

# BENICOMP<sup>®</sup>

## ADVANTAGE

HEALTHY LIVING HAS ITS REWARDS.™

Finally...be rewarded  
for making good health choices!

healthy advantages





Be rewarded for making good  
health choices and do some-  
thing about the high cost  
of insurance deductibles...  
starting with your own!

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*"71 cents of the healthcare dollar is spent on treating conditions that are lifestyle related and potentially reducible by behavioral changes."*

—Professor Roger Seehafer, Purdue University



# healthy advantages

DEAR EMPLOYEE,

You are a valued member of your company's team, and your health plan is an important benefit to you. We are BeniComp Advantage (BCA), a supplemental insurance program that works alongside your base medical health plan to lower your health plan deductible each year. Why is your employer making this supplemental insurance available to you?

## MEDICAL PLAN COSTS CONTINUE TO INCREASE

Health plan costs are increasing at more than five times the rate of corporate profits and five times the rate of inflation!\* It's no wonder that employers are struggling to keep costs down for their employees. How can employers afford to offer healthcare benefits to their employees year after year even as rates continue to rise? Usually they have to do one or more of the following:

- Raise Premiums
- Raise Deductibles
- Raise Co-Pays
- Lower Benefits

Some smaller employers have had to stop providing healthcare benefits for their employees. And the number of larger company employers whose employees can afford to continue to enroll in the health-benefits plans offered to them has declined as well.\*\*

These steps will help the budget to balance, but what about next year when health plan rates increase again? When will it stop? Can it stop? Rather than allow costs to continue to spin out of control and threaten their ability to offer comprehensive benefits at reasonable rates, your employer is taking a major step to bring control back where it belongs — into their hands and yours — by providing you an incentive to help you make positive changes in your lifestyle and the tools to help you succeed. These changes have the power to potentially reduce healthcare costs and more importantly, increase your and your family's health.

\*Source: The National Data Book 2001 IRS

\*\*Source: The Wall Street Journal ONLINE, August 25, 2006





# dear employees

## SO HOW CAN BENICOMP ADVANTAGE PUT MORE CONTROL IN YOUR HANDS?

The fewer times you see your doctor, the fewer dollars are spent by your health plan to cover those costs. Health insurance companies pay the bills in treating our sicknesses — it's what they do. But the more we use the benefits, the more health care costs go up. There just didn't seem to be a way to stop the cycle of increasing health care costs — until now. Just like a savings account is a way you save for your future and in one way, reward yourself, you can reward yourself for the things you do that keep you healthy, lower your current healthcare costs and potentially begin to lower costs in the future.

*"The CDC researchers estimate that one-third of all US deaths are due to diseases related to diet, physical inactivity and smoking."  
"Experts believe that about 30% of cancers in the U.S. are related in some way to obesity and diet."*

—Dr. Michael Thum, American Cancer Society



## CHOOSE THE BENICOMP ADVANTAGE AND REWARD YOURSELF

### REWARD

- Your Wallet
- Your Health
- Your Family's Health
- Your Future

With BeniComp Advantage (BCA), you can change the way insurance deductibles affect you — now and in the future. Just like avoiding speeding tickets and getting good grades help reduce car insurance premiums, the BCA supplemental wellness program rewards you by lowering your deductibles based on wellness credits you earn for each plan year. In turn, by choosing to make healthy choices each year, you may not only increase credits toward your health plan deductibles, but you may decrease your need to see the doctor because you'll be healthier. This has the potential to lower healthcare premiums and help end the cycle of escalating healthcare costs.

### IT'S EASY

1. Sign up to participate in BCA.
2. Participate in a confidential health screening, conducted by qualified health professionals, at no cost to you.
3. Compare your results against the National Institutes of Health's Goals and your employer's goals in wellness categories. Be sure to take advantage of appeal rights and alternative programs that may be available.
4. See how easy it is to earn this year's credits toward your healthcare deductibles.
5. Evaluate where you stand. Your employer is partnering with BCA to offer you more choices than ever to help you improve your health and succeed. Programs may include: the E-Learning Center; resources on smoking cessation, fitness and nutrition; health calculators; streaming video on various health topics and more.
6. Make the choice; it's up to you. BCA is voluntary *and completely confidential*. By law, your individual laboratory results cannot and will not be shared with your employer.

### SO WHAT HAVE YOU GOT TO LOSE

Except high deductibles and ever-increasing costs? Choose healthy living for you and your family. Make the choice to do something about the cost of your health. Choose BeniComp Advantage.



