



TRANSWESTERN  
**WELLNESS**  
A HEALTHIER YOU

## 2021 Premium Incentive Program (PIP) Guide

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All personal health information (PHI) is protected, by law, under the Health Insurance Portability and Accountability Act (HIPAA) and is maintained in a secure and confidential manner.



Transwestern cares about you and your family's health. When you feel your best, you have more energy for yourself, your family, your work, and your community. That is why we reward you for engaging in your health. Complete the 2021 Premium Incentive Program (PIP) requirements to earn reduced premium costs for your 2022 medical insurance coverage.

Newly enrolled team member? If your hire date falls on or after August 2, 2021 you will automatically qualify for the reduced premium cost in 2022.



# Premium Incentive Program Requirements

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Accomplish the following activities by November 5, 2021 to earn your 2022 premium reduction.

**Step 1:** Complete a confidential Quest biometric screening.

**Step 2:** Complete the Asset Health Health Risk Assessment (HRA).

**Step 3:** Complete a recommended iKnowledge wellness course.

You MUST complete or register for ALL steps at [assethealth.com/transwestern](https://assethealth.com/transwestern).



## Step 1:

### Complete a confidential Quest biometric screening.

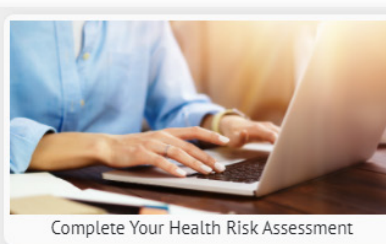
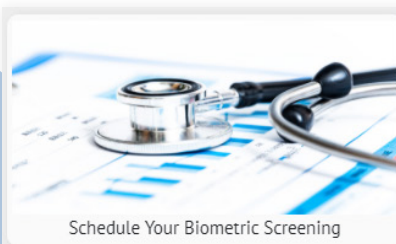
Results from your biometric screening give you and your physician insight into your overall wellbeing. Knowing your numbers can show what health conditions you have or are at risk of developing and provides a baseline for improvement. For example, if you have low HDL cholesterol, high triglycerides or high blood pressure, you are at risk for heart disease. Losing as few as 10 pounds can help manage or prevent high blood pressure.

Schedule your biometric screening through the Asset Health portal. You have several ways to complete your screening.

1. Quest Patient Service center: Schedule a visit at a local Quest Patient Service Center by **November 5, 2021**.
2. Self-Collection Kit: Order a Quest self-collection kit to complete your screening at home.\* Follow the step-by-step instructions provided in the kit and use the prepaid envelope to return it to Quest labs for processing. **The kit must be ordered no later than October 1, 2021 and returned by mail no later than October 22, 2021.** [Click here to view the Qcard At-Home Wellness Screening Instructional Video.](#)
3. On-site Event: Attend an on-site biometric screening event scheduled for September at select Transwestern locations. More information to come.
4. Physician Results: Use results you've already received from your physician in the 2021 calendar year or visit your healthcare provider now. Your physician must complete and submit the Physician Results Form to Quest by **November 5, 2021**. *(Please note, your provider may charge you for this information. The only way to ensure a free biometric screening is by using the Qcard self-collection kit, scheduling an appointment at a Quest Patient Service Center, or attending an on-site event at select Transwestern locations.)*

Visit [assethealth.com/transwestern](https://assethealth.com/transwestern) and click the "Schedule Your Biometric Screening" tile to schedule your screening, order a self-collection kit or access the physician form.

*\*New York residents cannot order the Qcard self-collection kit because Quest has not secured a license with the State of New York to perform testing through self-collection dry blood spot cards.*



## Step 2:

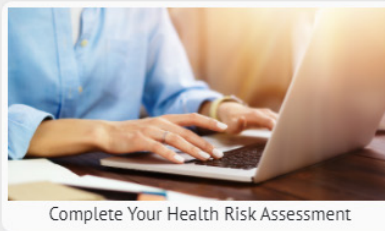
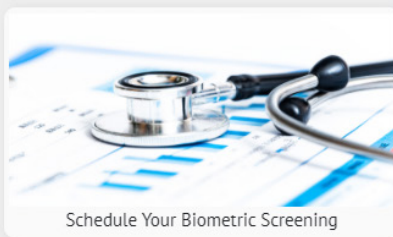
**Step 2: Complete the Health Risk Assessment through your account on the Asset Health wellness portal.**

The **HRA** is a questionnaire about your health. The HRA can help you identify:

- Commonly overlooked areas of health and wellness – including mental and emotional health
- How your health impacts your daily life
- Opportunities to maintain and improve your health

The **HRA** also includes a personal learning survey which can provide insight into how you most effectively learn new information and accomplish tasks at work and in your personal life.

