



ANTHEM NEW HIRES

# HEALTHY ACTIONS = HEALTHY REWARDS

Have a qualified preventive exam completed by your doctor by October 31, 2024, to avoid a wellness surcharge in 2025.

## THE KENAN ADVANTAGE GROUP IS COMMITTED TO HELPING YOU LIVE HEALTHY TO BE YOUR BEST

A yearly qualified preventive exam with your doctor is key to helping you prevent illnesses and detect issues at an early stage when treatment is likely to work best. Remember, an annual preventive exam is covered at 100% for KAG medical plan members, no copay and no deductible.\*

**Plus, if you complete an annual preventive exam by October 31, 2024, you and your spouse (if enrolled in a KAG medical plan) will avoid being assessed a wellness surcharge in 2025. Surcharges are applied to medical premiums.**

**Note:** Department of Transportation physicals do not count toward this requirement. Please see next page for details.

**Disclaimer:** The preventive exam may be completed anytime through the calendar year, even if less than 12 months from your previous exam, as long as it is completed by October 31, 2024.

## AVOID THE WELLNESS SURCHARGE

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### Complete your annual qualified preventive exam by October 31, 2024.

If your spouse is enrolled in the KAG medical insurance plan, he or she must also complete this step. In addition, your spouse must sign and send in the GINA authorization form on page 4 to participate.

If you or your spouse had a preventive exam within 60 days prior to your effective date with KAG, you must work with your primary care doctor to complete and return the preventive exam form on page 3.

If you have not yet had your preventive exam, or if your preventive exam was not within 60 days prior to your effective date with KAG, you must complete another preventive exam. The Benefits Department will receive a report to indicate who has completed preventive exams in order to avoid being assessed the surcharge in 2025.\*\* You **DO NOT** need to complete a preventive exam form if your exam occurs after your effective date with KAG.

Preventive care is covered at 100% for KAG medical plan members, so this visit will be no cost to you!\* If you need help finding a primary care doctor, call Anthem's member service line on the back of your ID card.

\*\*If your hire date is on or after 9/1/2024, the surcharge for you and your spouse (if applicable) will automatically be waived for 2025. However, you will need to participate in the program in 2025 to have the surcharge(s) waived in 2026.

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### The Benefits Department will receive a report to indicate who has completed the preventive exams in order to avoid being assessed the surcharge in 2025.

You do not need to complete a form or bring a form to your appointment. All personal health information is completely confidential, and KAG will not receive any information regarding your visit other than the date it took place.

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### More money in your pocket!

**You and your spouse will NOT be assessed a wellness surcharge** in 2025 when you both complete preventive exams.

\*Some services are generally not considered preventive if you get them as part of a visit to diagnose, monitor, or treat an illness or injury. Be aware that you will be responsible for the cost of any non-preventive services you receive at your preventive exam based on your plan design.



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### Q. HOW DO I PARTICIPATE IN THE KAG WELLNESS PROGRAM?

A. This program is for all employees and their covered spouses enrolled in the KAG sponsored medical plans. You simply need to visit your doctor for a qualified preventive exam. If you choose not to participate in the program by having your preventive exam you will be assessed a wellness surcharge of \$25 per month (and an additional wellness surcharge of \$25 per month if your spouse chooses not to participate). Surcharges are applied to medical premiums.

### Q. MAY I COMPLETE A PREVENTIVE EXAM BEFORE IT HAS BEEN A FULL 12 MONTHS SINCE MY LAST PHYSICAL?

A. Yes, the KAG medical plans allow one preventive exam at any time during the calendar year.

### Q. DOES A ROUTINE WELL-WOMAN EXAM (OB-GYN), PHYSICAL EXAM, MAMMOGRAM, PROSTATE CHECK, OR ROUTINE COLONOSCOPY COUNT TOWARD THE PREVENTIVE EXAM REQUIREMENT?

A. Yes. However, regular office visits for chronic condition management, standalone lab work, and acute visits do not count. You must complete a routine preventive exam to avoid the wellness surcharge. Please remind your provider that the visit must be coded as a preventive exam (CPT code beginning with 993) in order to count toward the requirement.

Please contact your provider if you are unsure whether your appointment is considered a preventive exam. Preventive exams load into the Anthem system around the 15th of the month following the month in which the medical plan pays claims.

### Q. WHY DID MY OFFICE VISIT NOT COUNT TOWARD THE PREVENTIVE EXAM REQUIREMENT?

A. Only qualified preventive exams meet the wellness program requirement. These include annual physicals, routine gynecological exams, routine prostate exams, colonoscopies, and mammograms.

If you believe your visit meets the requirement but was submitted to the medical plan incorrectly, contact your provider to resubmit the visit.

### Q. DOES KAG KNOW MY INDIVIDUAL PREVENTIVE EXAM RESULTS?

A. No, KAG only reviews aggregate data to determine any programs/benefits that may help employees in the future.

### Q. CAN MY SPOUSE PARTICIPATE IN THE WELLNESS PROGRAM?

A. Yes, spouses enrolled in the KAG medical plans can avoid being assessed the wellness surcharge by having a qualified preventive exam by the deadline.

### Q. WHO CAN I CONTACT FOR MORE INFORMATION?

A. Contact the KAG Benefits Department at [kag.benefits@thekag.com](mailto:kag.benefits@thekag.com) or 800-675-1092.

### Q: HOW CAN I CONFIRM I COMPLETED THE PREVENTIVE EXAM REQUIREMENT BEFORE THE DEADLINE?

A. Your receipt of your Explanation of Benefits (EOB) document after your qualified preventive exam is proof of completing the requirement.\* You do not have to submit this to KAG, it just confirms that you completed the necessary action to waive the surcharge. No further action is necessary.

