



Q&A for Wellness Participation Requirements

Q: Why are we required to have an annual wellness screening and age appropriate cancer screenings?

A: Pennybyrn has taken steps to lower healthcare cost and improve our participants' health. Empirical evidence states that annual physical screenings and appropriate cancer screenings help monitor and manage wellness. These screenings will help inform members about the state of their own health and health risks and take action to work towards their optimal wellness.

Q: What are the requirements?

1. [Receive wellness screening](#) every calendar year, either through a primary physician or through another program that performs onsite screenings. This information will be reported from MedCost if you have a wellness claim during the period—so no additional action is necessary on your part.

2. [Receive age appropriate cancer screenings](#) per American Cancer Society guidelines (Mammograms, Colonoscopy and Pap Smear Test). This information will also be reported from MedCost.

3. [Participate in the PCM \(Personal Care Management\) Program.](#) PCM is a proactive program that can help you prevent serious health conditions and live the healthiest lifestyle possible. PCM is individualized care designed to help create positive outcomes for those who are suffering from chronic conditions. The Nurse Health Coaches with PCM have a Wellness Library of resources and information to assist as you are setting goals and it is all provided at no cost to you. A Nurse Health Coach will contact you confidentially if you are eligible and can benefit from the program, and you must participate until you meet the program's criteria.

Q: What are the guidelines for the age appropriate screenings?

A: These requirements are based on guidelines from the American Cancer Society:

Mammogram: Ages 45 – 54 (receive every year) and ages 55 or older (every 2 years)

Pap Smear Test: Ages 21+ (every 3 years, or as directed by Doctor)

Colonoscopy: Ages 50+ (every 10 years)

If your doctor prefers to follow separate guidelines, he/she would need to provide the alternative guidelines in writing. (Any alternative guidelines can be submitted to MedCost.) It is our hope you will take advantage of these free services to improve your quality of life and decrease health care costs.

Q: What happens if I do not meet a requirement?

A: Individuals that fail to meet a requirement will have a **\$25 surcharge added to their medical insurance premium beginning January 1, 2020**. This surcharge is not for the employer to pay but the individual and it will be added to your payroll deduction. The penalty is all or nothing. To avoid the penalty, all wellness requirements (above) must be met.

Q: What if I am a new hire?

A: Any employee with medical coverage effective at open enrollment (April 1) or later during any year would not have to meet requirements until the following calendar year.

Example: Employee effective 4/1/19 or later, must meet requirements by 12/31/2020. Anyone effective prior to 4/1 would have to meet requirements of current calendar year.

Q: What if I have a birthday that puts me in a category for an age appropriate screening near the end of the calendar year?

A: Anyone having a birthday after October 1 that makes them fall under the age-appropriate cancer screening category will have until the end of the next calendar year to fulfill the requirement.

Example: 50th birthday is on 11/12/2019, colonoscopy screening requirement must be met by 12/31/2020. Anyone with a birthday prior to 10/1 would have to meet age appropriate screening requirements in the same calendar year.

Q: Who falls under these requirements?

A: Employees covered under the Maryfield, Inc. Employee Group Health and Welfare Plan (MedCost medical insurance).

Your health plan is committed to helping you achieve your best health. All employees have the ability to avoid any applicable penalties relating to the wellness programs. If you think you might be unable to meet a standard to avoid a penalty under this wellness program, you might qualify for an opportunity to avoid the penalty by different means. Contact Human Resources, Kristie Catlin @ (336) 821-4018 and we will work with you and/or your doctor to find a wellness program with the same reward that is right for you and your health status.