



Wellness Program Policy for the Better Health Collective

Purpose

The purpose of the Wellness Program is to support the Better Health Collective's mission, which includes "leading people to the highest possible state of wellness".

The purpose of the wellness program policy is to provide an overview of the various wellness benefits available to each group through the Better Health Collective.

Definitions

Active Employee

A contract holder active on our wellness program portal.

Contract holder

For the purpose of this policy, contract holders are employees or retirees (not spouses or children) enrolled in the Collective's health plan, and may simply be referred to as "employees" or "eligible employees" in wellness program communications and reports

Eligible Employee

A contract holder, including retirees, enrolled in the Collective's health plan.

Group

For purpose of this policy, a group is an entity or employer participating in the Collective's health plan.

Members

For the purpose of this policy, members are the employees, retirees, or their family members enrolled in the Collective's health plan.

PEPY

Per Employee Per Year (aka Per Contract Per Year)

WellRight

The wellness portal administered by HealthSource Solutions

Wellness program management

Purpose

The Wellness Program Manager is an employee of HealthSource Solutions. The Wellness Program Manager provides coaching and accountability to the Collective's group leaders through quarterly 1:1 calls with each group and quarterly pool-wide calls. The purpose of wellness program management is to both assist groups in having wellness program success, but also in holding each group accountable to activities derived from pool-wide and group-specific goals.

Eligibility

Each group in the Better Health Collective is eligible for wellness program management.

Wellness portal

Purpose

The purpose of the Wellness Portal (WellRight) is to administer wellness challenges and incentivize members to practice wellness. The portal is a tool for tracking and communicating wellness messages to the Collective's members. Groups who want to add their own group-specific custom challenge(s), or extend access to employees not on their health plan, can do so at their own expense; the Collective or its wellness vendor will bill the group accordingly on a periodic basis for any such group-specific expenses.

Eligibility

All employees and retirees enrolled in the Collective's health plan, as well either their spouse or one dependent over 18, are eligible to utilize the wellness portal at no charge.

Wellness grants

Purpose

The purpose of the wellness grant is to financially support pool groups in getting and staying active with the Collective's wellness programs. Earned grants are utilized at the discretion of each group, but are intended for our wellness program purposes, such as additional incentives, rewards (PTO, drawings, etc.), group specific WellRight challenges, or WellRight access by employees not on the Collective's health plan.

Eligibility

See Wellness Grant Policy included in this document.

Wellness incentives

Purpose

The purpose of the wellness incentive is to motivate members to participate in WellRight challenges and improve their overall wellbeing. This in turn helps the Better Health Collective better manage the risk of claims against the Collective's reserves, helping to enhance the affordability and rate stability our members desire.

The Collective will pay a maximum of \$250 per eligible employee per calendar year. Incentive points are tracked on WellRight and can be earned through December 15th each calendar year. Payments will be paid directly to the group on an annual basis during the first quarter of the following year. Each group is responsible for directly paying incentives to their employees in a frequency in which they choose.

Eligibility

All employees and retirees enrolled in the Collective's health plan are eligible for this benefit. While spouses and dependents 18 years of age and older can participate on the WellRight platform, the Collective does not provide incentives towards their activity. As well, employees, retirees, and board members who do not participate on our health plan can be added to the program by any Collective group, with any related fees and incentives being the responsibility of that group.

If a group terminates in the middle of the wellness plan calendar year, incentives will be calculated as of the final day with the pool. Payment will be processed the following quarter.

If an employee is terminated in the middle of the wellness plan calendar year, the Collective will reimburse the group with the usual annual group payment (unless advised by the group they would not like to pay terminated members). Groups are responsible for paying the incentive to the terminated employee in the timing of their choice, with updated reporting available from the Wellness Program Manager each month.

Onsite vaccination clinics

Purpose

The purpose of onsite vaccinations is to make it easy for members to obtain the annual flu shot or other approved vaccines conveniently in the workplace.

Eligibility

All employees, spouses, dependents 18 years of age and older, and retirees enrolled in the Collective's health plan are eligible for this benefit.