Complete the **HRA** on your wellness portal at [assethealth.com/transwestern](https://assethealth.com/transwestern).

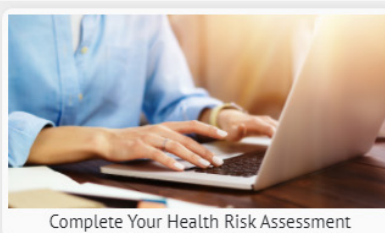
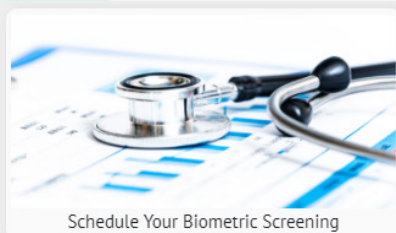


## Step 3: Complete an iKnowledge wellness course.

Completing your HRA and biometric screening is only the first step of your wellness journey. Your next step is to learn more about your targeted health risks.

Unlike the monthly featured course, iKnowledge suggests specific, health-related courses that focus on your personal risk factors, identified through your **2020 screening results**. If you did not complete a screening last year, you will have a choice of general iKnowledge courses to help increase your health awareness. To view and complete an assigned iKnowledge wellness course, complete the following steps:

1. Visit your wellness portal at [assethealth.com/transwestern](https://assethealth.com/transwestern) and click the “Complete Your iKnowledge Course”.
2. Select the Assigned filter to view your assigned iKnowledge courses.
3. Choose and complete at least one of these courses to fulfill the iKnowledge course requirement.



Home Point Tracking Challenge Activity Reporting Coaching Health Measures Event Calendar **Wellness Courses** Resources Why Wall

All Courses ☐ Completed ☐ In Progress ☒ Assigned ☐ Featured Search

Showing 3 of 14 Courses

### Managing Hypertension

0% Course Completion

0% Test Result

View Course Description

Open Course

Take Survey

### Understanding Nutrition Labels

0% Course Completion

0% Test Result

View Course Description

Open Course

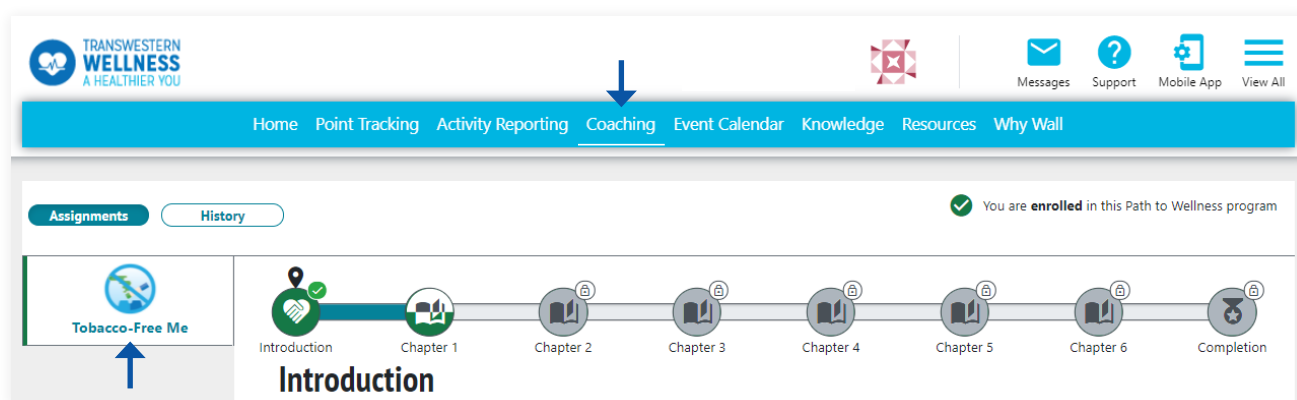
Take Survey

# New Cotinine Testing and Tobacco Surcharge

All team members (and covered spouses/domestic partners) enrolled in Transwestern medical coverage will have cotinine testing included with the biometric screening. Those who test positive for cotinine will incur a tobacco surcharge.

