



## Frequently Asked Questions about myOCWellness

## **Brief Overview of myOCWellness:**

myOCWellness is multi-year healthcare strategy designed to elevate employees' and their families' engagement in improving their own health with emphasis on prevention. The overall goal is for employees and/or their spouses to earn 70 points individually by completing annual exams and other health-related tasks. Once an employee and/or spouse earns at least 70 points individually, they will be eligible to reduce their 2024 Cigna medical insurance premiums by \$20 each (\$40 for both) per pay period. The Wellness Credit will go toward medical insurance premiums on a bi-weekly basis beginning Jan. 1, 2024.

| LEVELS          | POINTS | INCENTIVES  |  |  |
|-----------------|--------|---|--|--|
| Emerald         | 70     | <ul> <li>\$520/\$1,040 Wellness Flex Credit per employee<br/>and/or spouse per year (\$20/\$40 per pay period)</li> </ul>   |  |  |
| Ruby            | 100    | Recognition with division and department  |  |  |
| Ŵ               |        | <ul> <li>\$520/\$1,040 Wellness Flex Credit per employee<br/>and/or spouse per year (\$20/\$40 per pay period)</li> </ul>   |  |  |
| Blue<br>Diamond | 130+   | <ul> <li>Wellness Day Off (full work shift)         <ul> <li>Cannot be earned by spouses</li> <li>Can only be used in subsequent calendar year and hours cannot be paid out</li> </ul> </li> <li>Recognition with division and department         <ul> <li>\$520/\$1,040 Wellness Flex Credit per employee and/or spouse per year (\$20/\$40 per pay period)</li> </ul> </li> </ul> |  |  |

There are three different tiers eligible employees and spouses can earn incentive for.

To see how many points, you have earned go to: mycigna.com

For additional questions please email: wellness@ocfl.net

For more Information, visit the myOCWellness page, or scan QR code



## QUESTIONS:

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## 1. What is myOCWellness and what is the purpose of it?

This is a multi-year health initiative designed to engage Orange County Government employees and their families in improving their health and well-being, while creating a work environment in where positive health are promoted, encouraged, and rewarded. Employees and/or spouses can earn points for certain health and wellness activities; with enough points, employees earn wellness credit toward reducing their medical insurance premium and other incentives.

### 2. How do I see how many points I have earned and how points are awarded?

Go to <u>mycigna.com</u> or the myCigna app to see how many points you have earned and other ways you can keep earning points. Click on "Wellness", then click on "Wellness and Incentives." Toggle down to "me" to see how many points you have. Points are awarded through medical claims, attendee files or self-reported on the myCigna app or <u>mycigna.com</u>. Click on "view my incentives", then click on "goals."



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### 3. How much money will I save if I earn 70 points?

If a member (employee and/or spouse) earns the 70 points **individually**, they will reduce their **2024** Cigna medical insurance premiums by \$20 each (or \$40 for both) per pay period.

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### 4. How long do I have to earn my points?

The period to earn points is from October 1, 2022, to September 30, 2023.

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#### 5. What is a Gatekeeper Goal?

The Cigna Health Assessment is a Gatekeeper goal for employees. The Health Assessment is now required to unlock all your myOCWellness incentive points. You may already have completed eligible appointments, but you will not be able to see your points come through until you complete this Health Assessment.

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#### 6. Where can I find the Cigna Health Assessment and how can I complete it?

The Health Assessment is found on mycigna.com or on your myCigna App.

- 1. Log-in to myCigna
- 2. Hover over the Wellness tab
- 3. Click Health Assessment.
- 4. Select Take My Assessment.
- 5. Read the Welcome screen and select Next to begin.

6. Read and select I Agree to the Privacy Statement. Note: You must select I Agree to complete the assessment.

7. Select the answers to your Gender, Race, and Date of Birth and hit Next.

8. Complete all 5 categories by answering all of the questions. You will receive a Congratulations screen indicating the completion of each category.

9. You may Save and Exit the Health Assessment at any time but be aware that you may need to repeat incomplete categories.

10. Once you have completed the Health Assessment, you will receive a score. This score indicates that the Health Assessment has been marked as complete, it does not have any effect on your incentives. You will also be presented with topics you may find helpful to improve your health and well-being based on your answers in the assessment.