Groups who want to utilize this benefit are asked to follow this process:

- Contact our Wellness Program Manager (HealthSource Solutions) and provide them with a proposal of services and related costs from the vaccination vendor of your choice. A list of pre-approved providers is available upon request.
- Once you have confirmed authorization from the Collective, you can coordinate the vaccination clinic with the approved vendor and arrange for the bill to be submitted to the Collective for payment.
- The Collective will pay or reimburse the vaccination clinic costs as authorized, accounting for the cost as a preventative benefit.
- A fee may be charged to the group if cancellations are not made in a timely manner; the Collective does not reimburse for cancellation fees.

Biometric screenings

Purpose

The purpose of biometric screening is to make it easy for members to obtain annual blood pressure, body mass index (BMI), and other important biometric checks, which can help with early detection of health issues.

Eligibility

All employees, spouses, dependents 18 years of age and older, and retirees enrolled in the Collective's health plan are eligible for this benefit.

Groups who want to utilize this benefit can simply contact the Wellness Program Manager to make arrangements. The Collective covers the cost of pre-approved screening service arrangements as a preventative benefit. A fee may be charged to the group if cancellations are not made in a timely manner.

Employee assistance program

Purpose

The Employee Assistance Program offers free and easy access to mental health and chemical dependency assistance. Up to five counseling sessions are available to each member with no charge to the member.

Eligibility

All employees, spouses, dependents 14 years of age and older (Ages 8-13 require a guardian present), and retirees enrolled in the Collective's health plan are eligible for this benefit.



Omada online coach support programs

Purpose

The purpose of all the Omada programs offered by the Collective is to provide cognitive behavioral therapy through online and telephonic coaches who assist with weight loss and help prevent and control diabetes, hypertension, and mental health.

Eligibility

All employees, spouses, dependents 18 years of age and older, and retirees enrolled in the Collective's health plan can take a brief, free assessment to see if they are eligible. If eligible, they can enroll in a multi-week program, which includes a free digital scale and personal coach.

Hinge Health

Purpose

The purpose of all the Hinge Health programs offered by the Collective is to provide unlimited virtual physical therapy with health coaching to assist members with joint or muscle pain.

Eligibility

All employees, spouses, dependents 18 years of age and older, and retirees enrolled in the Collective's health plan can utilize virtual physical therapy at no cost.

Blue Cross and Blue Shield of MN disease and case management programs

Purpose

The purpose of Blue Cross and Blue Shield of MN (Blue Cross) disease and case management programs is to provide optimal care and cost to members for cancer, healthy pregnancy, and medication therapy management.

Eligibility

All employees, spouses, dependents, and retirees enrolled in the Collective's health plan are eligible for this benefit.

Members are identified and contacted by Blue Cross to receive assistance with better care, better outcomes, and to avoid unnecessary expense.

Workout/exercise assistance

Purpose

Blue365 is a free nationwide health and wellness discount program that offers Collective members exclusive offers on a variety of health-related products and services, including gym memberships, live and on-demand online fitness and wellness classes, plus fitness gear, weight-loss programs, and personal care items. **Gym reimbursement programs were eliminated effective 12/31/20.**

Eligibility

All employees and retirees, as well any member of their family, if enrolled in the Collective's health plan, are eligible for these benefits.

Wellness newsletter

The wellness newsletter is called Healthier Living and is published by HealthSource Solutions. The newsletter is distributed on a monthly basis. Primary group contacts are expected to share the newsletter with their employees.

Wellness program cost

The Better Health Collective annually models expected participation and costs for all but the Omada program and Blue Cross's disease and case management program, and we anticipate the Collective's total spend on these quality improvement programs at over \$20.00 PEPM. If each group purchased directly, they could easily spend twice this amount, making the programs valuable to all Collective members. The long-term impact of these programs on claims is expected to offset much if not all the Collective's investment. Omada program costs are handled as preventive claims, and the disease and case management program costs are included in the Collective's administrative fees.

Wellness Grant Policy

Purpose

The purpose of this policy is to set forth the guidelines and required steps groups must take to earn an annual grant.

Earned grants are utilized at the discretion of the group, but are intended for our wellness program purposes, such as additional rewards (PTO, drawings, etc.) and WellRight challenges. Please reach out to your Collective Account Manager for ideas.

Definitions

Active Employee

A contract holder active on our wellness program portal.

Contract holder

For the purpose of this policy, contract holders are employees or retirees (not spouses or children) enrolled in the Better Health Collective's health plan and may simply be referred to as "employees" or "eligible employees" in wellness program communications and reports.

