

NJWELL Program 2017: QUESTIONS & ANSWERS

What is NJWELL?

NJWELL is an employee wellness program designed to help actively employed members of the State Health Benefits Program (SHBP) and School Employees' Health Benefits Program (SEHBP) live a healthy lifestyle. The SHBP and SEHBP hope to increase overall wellness and reward eligible employees and their covered spouses or partners for completing activities designed to promote healthy behaviors.

Who is eligible to participate?

Actively employed members of the SHBP and SEHBP and their covered spouses or partners are eligible to participate and earn rewards.

Who is not eligible to participate?

Employees who waive or are not eligible for SHBP or SEHBP coverage, anyone enrolled in retiree SHBP or SEHBP coverage, and dependent children (including those over the age of 18) are not eligible to participate in NJWELL.

Am I required to participate in NJWELL?

Your participation in NJWELL is voluntary. However, participation is encouraged and there is a financial reward for participants who meet the program's health and wellness goals. You and your covered spouse or partner can earn up to \$250 each. Depending on your health carrier, you may receive a Visa Prepaid Card and/or select a retail gift card.

Do I have to sign up to join NJWELL?

No. NJWELL is included in your SHBP or SEHBP health benefits plan. Anyone who is eligible to participate in NJWELL can earn points and achieve a financial reward by meeting the program's health and wellness goals. There is no paperwork required to join NJWELL, but you will need to register with your health insurance carrier's online portal in order to complete certain activities and to keep track of your progress towards your financial reward.

Why should I participate in NJWELL?

NJWELL is a comprehensive program designed to help SHBP and SEHBP members and their covered spouses or partners improve their overall health and well-being. NJWELL will help you identify potential health risks and give you an opportunity to speak to a counselor or doctor about your 'health indicators.' In addition, participants receive financial rewards for earning enough points to meet NJWELL's health and wellness goals.

Does it cost me anything to participate in NJWELL?

NJWELL is a free program available to all actively employed members of the SHBP and SEHBP. If you or your spouse/partner earn a financial reward, the value of the reward is considered taxable income to the member.



What does a participant have to do? How do I earn points?

Starting November 1, 2016, NJWELL participants can earn 100 points for completing a Biometric Screening and 100 points for completing an online Health Assessment. Members must complete additional health screenings and/or activities in order to attain a reward such as:

- Age/gender appropriate screenings – **25 points** each (including an annual gynecological exam (NEW for 2017), mammogram*, pap test screening*, colon cancer screening*, prostate screening*)
- Dental Exam (one annually) – **25 points** (NEW for 2017)
- Skin Cancer Screening – **25 points**
- Vision Exam – **25 points** (NEW for 2017)
- Annual Physical Exam – **50 points**
- Flu shot – **75 points**

A maximum of **150 points total** for the following three options:

- Online Coaching ** – **50 points**
- Online Activities – **25 points** each (for a maximum of 50 points)
- Telephonic Wellness/Disease Management Coaching ** – **100 points**

* If recommended by your physician

** Only available for those individuals identified as eligible based on their Biometric Screening and/or Health Assessment. A maximum of 100 points can be earned in online and telephonic coaching, combined.

Members of the SHBP or SEHBP and their covered spouses or partners who successfully earn **400-525 points** by completing these simple activities are each eligible for a **\$125 reward**. Why stop there? By participating in additional health screenings and/or activities, you can earn up to **725 points** until October 31, 2017 for up to **\$250** each in total rewards for you and your spouse/partner.

What if my results are within normal limits?

- Goal Achievement = MORE POINTS
 - Cholesterol – (less than 240) – **100 points**
 - BMI (body-mass index) – (less than 30) – **100 points**
 - Non-smoker – (based on Health Assessment response) – **100 points**
 - Glucose – (fasting less than 126/non fasting less than 200) – **100 points**
 - Blood Pressure – (systolic less than 140/diastolic less than 90) – **100 points**

That's a possible **500 points** for Goal Achievement! Add that to the **200 points** for your Biometric Screening and Health Assessment and you've just earned **700 points** or **\$175** in rewards!

Who keeps track of my points?

NJWELL is administered by the Division of Pensions and Benefits through your SHBP or SEHBP health insurance carrier – Aetna or Horizon Blue Cross/Blue Shield of New Jersey. You can keep track of your NJWELL point totals, and take advantage of a wide variety of health and wellness tools, by registering for your insurance carrier's online portal.

Aetna members can register at:
www.myactivehealth.com/NJWELL

Horizon members can register at:
www.horizonblue.com/SHBP

How Many Points Do I Need to Earn \$250 and when will I receive my reward?

An eligible employee and/or their spouse/partner accrue points and receive financial rewards as follows:

- **400 – 525 points** – initial **\$125** Prepaid Visa card* and/or retail gift card(s)**
- **550 – 700 points** – additional **\$50** Prepaid Visa card and/or retail gift card(s)** (for a total of **\$175** in rewards)***

OR

- **725 or more points** – additional **\$125** Prepaid Visa card and/or retail gift card(s)** (for a total of **\$250** in rewards)***

* Initial Prepaid Visa card mailed within 4-6 weeks upon attaining **400-525 points**

** Digital retail gift cards issued within 24 hours – physical retail gift card mailed within 4-6 weeks upon attaining **400-525 points**

*** **ONE** additional Visa Prepaid Card or retail gift card mailed or redeemable at the END of the calendar year (December 31) after attaining **550-725** or more points

NOTE: Retail gift cards available for Aetna members only

What is a Biometric Screening?

A Biometric Screening is a health screening that helps you learn about your biometric numbers. The screening will analyze your HDL ("good" cholesterol), LDL ("bad" cholesterol), HDL to Total Cholesterol Ratio, Triglycerides, Glucose (sugar), and Body Mass Index (BMI). You will also have your pulse and blood pressure measured during the screening. You can complete the screening and earn **100 points** by having your doctor report the measures on a Physician Results Form at your annual physical examination (\$0 copayment and earn an additional **50 NJWELL points**) Aetna and Horizon members can obtain the Physician Results Form at my.questforhealth.com

Aetna members also have the option of scheduling an appointment at a Quest Patient Service Center at: my.questforhealth.com

What is a Health Assessment?

The Health Assessment is a private and secure online questionnaire about medical history and lifestyle habits. Responses to the questionnaire, combined with the screening results, help measure a member's current health status, determine health risks, and offer a plan of action on how the member's health can be improved.

The Health Assessment is located on your health insurance carrier's online portal.

Aetna members can register at:
www.myactivehealth.com/NJWELL

Horizon members can register at:
www.horizonblue.com/SHBP

*Cards are issued by Citibank, N.A. pursuant to a license from Visa U.S.A. Inc. and managed by Citi Prepaid Services. Cards will not have cash access and can be used everywhere Visa debit cards are accepted.



NJWELL
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Healthy New Jersey

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