\*Please make sure it is coded as a preventive exam (CPT code beginning with 993), and not just an office visit.

### Q: I WAS HIRED AFTER SEPTEMBER 1, 2024—DO I STILL NEED TO COMPLETE A PREVENTIVE EXAM BEFORE OCTOBER 31, 2024?

A: No, if you are hired on or after September 1, 2024, you do not need to complete the preventive exam to avoid being assessed the surcharge for 2025. However, a preventive exam is still recommended to have a better understanding of your health status and build a relationship with your provider.

## Preventive Exam Form

### PARTICIPANT INFORMATION (All information MUST be provided)

Member Name (First & Last): \_\_\_\_\_

Date of Exam: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Full SSN: \_\_\_\_\_

Are you an employee or a spouse of an employee?

Employee

Spouse

Employee Full SSN (if spouse): \_\_\_\_\_

### PHYSICIAN / NURSE / TECHNICIAN TO COMPLETE

**Members under the Kenan Advantage Group health plan can voluntarily participate in a preventive exam covered under the medical plan. If a preventive exam is completed, participants will keep their current rates and not be charged a wellness surcharge in the subsequent year. Please sign this form to confirm that this member has received a preventive exam sometime between January 1, 2024 and October 31, 2024.**

Physician/Nurse/Technician Name (printed): \_\_\_\_\_

Physician/Nurse/Technician Signature: \_\_\_\_\_

Date: \_\_\_\_\_

### CONFIRMATION & SUBMISSION

**By submitting this form, I agree to share with my employer that I have completed a preventive exam.**

**PLEASE RETURN COMPLETED FORMS TO EHEALTHSCREENINGS BY OCTOBER 31, 2024.**

**Fax: 210-767-2245**

**Email: [ehs.physicianscreening@ehealthscreenings.com](mailto:ehs.physicianscreening@ehealthscreenings.com)**



**GINA AUTHORIZATION FORM**

*Authorization to be completed by **SPOUSE** in exchange for an incentive*

The Kenan Advantage Group offers a wellness program to our employees and their spouses. As part of the wellness program, spouses are invited to complete a voluntary preventive exam through which the spouse will provide information about his or her health history, health status or both. We may provide financial or other incentives to employees whose spouses participate.

**Your participation in the preventive exam is voluntary.** You are not required to participate. If you decide to participate, your doctor may ask questions related to your own family medical history or your own genetic information. These questions, if any, are not required to receive any incentive we offer for your completion.

**No information from your preventive exam, other than the date of service, will be shared with The Kenan Advantage Group.**

**Your health information is confidential.** We are required by law to maintain the privacy and security of your personally identifiable health information. The medical information collected will not be available to us in a way that allows us to identify you or the employee. Any individually identifiable medical information we obtain through the wellness program will be maintained separate from personnel records, information stored electronically will be encrypted, and no information you provide will be used in making employment decisions. Appropriate precautions will be taken to avoid a data breach, and in the event a data breach occurs, involving information you provide in connection with the wellness program, we will notify you promptly after learning of the breach.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program (including the health plan which it is a part of), and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or our provision of an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program is required to abide by the same confidentiality requirements. In addition to you, the only individuals who will receive your personally identifiable health information will be licensed health care professions and board-certified genetic counselors in order to provide you with health or genetic services under the wellness program. We may disclose your information as necessary to respond to a request from you for a reasonable accommodation to allow you to participate in the wellness program, or as expressly permitted by law.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact the Benefits Department at 800-675-1092.

\_\_\_ **ACCEPT:** I wish to participate in the voluntary preventive exam. This form must be completed each year.

\_\_\_ **DECLINE:** I do not wish to participate and understand that by not participating I will not receive the incentive offered in exchange for my participation.

Spouse Name: \_\_\_\_\_ Full SSN: \_\_\_\_\_

Employee Name: \_\_\_\_\_ Full SSN: \_\_\_\_\_

Spouse Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**PLEASE RETURN COMPLETED FORMS TO EHEALTHSCREENINGS BY OCTOBER 31, 2024.**

**Fax: 210-767-2245**

**Email: [ehs.physicianscreening@ehealthscreenings.com](mailto:ehs.physicianscreening@ehealthscreenings.com)**

## Notice for Employer-Sponsored Wellness Programs

The Kenan Advantage Group Wellness Program is a voluntary wellness program available to all employees enrolled in the medical plan. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990 (ADA), the Genetic Information Nondiscrimination Act of 2008 (GINA), and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program, you will be asked to complete a voluntary preventive exam. You are not required to complete the preventive exam.

However, employees who choose to participate in the wellness program will receive a premium incentive in 2025. Details about the wellness program, including criteria and incentives, can be found in the Wellness Flyer.

If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting The Kenan Advantage Group at 800-675-1092.

The information from your preventive exam will be used to provide you with information to help you understand your current health and potential risks and may also be used to offer you services through the wellness program. You also are encouraged to share your results or concerns with your own doctor.

### **Protections from Disclosure of Medical Information**

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and The Kenan Advantage Group may use aggregate information it collects to design a program based on identified health risks in the workplace, the wellness program will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will

not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information is (are) a registered nurse, a doctor, and yourself in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. The following additional confidentiality protections apply: Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact The Kenan Advantage Group at 800-675-1092.