Eligible Employee

A contract holder, including retirees, enrolled in the Collective's health plan.

Group

For purpose of this policy, a group is an entity or employer participating in the Collective's health plan.

Incentive

For the purpose of this policy, the incentive is the amount of money earned by each individual contract holder.

Members

For the purpose of this policy, members are the employees, retirees, or their family members enrolled in the Collective's health plan.

PEPY

Per Employee Per Year (aka Per Contract Per Year)

Wellness Program Start-Up Grant

A start-up grant is the amount of money paid after going live with the Collective's wellness program, and before a group has completed its first calendar year with the Collective's wellness program, paid by the Collective to each group who completes the necessary steps prior to starting up the Collective's wellness program.

Wellness Program Engagement Grant

An engagement grant is the amount of money available annually, paid by the Collective to each group who completes the necessary steps in the calendar year prior to that in which the engagement grant is being paid.

Required steps and benchmarks

A group must complete the steps below to earn the Collective's wellness grants.

Wellness Program Start-Up Grant (Initial Grant):

Step 1: Decide to go live with the wellness portal

- Review the Collective's wellness offering and decide to activate portal either 7/1 (for a 6-month initial year) or 1/1 (for a 12-month calendar year)
- Complete group wellness assessment form as prepared and conducted by the Collective's Wellness Program Manager

Step 2: Prepare to go live with the wellness portal

- Attend calls with and as scheduled by the Collective's Wellness Program Manager
- Establish wellness committee
 - Establish a group specific mission statement and logo
- Communicate new wellness program to staff

Step 3: Go live with the wellness portal

- Encourage members to activate their wellness portal account
- Have at least one group representative attend each bi-monthly pool-wide wellness call, with a maximum of two allowed absences for the year
- Have at least one group representative attend each bi-monthly check-in call with the Collective's Wellness Program Manager

Wellness Program Engagement Grant (Subsequent Grants):

Steps 1-3: Continue wellness committee and engagement with Wellness Program Manager

Step 4: Engage members to use the wellness portal and enhance a culture of wellbeing

- Establish group-specific wellness goals
- Establish group-specific wellness calendar
- Achieve benchmarks in a calendar year to earn annual grant
 - Percentage of contract holders activating a wellness program account: 60% (50% in 2020)
 - Percentage of activated contract holders who complete annual health assessment on Wellright (aka AgeGage challenge) or complete and track a biometric test (aka MeasureUp challenge) : 60%
 - Percentage of points available to activated contract holders that were earned:
 - If < 20% of available points were earned, then grant is \$0
 - If 21-34%, grant is \$20 PEPY
 - If 35-49%, grant is \$40 PEPY
 - If 50%+, grant is \$60 PEPY

Grant calculations and timing

Each wellness grant from the Collective is calculated by using the following benchmarks. The start-up grant is a one-time payment for groups starting on January 1st, and a two-time payment for groups starting on July 1st. All subsequent grants are considered engagement grants and are paid on an annual basis using the group's census for enrolled employees on the medical plan as of January 1st of the payout year. Groups must meet all criteria and be active members of the Better Health Collective as of January 1st in order to receive grant funding for the prior year

Groups are not eligible for both the start-up grant and the engagement grant in the same year.

Wellness Program Start-Up Grant (Initial Grant):

- Groups satisfying all criteria listed in steps 1-3 will receive a grant amount as follows:
 - If starting 7/1:
 - \$25 PEPY, max \$6,000, paid by 10/1 of the initial year, using our health plan census at 7/1 of the initial year, AND
 - \$50 PEPY, max \$12,000, paid by 4/1 of the first calendar year, using our health plan census at 1/1 of that calendar year
 - 7/1 launches receive \$75 PEPY (total over 10/1 and 4/1 disbursements)
 - If starting between 8/1 and 1/1:
 - \$50 PEPY, max \$12,000, paid by 4/1 of the first calendar year, using our health plan census at 1/1 of that calendar year

Wellness Program Engagement Grant (Subsequent Grants):

- Groups satisfying all criteria listed above, including step 4, in the calendar year prior to the planned grant payment, will receive the grant amount specified in step 4 as follows:
 - Max \$12,000, paid by 4/1 using our health plan census at 1/1 of the grant payment year

Adopted on March 3, 2020

Updated August 19, 2025