### 7. How quickly should I expect to see my points displayed on my profile?

Points will appear within 30-90 days, depending on when the claim is submitted by your provider. As most things are reported through our claims, medical professionals have 90 days to submit their claims to Cigna. You can verify the status of your claim by going to <u>mycigna.com</u> and reviewing your Explanation of Benefits (EOB). Once the claim is processed it may take an additional 17-21 days to show up on the platform.

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## 8. What should I do if my points are not reflected on mycigna.com or the myCigna app for a wellness activity, I completed during the program period?

If your points are not showing up, please ensure you have first completed the Cigna Health Assessment to unlock your points. If you are still having issues, please contact one of our Onsite Cigna Representatives: **Michael Bradley**, 407-403-8108 <u>OCRep@Cigna.com</u>

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### 9. Where do I sign up?

If you are enrolled in Orange County's Cigna Medical Insurance plan you are automatically enrolled in the program.

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## 10. When do I start receiving the discount?

The discount and other myOCWellness incentives will be applied automatically starting on January 1st, 2023.

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### 11. How can I use the Wellness Day Off?

The Wellness Day Off will appear in your myOCTime under accruals.

| Wellness Day Off<br>myOCTime (formally Kronos)<br>-under "accruals" |                           |      |                         |                        |  |  |  |
|---|---------------------------|------|-------------------------|------------------------|--|--|--|
| Accrual Code  | Accrual Available Balance |      | Accrual Planned Takings | Accrual Ending Balance |  |  |  |
| FLOATING HOLIDAY  |                           |      |                         |                        |  |  |  |
| OLD SICK  |                           |      |                         |                        |  |  |  |
| PERSONAL  |                           |      |                         |                        |  |  |  |
| TERM  |                           |      |                         |                        |  |  |  |
| WELLNESS DAY OFF  |                           | -8.0 | 0.0                     | -8.0                   |  |  |  |
|   |                           |      |                         |                        |  |  |  |
|   |                           |      |                         |                        |  |  |  |

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### 12. What is the deadline to use the Wellness Day Off?

Eligible employees will have from January 1st, 2023, to December 31st, 2023, to use their Wellness Day Off.

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## 13. Is there anything else I need to do after reaching 130 points? How are the incentives applied?

There is nothing else you need to do if you have already reached your desired myOCWellness incentive level. myOCWellness incentives are automatically applied starting in January 2023.

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### 14. If I am not on the county's medical insurance plan, can I still earn a Wellness Day Off?

No, unfortunately wellness incentives only apply to eligible employees on the county's medical insurance plan or eligible employees planning on enrolling in the county's medical insurance plan.

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### 15. I do not go to a Primary Care Physician (PCP). Will a visit to my specialist count?

A visit to a specialist will not count. To earn the points with your PCP, the reason for the visit must be coded as an "Annual Prevention Examination".

## 16. Does it matter if I have the high or low medical plan?

It does not matter if you are on the high or low plan. Members on either plan will receive the same reduction in premium based on the points earned by the employee and/or spouse.

## 17. I am a firefighter. Will my annual physical with Centra Care count?

Yes, the annual physical with Centra Care will count. Please contact <u>Wellness@ocfl.net</u> if you have any questions regarding your firefighter annual physical.

### 18. I'm not married. Do my children count?

Unfortunately, children are not included in this incentive program due to the GINA Act (Genetic Information Nondiscrimination Act).

### 19. Do my points roll over into the next year?

No. Points do not roll over from year-to-year. With the start of each new fiscal year (October 1 – September 30), the new cycle for earning points begins.

### 20. What if I earn more points than required?

The minimum points needed to qualify for the Emerald level is 70 points, which is the reduction in your medical insurance premium. If you earn 100 points, you qualify for the Ruby level and you will receive recognition within your department and the reduction in your medical insurance premium. If you earn 130 or more points you will qualify for the Blue Diamond level, which includes all the other incentives and a Wellness Day Off.

## 21. I am not on the County's medical benefits plan, do I qualify for a discount with another insurance?

Only members (employee and spouse only) on the County's Medical Insurance plan qualify for the discount.

## 22. What if I completed my Annual Preventative Exam or various other preventive exams prior to enrolling in the Cigna coverage? Would it count towards my points?

Yes, it can/they can count towards credit. An affidavit, which can be obtained through <u>Wellness@ocfl.net</u> has to completed and submitted by October 15th. Please keep in mind these appointments must have been completed during the earning period, October 1<sup>st</sup>, 2022 – September 30<sup>th</sup>, 2023.