*"By far the biggest single threat of obesity is heart disease. Someone with a body mass index over 30 has triple the usual risk."*

—Daniel Q. Haney, Associated Press

## YOUR WELLNESS SCREENING

### YOUR WELLNESS SCREENING WILL CONSIST OF SIMPLE TESTS

- Blood Pressure Reading
- Body Mass Index (BMI) Determination — height and weight measurements
- Body Fat and/or a Body Composition Analysis
- Blood Draw — to determine cholesterol, glucose and nicotine levels
- And other values, if applicable

### TO PREPARE FOR YOUR WELLNESS SCREENING SO YOU GET THE BEST RESULTS!

- For the most accurate results, we recommend that you fast 12 hours prior to your scheduled time of testing. Do not eat. **IMPORTANT:** *If you know you are diabetic or hypoglycemic, please follow your doctor's instruction regarding fasting.*
- You may drink clear water or black decaf coffee (no creamer or sweeteners of any kind).
- Do not smoke or chew tobacco for at least one hour prior to the exam.
- Limit your intake of salt and high cholesterol foods (animal products that are part of the human diet) 24 hours prior to your exam.
- Do not engage in strenuous physical activities 24 hours before your exam.

- Again, you may have clear water prior to the testing. In fact, it is recommended that you drink a glassful (6 to 8 ounces) of clear water at least one hour prior to your scheduled testing time.

### HOW DO I COMPLETE THE FORMS?

The wellness screening form will be provided to you when you register or arrive for your screening. Before you come to your screening, complete your sections of the screening form; it will only take about five minutes.

1. **Photo ID:** You must bring a photo ID to the screening and present it to the lab technician or a BCA representative.
2. **Enrollment Form:** Fully complete the Group/Employer Information and Participant Information sections. *Do not sign the bottom of this form (Participant Notice and Consent Section) until after the testing is complete.*
3. **Tobacco/Nicotine Use Section:** Check the appropriate box that describes your tobacco use history. Read the affidavit, sign and date *this section only*.
4. **Review the Participant Notice and Consent Section:** *Do not sign this section until after the testing is complete.*
5. **If You Do Not Wish to Participate in the BeniComp Advantage Plan:** Sign and date Declination of Coverage Section, and give the form to your Human Resources or BCA representative.



*"Obesity is associated with 39 million lost work days, 239 million restricted-activity days, 90 million bed days and 63 million physician visits."*

—National Business Group on Health



## FREQUENTLY ASKED QUESTIONS

### What is the BeniComp Advantage Plan?

BCA is a supplement to your health plan which rewards you for healthy lifestyle choices. The increasing cost of health care has required an increase in the deductible under your base medical plan. Through earned wellness credits you can reduce the amount of the deductible you would otherwise pay.

### What are Wellness Credits?

Under this plan, a *confidential* health screening will take place to assess your basic health in key areas such as: blood pressure, cholesterol, body mass index and tobacco/nicotine use. If your results fall within a specific range, you will qualify for a "dollar-amount credit," or wellness credit for each area that your results fall within the target goal ranges. This credit is used to reimburse portions of your deductible. Most people earn three to four wellness credits the first year.

### What are the Target Goal Ranges for Each of the Wellness Credits?

BCA uses guidelines published by the National Institutes of Health (NIH) as benchmarks in determining target goal ranges. Your employer may choose to modify these parameters. Refer to your Plan Insert to review the categories as they relate to your plan. NIH guidelines are:

- Blood Pressure:  $\leq 120/80$
- Cholesterol (LDL):  $\leq 100$
- Body Mass Index (BMI):  $\leq 24.9$
- Tobacco/Nicotine Use: Negative

If your physician verifies that our goals are medically inadvisable or unreasonably difficult due to a medical condition, you will be offered an alternative way to qualify for the full value of the reward credit failed.

### How Much are the Rewards Worth?

BCA is a very flexible program. Rewards vary based on the medical plan being supplemented. Please refer to your Plan Insert to view your specific goals and rewards.



*About 8.6 million people in the U.S. have at least one serious illness caused by smoking. That means that for every person who dies of a smoking-related disease, there are 20 more people who suffer from at least one serious illness associated with smoking.* —From Smoking 101

Fact Sheet, American Lung Association site; March 2006

### **If I Took Medication that Allowed Me to Achieve Goals, Will I Still Qualify for Wellness Credits?**

Yes. Even if you have a pre-existing condition of high blood pressure or high cholesterol, you can receive credits if you are following the treatment regime prescribed for your condition and fall within the target goal ranges set for the wellness credits. If you are genetically or otherwise predisposed and you minimize your risk by taking prescribed medications that bring your test results to desired levels, you can still be awarded the wellness credit(s).

