

## **Important Information Regarding Health Insurance and Premiums:**

M&M Cartage offers a 4-tier premium structure, which means instead of a standard premium for the coverage you selected, you will have the opportunity to qualify for four different pricing tiers. Where you fall on the tier will depend on a points/status system. If you complete a biometric screening and health assessment, you will receive points based on where you fall on the range for BMI, tobacco usage, cholesterol, glucose, etc. In addition to the biometric screening and health assessment, you will have other opportunities throughout the year to earn points.

The information from your health assessment and the results from your biometric screening will be used to provide you with information to help you understand your current health and potential risks. M&M will not see your results from your biometric screening and health assessment. The biometric screenings are handled by an onsite nurse practitioner from Sentry Health. The Nurse Practitioner will send your results to a wellness coordinator at our insurance broker at 5/3. The only information we receive is what tier you should be in.

Here is a list of what will be measured during the biometric screening:

- BMI
- Tobacco Usage
- Cholesterol Panel (HDL, LDL, Triglycerides)
- Fasting Glucose
- Blood Pressure

Please call Sentry Health at 1-866-584-4163 ASAP to schedule your appointment for your biometric screening. If you are an offsite employee, they will send you to a LabCorp location near you.

The health assessment will need to be completed on Go365 (see attached flyers for more information on how to access this)

**See next page for premium information**

## **Bi-Weekly insurance premiums based on Go365 points/status**

<b>Go365 Status</b>	<b>Platinum</b>	<b>Gold</b>	<b>Silver</b>	<b>Blue/Bronze</b>
<i>PPO Plans</i>				
Employee Only	\$64.20	\$78.04	\$91.89	\$105.73
Employee/Spouse	\$171.17	\$185.01	\$198.86	\$212.70
Employee/Child(ren)	\$154.32	\$168.16	\$182.01	\$195.85
Family	\$308.18	\$322.03	\$335.88	\$349.72
<i>H.S.A Plans</i>				
Employee Only	\$3.89	\$17.73	\$31.58	\$45.42
Employee/Spouse	\$95.53	\$109.38	\$123.23	\$137.07
Employee/Child(ren)	\$89.95	\$103.80	\$117.65	\$131.49
Family	\$201.27	\$215.12	\$228.96	\$242.81

The points you earn from your biometric screening, health assessment, and activities in Go365 will determine your status and bi-weekly premium.

**It is important that you sign up for medical insurance within 3 weeks of your hire date.** M&M Cartage cannot add you to the Go365 program until you have signed up for medical insurance. Enrolling late will result in you paying a higher premium until you have completed the biometric screening, health assessment, and activities. Once we receive your insurance enrollment, we will add you to Go365 and you will receive a card in the mail. *This is not your insurance card!* This card is only for your wellness program participation. Once you receive your Go365 card, go online and create an account. Your points from your biometric screening will be uploaded and you will also need to complete the health assessment. There are other activities through the Go365 program that can earn you points. Go365 can be accessed through an application on your phone, or by going online. See attached flyers for more details.

If you have any questions, please contact the HR Manager, Stacey, at ext 236.