Please Note: Team members will no longer be presented a tobacco-free attestation during benefits enrollment.

Why the surcharge? Tobacco products are harmful to your health and lead to many preventable diseases, resulting in higher healthcare costs. We want to keep team members healthy and healthcare costs manageable.



Individuals who test positive for cotinine may avoid the tobacco surcharge by completing the Tobacco-Free Me module on their Asset Health wellness portal by November 5, 2021. Tobacco-Free Me is a four-week, self-guided online course. If you and/or a covered spouse/domestic partner know you will test positive during the biometric screening, you are encouraged to complete the Tobacco-Free Me course right away to avoid the tobacco surcharge in 2022.

Medically enrolled team members (or covered spouses/domestic partners) who do not complete the biometric screening by November 5, 2021, will automatically receive the tobacco surcharge for 2022. To enroll in Tobacco-Free Me, click the Coaching tab and select Tobacco-Free Me on the right-hand side. For more information about the cotinine test, please review the FAQs on pages 9-10.








# Track Your Premium Incentive Progress on Your Asset Health Wellness Portal

Visit your incentive tile on the homepage to view outstanding requirements.

**Premium Incentive Program Status** ⓘ

Accomplish the below activities by November 5, 2021 to earn your 2022 premium reduction.

<p><b>Step 1</b></p>  <p>Biometric Screening</p>	<p><b>Step 2</b></p>  <p>Health Risk Assessment</p>	<p><b>Step 3</b></p>  <p>iKnowledge Course</p>	 <p>Spouse PIP Requirements Met</p>	 <p>Employee PIP Incentive Earned</p>
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Please note, biometric results may not appear as complete on your wellness portal for up to 2-4 weeks after you've completed your screening. Please contact Quest Diagnostics at 855.623.9355 if you have not received your results within 3 weeks of your screening.



## Your Privacy is Important

All the information you provide will remain completely confidential and will NOT be shared with Transwestern. The company will only be made aware that (1) you and your spouse/domestic partner have completed all steps in the program ensuring you receive the discounted medical premium for the 2022 plan year, and (2) you do not incur the tobacco surcharge, if applicable. Transwestern will periodically receive aggregate reports reflecting results from the entire population, which will help us design future programs and enhancements to improve team members' health and manage the health plan's costs.



## Understand Your Personal Health Score

After you complete a Quest biometric screening and complete the Asset Health HRA, visit the Health Measures page on your wellness portal to download your Personal Health Assessment Report.

Using color-coded and numbered categories, this report provides an overall risk score and shows where there are opportunities to make important lifestyle changes that can positively impact your health and general wellbeing. The report also includes specific areas that you can target to achieve optimal health.

Highlights include:

- Learning survey results based on your HRA.
- Your overall health risk summary.
- An explanation of your biometric results.
- Action steps you can take to improve your health.

Select “Full Report” on the Health Measures page of your wellness portal to download your Personal Health Assessment Report.



## Frequently Asked Questions

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**Q&A:** **If I currently have a spouse (or domestic partner) on the plan, will I still receive the participating medical rate if my spouse does not participate?**

No. **Both** you and your spouse/domestic partner must complete a Quest biometric screening, the Asset Health HRA, and the suggested iKnowledge course through your online account in the wellness portal.

**Q&A:** **Are the biometric screening, HRA, and iKnowledge course mandatory?**

The biometric screening, HRA, and iKnowledge course are voluntary steps of PIP. However, in order to qualify for the lower participating medical premiums for 2022, both you and your covered spouse/domestic partner, if applicable, will need to complete all requirements of PIP.