## 23. Can I earn points for dental exams even if I am not under the county's dental insurance plan?

Yes, if you are currently enrolled in the County's medical insurance plan but not the county's dental insurance plan, you can earn points by completing our Affidavit form. Please email <u>Wellness@ocfl.net</u> to see if you are eligible.

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## 24. My spouse is a County employee with his/her own benefits. Can they earn points too?

Yes. County employees on the County's Cigna Medical Insurance plan qualify for the incentives.

## 25. My spouse is a county employee but is a dependent on my county medical insurance. Can they earn points too?

Yes. Covered dependent spouses can earn points towards the \$20 Wellness Flex Credit. The credit will be applied to your paycheck if they earn at least 70 points individually.

## 26. My spouse is a county employee but is a dependent on my county medical insurance. Can they earn the Wellness Day Off?

No. Spouses cannot earn the Wellness Day Off even if they are an Orange County Employee.

## 27. Which "screenings" count?

Screenings include any of the following age-appropriate, preventive exams:

- Mammogram (breast cancer);
- Colon Screening (colon cancer);
- Prostate Screening (prostate cancer);
- Cervical Cancer Screenings (cervical cancer);
- Skin Cancer Screening (skin cancer).

## 28. Do I have to do the blood work for my Annual Preventative Exam for it to count?

In general, lab work is included along with your annual preventative examination, at no additional cost to you. However, your PCP will determine whether you need to complete a new order or not. While it is important to know your numbers, you will be eligible for your annual preventative points with or without the lab work.

## 29. What's the catch?

There's no catch! myOCWellness was developed to encourage our members and their families to be proactive with their health and wellness. At the same time, employees who meet their goals receive an incentive.

## 30. Is my information still confidential?

All your medical information is kept confidential with your medical providers. Orange County only sees the points you have earned.

## 31. If I have received my flu shot elsewhere, does this count?

The only way your flu shot will count is if it was run through Cigna as a medical insurance claim. If you presented your insurance card when you received your flu shot it should count toward your points.

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## 32. What Disease Management Programs count?

There are two programs that count toward this goal. One of the programs is the THRIVE Diabetes Care Program, through AdventHealth, for more information email <u>FH.Diabetes.Care.Program@Adventhealth.com</u> or call: 407-303-2720. The THRIVE program is worth 70 points.

The second program we have is Choose One, the cardiovascular program through Orlando Health worth 70 points. For more information call or email: (407) 407-3046 or email <u>ChooseOne@OrlandoHealth.com</u>.

## 33. Will I be notified when I reach my 70 points?

You will **NOT** be officially notified when you reach the point threshold. We encourage you to be diligent to keep track of your points go to <u>mycigna.com</u> or the myCigna Mobile app. Once your reach your 70 points, we encourage you to continue engaging in wellness tasks, but you don't need to do anything further. <u>Top</u>

## 34. Do I need to tell my doctor/dentist about this program?

You can tell your doctor or dentist about the program. But it is not necessary to consult with your medical professionals about this program because it is an internal Orange County run program. As a result, your providers may not be aware that the program exists.

### 35. If I attend a wellness event, how do I report it to receive incentive points?

Currently the Financial Wellness Workshops, Wellness Expo, Health Summits, IOA Corp 5k and OCG Walking Challenges are all self-reported goals on <u>mycigna.com</u> or the myCigna Mobile app. Orange County and/or Cigna will verify attendance files for accurate reporting.

### 36. Which events are considered Countywide Wellness Events?

The Wellness Expo, Health Summits, and Financial Wellness Workshops are all considered countywide wellness events.

### **37.** How do I self-report goals on myCigna?

- Log into mycigna.com (you must have an account)
- Click on "Wellness" at the top of your screen
- Scroll down and click on "Wellness and Incentives"
- Click on "View all Incentives"
- Scroll down and click on "Self-Reported Activities"
- Scroll down to the item you are reporting
- Input the date you completed the goal and click on "Complete Goal"

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## 38. Do I get points for doing a biometric screening with my Onsite Wellness Nurse, Betsy?

Yes, if you receive a blood pressure screening from our Onsite Wellness Nurse, you can earn 10 points for each screening (max of 2) by self-reporting this goal on mycigna.com or the myCigna App.

