Points and Incentive Overview

The Wellness Program runs from November 1 – October 31 annually. Your participation in the Wellness Program will determine your health insurance premium. In order to achieve the lowest premium share cost, the program requires completing an annual physical exam and 40 wellness points on or before October 31 each year.

The Wellness Program is entirely voluntary. If you or your spouse (if applicable) choose not to participate or do not complete the program, you will still be eligible to elect health care coverage for the following year, but will not be eligible for the premium rate discount incentive. **The baseline premium cost share is 23%**.

If you **enroll** between:

January 1 – January 31

- Your insurance premium rate will be set at the lowest rate for the rest of this year.
- Effective immediately, you and your spouse (if covered on the SASD health plan) must collect 40 points and complete an annual physical each by October 31 in order to remain at the lowest rate in the following calendar year.

Example:
Enrolled on January 1, 2025
Participation begins immediately
Points and physical to be completed by October 31, 2025
Discount share: 12% for 2026

February 1 – October 31

- Your insurance premium rate will be set at the lowest rate for the rest of this year and next year.
- Beginning on November 1, you and your spouse (if covered on the SASD health plan) must collect 40 points and complete an annual physical by October 31 next year in order to remain at the lowest rate in the year after that.

Example:
Enrolled on July 1, 2025
Participation begins on November 1, 2025
Points and physical to be completed by October 31, 2026
Discount share: 12% for 2027

November 1 – January 31

- Your insurance premium rate will be set at the lowest rate for the rest of this year.
- Effective immediately, you and your spouse (if covered on the SASD health plan) must collect 40 points and complete an annual physical each by October 31 next year in order to remain at the lowest rate in the year after that.

Example:
Enrolled on December 1, 2025
Participation begins immediately
Points and physical completed by October 31, 2026
Discount share: 12% for 2027

Adding your spouse due to a qualifying event:

- Your premium cost share will not change.
- The annual physical and wellness points will be waived for your spouse until November 1 that year.
- You, the employee, are still required to complete the annual physical and wellness points by October 31 (as per the above).

No participation	**23%**
You ***AND*** your spouse (if applicable) completed only the annual physical exam	15.60%
You ***AND*** your spouse (if applicable) completed the annual physical exam and ***EITHER*** you or your spouse completed 40 wellness points	14%
You ***AND*** your spouse (if applicable) completed the annual physical exam and 40 wellness points each	12%