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| Saltchuk Wellness Program 2019 FAQs | creative:Desktop:Anna's Work In Progress:Vivacity DIY materials:betterHealth_logo.eps |

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| Q  A | What are the benefits of having a preventive physical exam? |
| Preventive physical exams help you and your doctor identify health risks (like high blood pressure) so you can make changes early and avoid big health problems down the road. Regular exams can help you track your progress and make adjustments as needed. |
| Q  A | What key health numbers will I learn from my exam? |
| Your doctor will review your weight and height measurements to calculate your Body Mass Index (BMI), measure your blood pressure via an arm cuff, and take a blood sample to obtain glucose and cholesterol values. Your exam must be completed by a healthcare provider with results submitted by completing, signing and faxing the Provider Preventive Exam Form. |
| Q  A | How do I arrange for an exam and submit my results? |
| 1. Schedule a preventive exam with your healthcare provider. 2. Print the Preventive Exam Form, which is available from HR.   Complete and sign your portion of the form.   Be sure to include your email address on the form. Vivacity will send you an email confirmation to the address listed on the form within seven business days after receiving your faxed form.   1. Take the Preventive Exam Form with you to your appointment for your doctor to complete and sign. Note: Screening for any values other than those listed in Section 3 of the form may be subject to deductible, copay, and coinsurance.   Your doctor can fax the form without disclosing your values. **If you leave your form with your provider, make sure to sign it first.**   1. Send the form and official lab results to our wellness partner, Vivacity, by Oct 31, 2019. **You or your provider can fax or email the form via**:   **Fax: 1-877-657-4183**  **Email: Saltchuk@vivacity.net**  We will accept results of screenings taken between Jan. 1 and Oct. 31, 2019. But don’t delay!   1. To learn more about the preventive benefits available to you through Premera Blue Cross, refer the “Using Your Preventive Benefits” flyer. |
| Q | How much does a preventive physical exam cost? |
| A | Your Premera Blue Cross medical plan covers preventive exams in full (at no cost to you), for you and your enrolled dependents. Screening for any values other than those listed in Section 3 of the Provider Preventive Fax Form may be subject to deductible, copay, and coinsurance. Additional tests requested by your healthcare provider may not be considered preventive and are subject to the regular provisions of your medical plan. For more on this topic, refer to Premera’s “Using Your Preventive Benefits” flyer. |
| Q  A | How long does it take to have an exam? |
| It should take no more than 15-30 minutes; however, wait times vary by healthcare provider. |
| Q  A | Do I need to fast for my exam? |
| Yes, it is recommended to fast prior to your exam. Check with your provider for specific instructions. |
| Q  A | My spouse/domestic partner isn’t covered under the Saltchuk plan. Does she/he need to submit exam results, too? |
| No, if your spouse/domestic partner isn’t covered under the Saltchuk medical plan, then he/she does not need to participate. Only you will need to submit results from an exam completed between Jan. 1, 2019, and Oct. 31, 2019, to receive the discount on your benefit premiums in 2020. However, a preventive physical exam is good practice for everyone and is often covered under benefits plans as a preventive service. |
| Q  A | Does my flu shot (or other immunization) count toward the preventive exam requirement? |
| No, not by itself. A flu shot may be appropriate as an element of your annual exam. |
| Q  A | Does my mammogram and/or PAP test count toward the preventive exam requirement? |
| No, not by itself. A mammogram or PAP may be appropriate as a part of your annual preventive exam.    2 |

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| Q  A | I’m a new hire. Do I need to complete a preventive physical exam to receive the medical plan contribution discount? |
| No. If you were hired in 2019, you automatically receive the wellness discount through December, 2019. Employees hired January 1 through June 30, 2019 (and spouse/domestic partner, if enrolled), must complete a preventive physical exam within 2019 to qualify for the wellness discount for 2020. Example: If you are hired on April 20, 2019, you have 6.5 months to receive your preventive exam to qualify for the wellness credit discounted rate in 2020.  Employees hired July 1 through December 31, 2019 (and spouse/domestic partner, if enrolled), will receive the wellness discount for the year you were hired and the year following. You must receive a preventive exam in the calendar year following your hire date to qualify for the wellness credit discounted rate the next year. Example: If you are hired on August 10, 2019, then you receive the Saltchuk medical plan rate discount in 2019 and 2020. During 2020, you must receive a preventive exam to continue to receive the discounted rate in 2021. |
| Q  A | I have a chronic condition and am under the care of a provider that I see several times a year. Do I need to have a preventive exam? |
| Yes. Even though you may be under the care of a provider for a certain condition, an annual preventive exam is a best practice to look at your overall health. |
| Q  A | What will the discounted benefit premium rate be in 2020? |
| The amount of the incentive and rates for 2020 will be determined later this year. The incentive will be applied to the 2020 medical plan rates, which may differ from 2019. |
| Q  A | How is my data gathered and used? |
| Your medical information will be used by your provider to provide advice to you about your health risks and ways you can improve your health.  Disclosure of medical information:  Your individually identifiable medical information will not be shared with your employer.  Saltchuk partners with Vivacity, a leading worksite wellness consulting company, to provide the benefits described in this document. Vivacity is a subsidiary of Premera Blue Cross.  Vivacity will collect all information and provide Saltchuk with an aggregate data report. Measures are taken to prevent any personal or individually identifiable information from being shared with Saltchuk or others. Your employer will also receive information about whether you participated in the program and any incentive you may have earned (this is necessary for administration and tax purposes).  Your health information will not be disclosed except to carry out these wellness program activities. Entities involved in the administration and evaluation of the wellness program will receive your medical information to the extent necessary for them to administer and evaluate the program. Your health plan may also receive your health information. |