## 39. What discount do I qualify for if I get close to the goal points, but do not reach the goal?

There is no financial incentive associated with earning less than the full 70 points. You do have the tremendous opportunity to earn those points during the earning period.

## 40. How many health coaching sessions do I have to complete to qualify for the health coaching points?

There is not a specific number of sessions you must attend. However, you do have to demonstrate that you are progressing toward your goals or meet your goal(s) as reported by the health coach.

## 41. What if my appointment is close to the deadline or on September 30th?

If your appointment takes place any time during October 1<sup>st</sup> and September 30 you will earn points for the exam. Please allow time for the claim to process, as points do not show up immediately.

## 42. What if my health assessment results show that I am "unhealthy", do I still get points?

Yes, you are still awarded the points for participating in the assessment. The assessment is a tool to gauge what you need to work on in your health and wellness. The results of your health assessment are confidential and will not be shared with anyone.

## 43. Do we get points for exercising at the Orange County Wellworks Gyms, Magic Gyms or any gym?

Currently, myOCWellness does not include points for using gym facilities.

## 44. Do we get points for participating in Vanguard's Financial Webinars?

Currently, myOCWellness does not include points for participating in Vanguard's Financial Webinars.

## 45. Do we get points for participating in Employee Assistance Webinars or courses?

Yes, you can earn points for attending ComPsych Wellness Webinars. You can find these webinars on our Orangenet in the Events Calendar. Wellness Webinars are worth 10 points each for a max of 3 and you can self-report this goal on mycigna.com or the myCigna App.

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### 46. Do we get points for participating in myOCLearn courses?

Yes, if you enroll in and complete courses under the Life Balance series for the first time, you can earn up to 40 points. \*The Life Balance Series can only be completed once for points. Employees can still retake the classes again at any time however, they will not be awarded points for completing the series a second time. \*

#### 47. Is everyone able to participate in the myOCLearn: Life Balance courses?

No, unfortunately only BOCC employees can access the myOCLearn platform.

#### 48. Where do Agency employees submit affidavit?

They can email the form to <u>Wellness@ocfl.net</u>.

## 49. If I'm currently eligible but not enrolled in the County's medical plan but plan to enroll for the next plan year, can I still earn points towards a premium reduction?

Yes, email <u>wellness@ocfl.net</u> to find out how you can track your progress, submit your documentation, and earn the premium reduction in next plan year.

## 50. If I've earned my 70 points but I've retired from the county, will I be able to be eligible for a premium reduction for my retiree benefits?

No, myOCWellness premium reductions only apply to active employees.

# 51. How does the \$20 premium reduction benefit employees who are enrolled in the high plan, employee-only medical coverage, which currently costs less than \$20 per pay period?

Premiums are projected to increase but have not been finalized by the Board of County Commissioners at this point. We want to encourage all member to be proactive in their own health by completing myOCWellness elements such as annual physicals, oral examinations, age-appropriate screenings, health assessments etc. Any activity where they can earn the threshold point's level (70) under myOCWellness will go a long way in keeping their insurance premiums as low as possible. Members who do not earn the threshold points will be charged the higher medical insurance premium in the next plan year.

## 52. Will new employees hired in August and September be able to earn points towards 2024 premium reductions?

Yes. New employees hired in August and September will have an opportunity to submit an affidavit and provide documentation to receive points towards their goals. For more information, please email <u>Wellness@ocfl.net</u>. The deadline to submit the affidavit along with all required documentation to <u>Wellness@ocfl.net</u> is October 15<sup>th</sup>.

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## 53. Will new employees hired in October, November, or December be able to earn points towards premium reductions in the new plan year?

No. Employees hired between October and December will not be able to participate in myOCWellness premium reductions for the new plan year. Remember the measurement period is from October 1 through September 30 for the next plan year. Therefore, you will begin earning points for the plan year beginning two years out.

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### 54. Why are payroll taxes applied to my wellness credit?

Per the IRS, wellness incentive payments are not excluded from taxation. This includes employer-provided cash rewards for participating in a wellness program, as well as reimbursements of premiums for participating in wellness programs under a Section 125 cafeteria plan.

The IRS states that any award or prize given by an employer is taxable to an employee as wages, and will be included on their W-2 and subject to federal tax withholdings, as well as Social Security and Medicare taxes - For more information : IRS Reminds Employers: Wellness Incentives Are Taxable

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