer all or part of its voluntary employee wellness program. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act (ADA) of 1990, the Genetic Information Nondiscrimination Act (GINA) of 2008, the Affordable Care Act (ACA) and the Health Insurance Portability and Accountability Act (HIPAA), as applicable, among others. If you choose to participate in the wellness program you may be asked to complete a voluntary health risk assessment or "HRA" that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease). You may also be asked to complete a biometric screening or other examinations, which may include a blood test for cholesterol levels (Total, HDL, LDL), triglycerides, serum cotinine (nicotine) and glucose as well as a blood pressure reading(s), height, weight, waist measurements and your pulse. When possible, your blood specimen will be confidentially processed by a laboratory that provides a panel of common preventive wellness measures provided solely for your information.

The information from your HRA and the results from your biometric screening will be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you services through the wellness program, such as targeted health education, online and telephonic health coaching and health challenges. You also are encouraged to share your results or concerns with your own provider. You are not required to complete the HRA or to participate in the screening or other medical examinations.

However, if you choose to participate in the wellness program you may receive an incentive for participating. More specific details regarding the wellness program, including how incentives are earned can be found in the Program Guide.

As noted in the Program Guide, a portion of the incentives available may be linked to certain health-related activities or to the achievement of certain health outcomes. If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation. You may request a reasonable accommodation or an alternative standard by contacting Medical Mutual Wellness at 1-855-553-1006. See the Program Guide for more details concerning reasonable alternatives. Additional information will be provided to you in your results summary as well.

Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your protected health information (PHI). Although the wellness program and your employer may use aggregate information collected to design a program based on identified health risks in the workplace, Medical Mutual Wellness and its contracted partners will never disclose any of your personal medical information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, as necessary to support health plan or wellness program administration or as permitted by law. In no event will medical information that personally identifies you that is provided in connection with the wellness program be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements.

In addition, all medical information obtained through the wellness program is required to be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program may be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately. You can ask to see or get a copy of the health information we have about you. We may charge a reasonable cost-based fee.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you are a member of your employer-sponsored health plan, the provisions of the health plan privacy notice may also apply. Please contact your health plan administrator for a copy of the notice. If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, or if you would like a paper copy of this notice or a copy of Medical Mutual Wellness's Privacy Statement mailed to you, please contact Medical Mutual Wellness Participant Services at 1-855-553-1006. Medical Mutual Wellness's Privacy Statement is also located on the Medical Mutual Wellness website at <http://www.bravowell.com/privacy-statement/>.