**Q&A:** **What is cotinine?**

Cotinine is the major metabolite of nicotine, formed shortly after nicotine enters the body. A person can be exposed to nicotine through use of or exposure to tobacco products (e.g., cigarettes, chewing tobacco, e-cigarettes, nicotine patches, etc.). Cotinine can be measured in the laboratory from salivary, blood or urine samples.

**Q&A:** **Why do employers test for cotinine over nicotine?**

Cotinine is the preferred method of testing for nicotine exposure, as cotinine has a longer half-life than nicotine. The half-life of nicotine in a person's blood is 30 minutes to three hours, while the half-life of cotinine is 15-20 hours.

**Q&A:** **What yields a positive cotinine result?**

Quest Diagnostics utilizes a specific immunoassay to test for the presence of cotinine in a blood specimen. To test positive for cotinine, a level of 10ng/mL or greater must be present in the specimen. This level is set 20 to 30 times higher than what is expected for non-users exposed to second-hand smoke, ensuring an accurate depiction of tobacco use.

**Q&A:**

**Will I receive the tobacco surcharge if I do not complete the biometric screening?**

**Yes.** If you are enrolled in Transwestern medical coverage, and you or your covered spouse/domestic partner do not complete the biometric screening as part of PIP, you will automatically receive the tobacco surcharge for 2022.

**Q&A:**

**I (or my covered spouse/domestic partner) tested positive for cotinine. What can I do to avoid the tobacco surcharge?**

If you test (or will test) positive for cotinine, we recommend completing the four-week, self-guided Tobacco-Free Me module on the Asset Health wellness portal prior to November 5, 2021, to avoid the surcharge. Covered spouses/domestic partners who tests positive can also complete Tobacco-Free Me by this date to avoid the surcharge.

**Q&A:**

**I was hired on or after August 2, 2021. How do I qualify for the reduced premium cost for 2022?**

You will automatically receive the participating rate for 2022. However, we ask that you (and your covered spouse/domestic partner, if applicable) complete the Asset Health HRA within the first 15 days of your coverage effective date.

**Q&A:**

**I'm not currently covered on the Aetna or Kaiser medical plan, but I am going to enroll during annual enrollment for coverage in 2022. How do I qualify for the reduced premium cost for 2022?**

You will automatically receive the participating rate for 2022. However, we ask that you (and your covered spouse/domestic partner, if applicable) complete the Asset Health HRA within the first 15 days of your coverage effective date.

**Q&A:**

**I'm currently covered on the Aetna or Kaiser medical plan, but I am going to enroll my spouse/domestic partner for coverage in 2022. How do I qualify for the reduced premium cost for 2022?**

You must complete your Quest biometric screening, Asset Health HRA and suggested iKnowledge course by November 5, 2021. In addition, once your spouse/domestic partners coverage begins, we ask that they complete the Asset Health HRA between January 1 and January 15, 2022, through their online account in the wellness portal.

**Q&A:**

**Who is eligible to complete the free biometric screening?**

Team members and spouses/domestic partners who are covered by Transwestern's Aetna and Kaiser medical plans on or before September 15, 2021, are eligible to complete the biometric screening. No other dependents are eligible.

**Q&A:****What should I bring to my biometric screening appointment to show I am eligible to participate?**

If you are going to a Quest Patient Service Center, please bring a photo ID and your appointment confirmation page. No walk-in appointments are available. All appointments must be scheduled through the wellness portal under the Transwestern/Quest program.

**Q&A:****Do I need to fast before I participate in the biometric screening?**

Yes, you should fast for 12 hours before the biometric screening to receive the most accurate results. However, you should still take any medication you would normally take on the day of your test. Also, remember to drink plenty of water prior to your test.

