

## 2023 EMPLOYEE WELLNESS PROGRAM

### SECTION 1. OVERVIEW

The Employee Wellness Program is designed to incentivize qualifying full-time employees to get healthy or to remain healthy by providing additional discounts on the employee-only portion of their base medical insurance plans. This incentive will be awarded after employees complete the program on time, as outlined below in the Outline of the Primary Elements to the Wellness Program.

The Wellness Program plan year will run from October 1, 2022 through September 30, 2023, and because of the availability of time to complete various elements, the program will have different requirements based on each employee's date of hire. Those employees hired later in the plan year will have less to fulfill than those employed for the entire year. Details are outlined below in the Wellness Plan Application for Employees section.

The Board of Aldermen has established that, irrespective of any Wellness Program participation, all employees who participate in the medical insurance benefit will receive at least a 70% discount on the employee-only portion of the base plan. However, any employee wanting an additional discount must complete some or all of the requirements of the Wellness Program. The percentage of discounts will correlate to the completion of the Wellness Program as outlined in the Tier Level Determination section, below.

The Wellness Program will be administered by the City of Branson Human Resources Department. Employees must submit all information on approved Health and Wellness forms without any additional information beyond what is on the forms.

This is a voluntary program. Hiring, promotional, transfer or other employment decisions shall not be affected by any employee's participation, or lack of participation, in the Wellness Program. Neither shall an employee be disciplined for participating or not participating in the Wellness Program. The only discipline that would occur is if it is found that an employee tried to turn in falsified documents or provided false information in regard to his or her submission of information to complete the Wellness Program.

Additionally, employees need not incur any out-of-pocket expenses for participating in the Wellness Program as the City will provide all employees with at least one Employer-directed no-cost resource to complete all elements of the Wellness Program, as described below. Employees may, of their own volition and expense, choose to use health care providers or resources that are out-of-network or utilize testing services that are not covered by the City's medical insurance plan or paid for by the City. The City bears no responsibility for costs or reimbursement in these kinds of discretionary expenses.

### SECTION 2. OUTLINE OF THE PRIMARY ELEMENTS TO THE WELLNESS PROGRAM

1. Be nicotine free, or complete the nicotine cessation coaching as outlined in the Being Nicotine Free section, below;
2. Complete a Health Risk Assessment with a Primary Care Physician;

## SECTION 3. WELLNESS PROGRAM DETAILS

### A. BEING NICOTINE FREE

To qualify for the first element of the Wellness Program, Being Nicotine Free, employees must sign affidavit that they are nicotine free.

The City defines Nicotine/Tobacco Use based on a rule issued by the Centers for Medicare and Medicaid Services to be: Use of any tobacco product within the past six months with a frequency of at least four times per week. Tobacco products include utilizing e-cigarettes, vaping, cigarettes, cigars, chewing tobacco, and pipe smoking. Tobacco used for religious or ceremonial purposes are not included in the count towards utilization.

If an employee confirms that they utilize nicotine, he or she may still qualify for the being nicotine free element of the Wellness Program (as well as the discount), provided that the employee successfully completes the nicotine cessation coaching and submits such certification of completion to Human Resources by the prescribed due date.

The affidavit and completion (or not completing) on time of coaching can have an effect on the 2024 medical insurance premiums and may affect the 2024 premiums paid by employees.

Beginning in 2019, employees who tested non-negative for nicotine (or who disclosed that they used nicotine) for three consecutive years, will in that third year not earn the nicotine free requirement of the wellness program.

However beginning in 2022, the employee still has an opportunity to earn the 85% discount on base medical or the health savings account insurance plan. Irrespective of the plan, they will be at Tier 2 or Tier 3 and be required to pay 15% or 30% respectively of the premium from payroll deductions or their personal funds. If they are participating in the High Deductible insurance plan, they will receive the Tier 2 or Tier 3 level of employer contribution to their Health Savings Account (HSA) based on what they earn for the rest of the Wellness program.

If an employee signs an affidavit stating that they do not utilize nicotine and they subsequently throughout the year change their nicotine free status, they can self-report the change in status and move down a Tier at the beginning of the month following self-disclosure through the end of that insurance plan year.

