

Dear Insurance Member:

Thank you for trusting us to help you make yourself healthier and happier with your healthcare choices. We are introducing a new insurance incentive for the upcoming wellness year. During this time, we will be transitioning away from the previous health risk assessment (HRA) program to a complete physical exam (CPE) model.

### **What is the difference between a CPE and the HRA?**

A complete physical exam is more comprehensive than the health risk assessment. During your physical exam you may discuss your preventative health care needs and your overall health. This visit ensures that all the recommended healthcare needs for you specifically are discussed and are completed. The health risk assessment was a brief overview of the current state of your health, encouraging one to recognize potential health concerns based upon a snapshot at that time.

### **What this means for you?**

Completing your annual exam at the wellness center means a one stop comprehensive visit to complete all your health care needs in one visit. This one visit would meet the qualifications for your incentive for your insurance premiums, save you time, and limit the number of appointments you need to fulfill the incentive requirements. If you choose not to complete your physical exam at the wellness center, there is an option to complete this by an outside community provider. The following forms will be required to be completed, and a follow up health review appointment at the wellness center will be needed. If you are retired on the insurance plan, participation is optional. Participation in the CPE model would be required to obtain the incentive for participants on the insurance plan as of April 1<sup>st</sup>, 2024.

***Labs are a no cost option to you at the wellness center.*** We encourage you to have a conversation with your provider so that these can be performed, and then results sent to your provider, during your health review follow up appointment. This also offers you the opportunity to bring up any other health concerns, or additional labs outside of the preventative labs, that can be addressed at no cost at the wellness center. During your annual exam with your outside provider, you may incur a charge for any non-preventative health care concerns or evaluations.

### **When does this start?**

The date range for the wellness year begins 11-1-2023, and the required visits to meet the incentive program must be completed by 10-31-2024. Employees who choose to participate in the wellness program will receive an incentive of monthly premium savings (Monthly \$60-Single, \$60-Spouse, \$120-Family) effective January 1, 2025.

### **Questions?**

Please contact Jennifer Johnson, Wellness and Benefits Specialist, in Human Resources at 262.781.3030 x11186 or you may call the Elmbrook Schools Family Wellness Center at (262) 214-1101.