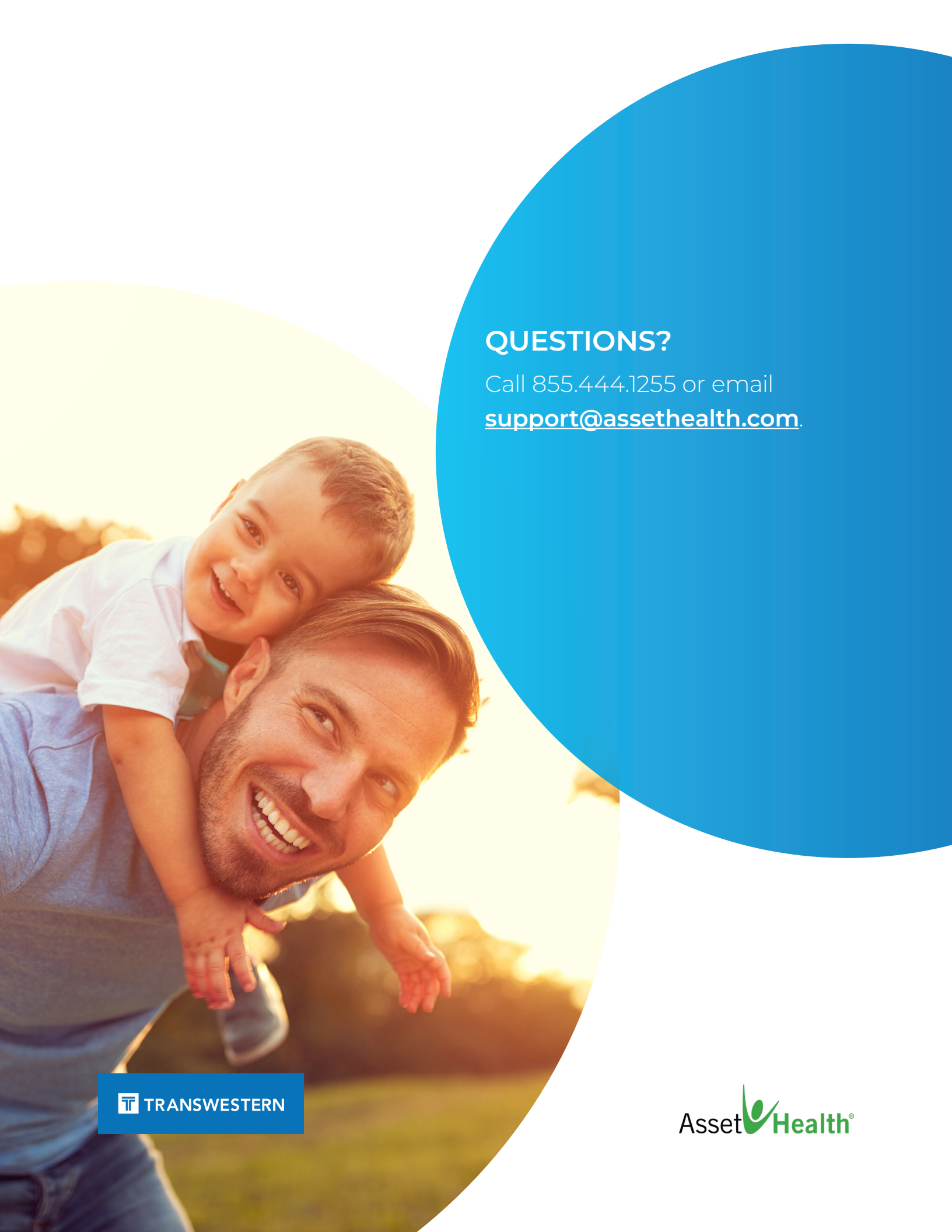
**Q&A:****Can I update or use my current HRA results to be eligible for the lower medical premiums?**

No. You must complete a new Asset Health HRA through your online account in the Asset Health wellness portal to be eligible. Only new HRAs completed by November 5, 2021, are eligible. Aetna and Kaiser HRAs will NOT be accepted.

**Q&A:****Will Transwestern have access to my personal health information?**

Your privacy is ensured, in compliance with the Health Insurance Portability and Accountability Act (HIPAA) of 1996, which prohibits anyone at Transwestern from receiving your personal health information without your permission. Asset Health is a wellness vendor that reviews your health information to see what service(s) they can offer to help you and your family improve overall health and well-being. Transwestern will only receive aggregate data that is not individual identifiable.





## QUESTIONS?

Call 855.444.1255 or email  
[support@assethealth.com](mailto:support@assethealth.com).

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