If an employee signs an affidavit stating that they do not utilize nicotine and it is reported and confirmed through an investigation that the statement was false, they will be moved down to Tier 3 through December 31, 2024 and will not have an opportunity to change Tiers until January 1, 2025.

### B. COMPLETE A HEALTH RISK ASSESSMENT WITH A PRIMARY CARE PHYSICIAN

Meeting the second element – completing a health risk assessment with a primary care physician– of the Wellness Program was designed to help employees identify dangerous health measures, dependent upon the specific Biometric Factor, listed below and to ensure the employee has an established primary care doctor.

Metabolic Syndrome is a cluster of conditions that occur together, that can increase one’s risk of heart disease, stroke and type 2 diabetes. These conditions include increased high blood sugar, excess body fat around the waist, high blood pressure and abnormal cholesterol and/or triglyceride levels.

To be clear, the Non-high Risk Numbers are not optimal for good health, but having numbers greater than the Non-High Risk Numbers substantially increases a person’s chances for having the conditions described as Metabolic Syndrome.

<b>Biometric Factor</b>	<b>Non-High Risk Numbers</b>	<b>High Risk Numbers</b>
1. Blood Hemoglobin A1C	<=6.0%	>=6.1%
2. Waist to Height Ratio	>=.35 or <=.62	<=.34 or >=.63
3. Blood Pressure	Systolic <=135 or Diastolic <=90	Systolic >=136 or Diastolic >=91
4. Total Cholesterol	<=249	>=250
5. Triglycerides	<=199	>=200

Non-high Risk Numbers are mostly easily affected by heredity, diet, exercise, medication or a combination thereof. Whichever means (outside of heredity factors) that an employee is able to affect these numbers would be to his or her benefit.

To test for these biometric factors and to qualify for completing this part of the Wellness Program, employees may visit a primary care doctor for a preventative care visit. The employee is responsible for ensuring that the physician completes and signs a form provided by the Human Resources Department. The employee is responsible for ensuring such form is delivered to Human Resources by the prescribed due date as list in the Wellness Program Required Dates, below.

An acceptable HRA will be one that measures the five biometric factors listed above; incomplete HRAs will not meet the standard to qualify for this part of the Wellness Plan. Completion (or not completing) of the HRA can have an effect on the 2024 medical insurance premiums paid by employees.

**SECTION 4. ESTABLISHMENT OF TIER LEVELS FOR EMPLOYEE MEDICAL INSURANCE DISCOUNTS**

There are three tier levels associated with employee discounts to medical insurance premiums for employees in this Wellness Program. All discounts are equivalent based on a dollar amount, but the percentage of the discount may vary based on the insurance coverage level chosen by the employee.

The actual percentage of discount provided is based on the current cost of the base medical insurance plan. The percent of discount may be less for more expensive plans and greater for less expensive plans.

Human Resources will collect all employee wellness information and determine Tier levels based on the chart below.

Did you sign the nicotine affidavit stating that you are Nicotine free OR complete coaching*?	Do you have evidence that you completed a Health Risk Assessment through your primary care physician?	If your answers all correspond to a set of responses in a horizontal line below, you qualify for that Tier level for 2023.	Your additional discount for 2023 employee only medical insurance is...
Yes	Yes	Tier 1	30%
Yes	No	Tier 2	15%
No	Yes	Tier 2	15%
No	No	Tier 3	0%
<p>*For what began in 2019, employees who test non-negative for nicotine (or confirm utilization of nicotine) for three consecutive years, will not be able to earn the being nicotine free incentive level that third year.</p>			
<p><i>The City of Branson is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact Human Resources to direct you to a Wellness Program provider who will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.</i></p>			

**SECTION 4. WELLNESS PLAN APPLICATION FOR EMPLOYEES**

**A. EMPLOYEES HIRED JUNE 1, 2023 AND EARLIER**

*i. Earning the “Being Nicotine Free” Incentive:*

Employees who sign the nicotine affidavit stating they do not utilize nicotine will remain on the Tier they earned during the 2022 Wellness Plan Year through the end of the 2023 insurance plan year. These employees will earn the nicotine free portion of the incentive for the 2024 insurance plan year or until they sign an affidavit stating they had a change in nicotine status or until an investigation determined the status to be different.

