



## **WELLNESS PREMIUM REWARD PROGRAM**

*Businesses with fewer than 50 employees*

**EMPLOYER FREQUENTLY ASKED QUESTIONS**

**B2BLUE** IT'S WHERE BUSINESS IS GOING



## What is the Wellness Premium Reward Program?

The Wellness Premium Reward Program is an exciting new opportunity for businesses with fewer than 50 employees to earn up to 8% of their medical premium back by encouraging their employees to participate in the BCBSRI-sponsored wellness program through Virgin Pulse®.

## Does dependent participation in wellness impact the wellness premium reward program?

No, the Wellness Premium Reward Program only counts employee-earned points when calculating the employer's average points.

## Is an employee who is hired midway through the year eligible to participate?

Yes, they are eligible to participate and have their points counted. We will take into account all employees who are enrolled in medical coverage for at least a month. Points for employees who are insured for part of the year will be counted for the months in which they are insured.

## How do my employees earn points?

There are several ways to earn points. One common way to earn a large number of points is by tracking steps and activity with a connected wearable device. An employee's annual well-visit is worth 5,000 points and is awarded automatically through claims processing. An employee can also earn points by completing a health assessment, tracking wellness goals, reading daily health-related facts, and many others. Log into [VirginPulse.com](http://VirginPulse.com) to see a full list of activities and point values.

## How much can I earn in rewards through the Wellness Premium Reward Program?

Employers can earn up to 8% of their total annual medical premium upon employees attaining an average of at least 60,000 points in the policy year.

## How is the program structured?

Receive a percentage of your total annual medical premium based on your eligible employees' registration and their average point accumulation in Virgin Pulse.

### Employer earnings

ANNUAL PAYOUT	1%	2%	4%	8%
ANNUAL GROUP AVERAGE POINTS	50 – 19,999*	20,000 – 39,999	40,000 – 59,999	60,000 +

*\*For this level only, at least 50% of employees must register for the BCBSRI wellness program.*

## **How is the Wellness Premium Reward calculated?**

BCBSRI will add all of the wellness points earned by employees with BCBSRI medical insurance and divide by the number of those employees. This average will be used to determine the appropriate payout levels. For example, if the average employee point accumulation is 25,000 points, the employer will earn a payout of 2% of medical premium.

## **How can I see my status?**

BCBSRI posts monthly updates to the employer portal with group participation rates and average point accumulation. If you have not registered for the employer portal, please go to [bcbsri.com](http://bcbsri.com), click “Log in,” and follow the prompts.

## **Can I receive partial credit for certain levels of participation?**

No, an employer must meet the thresholds or exceed them in order to be eligible for each level of payout. For example, a group that achieves an average of 37,000 points will be eligible for level 2 with a reward of 2% of premium.

## **Can I provide a wearable device for my employees?**

Absolutely! There are several different wearable devices that are compatible with Virgin Pulse; however, you can purchase a Max Buzz™ device through Virgin Pulse\*.

## **My employee went to their annual well-visit at the end of the plan year, and the points were not added in time for this year’s program. Can the points be added retroactively?**

No, we cannot add points to the prior year after the year is over. Because it can take time for a well-visit claim to be processed, it is important to remind your employees to try to get their well-visits early in the renewal cycle to make sure they are counted.

## **Approximately how long will it take for my employees’ well-visit claims to appear in the Virgin Pulse portal?**

Claims can take up to 6 months to be processed and to appear in the Virgin Pulse portal.

## **Can my employees earn points for a dental cleaning even if they do not have BCBSRI dental insurance?**

Yes, there is a form in the “How to Earn” page of the Virgin Pulse platform that the dentist can fill out and employees can submit for points.

## **When will I receive my Wellness Premium Reward payout?**

Employers who achieve a reward will receive their payout in the form of a check within ninety (90) days of the end of their plan year.

## **My employees averaged 10,000 points – why am I not eligible for a payout?**

At the first level of the program, employers are only eligible for a payout if at least 50% of their employees register for Virgin Pulse. After that first level, if the average point accumulation is at least 20,000 points, there is no minimum registration requirement.

*\*You are responsible for any tax implication of providing such a device.*



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Blue Cross & Blue Shield of Rhode Island is an independent licensee of the Blue Cross and Blue Shield Association. Virgin Pulse® is an independent wellness company, contracted by Blue Cross & Blue Shield of Rhode Island to provide wellness services.