### **How Often Is the Screening Done?**

The screening is performed once a year, typically in conjunction with your employer's annual enrollment period. This means an added incentive each year to live a healthy lifestyle, giving you and your family the potential of increased health, and savings to your wallet.

### **Who Conducts the Screening?**

The health screenings are performed by qualified health professionals who are contracted by BeniComp Advantage. BCA coordinates all the arrangements for the screenings, which will typically be provided at your worksite. If you work in a remote location, information regarding where your screening will take place will be provided.

### **Will Spouses and Dependent Children be Screened?**

Dependent children will not be screened. Spouses covered by your medical plan may need to be. Refer to your Plan Insert for details.

### **Does Everyone Have to Participate?**

No. This is a supplemental, optional program. Participation is *completely voluntary*. However, by not participating, you will be responsible for your entire deductible. No credits will be awarded.

### **What About My Results?**

Your test results will be sent to you at your home, in a confidential manner. There will be an explanation of what your results mean and an outline showing the value of the wellness credits for which you qualified. You may also receive information on programs being offered through BCA and your employer to help you get and stay healthy.



# frequently asked questions

## **Will My Employer See My Results?**

Your employer will not see your individual test results. By law, we cannot and will not share your individual results with your employer. They will be given a summary of the number of wellness credits each employee received as a result of the health screening, but will not know which categories or any specific laboratory results.

## **What Can I Do to Improve My Health?**

Discuss the results of the screening with your personal physician. Ask them to help you set goals and come up with a plan that will allow you to qualify next year for any credits you may have missed. Also, take advantage of any wellness materials and programs being offered through BCA or your employer. It's amazing how small changes can produce big results once you take the first step.

## **Will I Receive an Insurance Certificate from BeniComp Advantage?**

Yes. If you qualify for wellness credits under the plan you will be issued a fully insured supplemental certificate of coverage and summary plan description. The actual certificate issued will be from the insurance company that underwrites the policy in your state.

## **Can Employees Take the Policy with Them When They Leave the Base Health Plan?**

Yes. You can continue on the BCA Plan if you elect to continue coverage under the base medical plan through COBRA. (See the certificate of coverage or your company's benefits representative for more information.)

## **How Do I File for Reimbursement?**

When possible, your base health plan administrator will automatically send your claims to BCA electronically. BeniComp Advantage will review your medical expenses and amounts applied to your base health plan deductible. Once your portion of the base deductible has been met, you will begin receiving reimbursement checks up to the qualified amount. No forms need to be filed with BCA. It will be your responsibility to pay the provider directly the amount you owe. In most cases, you will receive the reimbursement prior to receiving the bill from the provider.

If your employer has opted to have payments made directly to your providers, you will receive an explanation of benefits (EOB) illustrating the payments that were made. In addition, you will receive a second EOB from your base health or medical care plan which will explain what you owe based on your plan deductibles. If you have any questions regarding your deductible reimbursement from BeniComp Advantage, call 866-222-0102.

### May I Appeal My Screening Results?

In the event that the BCA test/assessment results differ significantly from recent medical results, an appeal may be submitted with supporting documentation within 30 days of the date of your screening results report. Any retesting will be at the expense of the employee.

- Blood pressure may be retested by your physician and/or you may provide four readings taken within the past six months from your physician.
- Cholesterol may be retested by a certified laboratory.
- BMI may be retested by a qualified medical professional.
- Tobacco/nicotine use may be retested by a certified laboratory.

You may also file appeals for issues like elevated BMI due to pregnancy. If it is unreasonably difficult due to a medical condition for an employee to achieve the standards for a reward under this program, or if it is medically inadvisable for you to attempt to achieve the standards for the reward, there may be alternative ways to qualify for the full value of the failed category. More information is included when employee screening results are mailed.

BCA Customer Service and your Human Resources department will have BCA appeal process forms if you decide to appeal any of your test results. You can also call BeniComp Advantage at 866-222-0102 if you have any other questions regarding appeals. In some situations, employees who fail the BCA categories may be given the opportunity to earn additional rewards by completing one or more health coaching programs. If these are available to you, you will be notified when your results are mailed.

### What If I Have Other Questions Regarding BeniComp Advantage Program?

Any questions you have regarding BCA should be directed to your Human Resources representative or to BeniComp Advantage Customer Service at 866-222-0102.







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The BeniComp Advantage supplemental program is underwritten by Assurity Life Insurance Co., Lincoln, NE or Pan-American Life Insurance Co., New Orleans, LA.

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