Employees who sign the nicotine affidavit stating that they utilize nicotine will remain on the Tier they earned during the 2022 Wellness Plan Year through the end of the 2023 insurance

plan year. These employees will have until September 30, 2023 in order to finish their coaching to earn the “being nicotine free” incentive. If they do not complete the coaching, or if they were ineligible for coaching due to already earning it through the coaching method the previous two consecutive years, they will move down a Tier effective January 1, 2024.

Note: Two exceptions to Nicotine Free status in Section 3A above regarding change of nicotine status may impact Tier levels.

- ii. *Earning the “Health Risk Assessment with Primary Care Physician” Incentive:*  
Employees who submit their Health Risk Assessment Form that was completed by their Primary Care Physician by September 30, 2023 will continue on the Tier they earned during the 2022 Wellness Plan Year through the end of the 2023 insurance plan year. These employees will earn the Health Risk Assessment with Primary Care Physician Incentive for the 2024 insurance plan year.

Employees who do not submit their Health Risk Assessment Form completed by their Primary Care Physician by September 30, 2023 will continue on the Tier they earned during the 2022 Wellness Plan Year through the end of the 2023 insurance plan year. These employees will not earn the Health Risk Assessment with Primary Care Physician Incentive for the 2024 insurance plan year.

**B. EMPLOYEES HIRED BETWEEN JUNE 1, 2023 AND SEPTEMBER 30, 2023**

Employees in this category will only be required to sign a nicotine affidavit to qualify for the incentivized rates for insurance through December 31, 2024.

If they sign the affidavit that they do not utilize nicotine, they will be placed on Tier 1 through December 31, 2024. (Unless a change of nicotine status occurs before December 31, 2024.)

If they sign the affidavit that they utilize nicotine, they will be placed on Tier 2 throughout the 2024 insurance plan year or until they complete the nicotine cessation coaching. If they complete the coaching, they will have met the nicotine portion of the program and could move to Tier 1 effective the beginning of the month following completion of the coaching until they qualify for the next Wellness Plan Year.

**SECTION 6. WELLNESS PROGRAM IMPORTANT DATES**

- **Wellness Plan Year**  
October 1, 2022 to September 30, 2023
- **Medical Insurance Plan Year**  
January 1, 2024 to December 31, 2024

- **HRA performed by employee's Primary Care Physician Completion Dates**  
October 1, 2022 to September 30, 2023
  
- **Nicotine Affidavit due date:**
  - **Employees hired before June 1, 2023**  
September 30, 2023
  
  - **Employees hired after June 1, 2023**  
On first date of employment
  
- **Nicotine Coaching**  
Latest start date: August 1, 2023  
Latest completion date delivered to Human Resources: September 30, 2023
  
- **Tier Levels determined by Human Resources**  
October 15, 2023

## **SECTION 7. NOTICE REGARDING WELLNESS PROGRAM**

The City of Branson Health and Wellness program is a voluntary wellness program available to all employees. 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 of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program you will 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 will also be asked to complete a biometric screening, which will include a blood test for blood glucose, cholesterol and triglycerides. You are not required to complete the HRA or to participate in the blood test or other medical examinations.

However, employees who choose to participate in the wellness program will receive an incentive of up to a 100% discount on the employee-only portion of the medical insurance premiums for calendar year 2024. Although you are not required to complete the HRA or participate in the biometric screening, only employees who do so will receive discounts of up to 100%.

Additional incentives of up to "a de minimis value" may be available for employees who participate in certain health-related activities or achieve certain health outcomes like walking challenges or water consumption tracking. 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 or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting Kimberly Cooper at [kcooper@bransonmo.gov](mailto:kcooper@bransonmo.gov).

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 nicotine cessation or nutrition counseling through EAP. You also are encouraged to share your results or concerns with your own doctor.

## **SECTION 8. PROTECTIONS FROM DISCLOSURE OF MEDICAL INFORMATION**

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and the City of Branson may use aggregate information it collects to design a program based on identified health risks in the workplace, Health and Wellness Program will never disclose any of your personal 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, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never 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. The only individual(s) who will receive your personally identifiable health information is (are) your doctors or other health care providers with whom you share your information in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will 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 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 have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact Kimberly Cooper at [kcooper@bransonmo.gov](mailto:kcooper@bransonmo.gov).