



## Frequently Asked Questions

### **What is Choose Well?**

Choose Well is your caregiver well-being program. It provides you with fun, easy tools to support all aspects of your health and wellness while also incentivizing you to improve the whole you—body, mind and spirit.

### **What can I get for participating?**

The Choose Well program provides a reward or annual health incentive for participating in activities designed to help you be well.

### **Is the Choose Well program free? Who is eligible?**

Yes, the Choose Well program is offered to all caregivers at no cost.

### **How do I earn my rewards or Choose Well health incentive?**

The goal is to earn 40,000 points to get you through all four levels of the Choose Well game by Nov. 15, 2020. You can earn points on the Choose Well website and app, powered by Virgin Pulse.

### **How does the program work based on your 2019 medical plan enrollment?**

We're here to help you understand how the Choose Well program now works based on your 2020 medical plan enrollment. Caregivers now either earn a health incentive or a cash reward. To earn your full reward or health incentive, you need to earn 40,000 Choose Well points by Nov. 15, 2020.

### **The difference between a reward and a health incentive**

- Rewards may be redeemed for cash or gift cards and are available upon achieving each level of the Choose Well platform, Virgin Pulse.
- A health incentive is a lump-sum deposited into a health reimbursement account or health savings account as part of enrollment in the HRA or HSA Medical Plans. Funds in HRA or HSA accounts can be used to pay for out-of-pocket medical costs like deductibles, copays or prescriptions. You participate in the current Choose Well program year to earn your health incentive for the following year. The levels in your progress bar on Virgin Pulse now show 25%, 50%, 75%, or 100% of your health incentive.

# FAQ - Continued

	HRA or HSA Medical Plans	EPO, HMO Medical Plan	Not enrolled in medical coverage
Caregiver	<p>Participating earns you a health incentive You will no longer earn a cash reward. Go to the Health Incentive tab of the HRportal at <a href="http://Caregiver.eHR.com">Caregiver.eHR.com</a> to find out your amount.</p> <p>If you are a new enrollee, you will automatically receive your 2020 health incentive in January. In 2020, you need to participate in Choose Well to earn your 2021 health incentive.</p>	Cash reward of up to \$850	Cash reward of up to \$850
Spouse or qualified dependent	Does <u>not</u> need to participate to earn their portion of the health incentive.	Only caregiver earns cash reward. Spouse/LDM cannot earn reward or incentive.	Only caregiver earns cash reward. Spouse/LDM cannot earn reward or incentive.

**Note: If you are enrolled in the HRA or HSA medical plan, skip this section.**

## Will I be taxed for my Choose Well rewards, also known as Virgin Pulse Cash?

We wish we could provide you with tax-free earnings, but are restricted to do so by the Internal Revenue Service (IRS). Virgin Pulse Cash, while issued separately from your St. Joseph Health paycheck, is considered income that is subject to federal and state income tax, based on your withholding status (e.g., single, married, dependent).

## How often is the tax for my earned rewards deducted from my paycheck?

The tax is deducted from your paycheck as you achieve a new level on Virgin Pulse and accrue Virgin Pulse Cash. This tax will show up on your second paycheck in the following month. You will only be taxed one time after you achieve each level, up to four levels. If you reach several levels in one month, it will all be taxed at once. Once you complete all levels, or you do not move up to a higher level, no additional taxes will be deducted from your paycheck.

## How will the tax show up on my pay slip?

The amount of tax that was deducted will be grouped together with the taxes shown under the “Taxes” portion of your pay slip, they will not be shown separately. The reward dollar amount these taxes were based on will show up as “Virgin Health” under the “Employer Paid Benefits” section of your pay slip. You can obtain your tax withholding status by contacting payroll. You can obtain a copy of your pay slip at [workdayhr.stjoe.org](http://workdayhr.stjoe.org).

## I haven’t redeemed my Pulse Cash out of my Virgin Pulse account yet. Why was I taxed?

Due to IRS regulations, the rewards you accrue in your Virgin Pulse account are considered income, even if you haven’t redeemed them yet. Pulse Cash is yours to redeem whenever you want—it’s money you have earned. It remains in your Virgin Pulse account in your name even if you leave the organization and haven’t redeemed it.

# FAQ - Continued

**Note: If you are NOT enrolled in the HRA or HSA medical plan skip this section.**

## **How much is my Choose Well health incentive?**

**If you are newly-enrolling in the HRA or HSA medical plan for the first time during open enrollment for 2020**, you will automatically receive a tax-free, lump sum deposit in January 2020 to your HRA or HSA, if you are eligible for an HSA.

If you have questions about your health incentive amount, call the Benefit Service Center at 888-615-6481.

## **When will I receive my Choose Well health incentive?**

Your health incentive will be deposited into your account in January.

## **If I change during open enrollment from the HRA or HSA medical plan to the EPO or HMO for 2020 what happens to the Virgin Pulse points I earned in 2019?**

You automatically received your 2019 health incentive in January. If you enroll in the EPO medical plan in 2020, your health incentive switches back to cash rewards. You will receive your cash rewards as you complete each level in the 2020 program year.

## **If I am a new hire, do I have to participate to earn my health incentive?**

If you are newly-hired or newly benefits-eligible **prior to July 1, 2020**, you will automatically receive the health incentive for 2020. You can now begin earning points towards your 2021 health incentive. If you enroll in caregiver + child(ren) coverage in the HRA or HSA medical plans, only you need to earn points to earn the health incentive for 2021.

If you are newly-hired or newly benefits-eligible **on or after July 1, 2020**, you will automatically receive a prorated health incentive for 2020. You will also automatically receive the health incentive for 2021. However, we encourage you to participate in the Choose Well program for the remainder of the year. Please note, no HSA health incentive funding is available to those submitting medical elections in the benefits enrollment system on or after Dec. 1, 2020.

## **Can I choose which point-earning opportunities to participate in?**

Yes. Choose Well, like your health and wellness, can be individualized. You can choose which point-earning opportunities to participate in. You can mix and match earning opportunities to suit your needs, lifestyle and interests. For a full list of point earning opportunities, go to the **How to Earn** section of your Choose Well account.

## **What if my spouse/LDM is not enrolled on my medical plan?**

If your spouse/LDM is not enrolled on your medical plan you still have the option of inviting them to join the program using the Friends and Family option. Once you enroll, the friends section of the program includes an invitation option for you to invite up to 10 outside friends and family members. This option provides a more limited version of the program, but still allows you to have fun together and create step and habit tracking challenges together.

# FAQ - Continued

## 40,000 points sounds like a lot! Is it easy to earn points?

Yes, it is easy to earn points and will be even easier the earlier you start. The number one goal of this program is to have fun while working on your well-being—you choose which opportunities you want to join. For a full list of point earning opportunities, go to the **How to Earn** section of your Choose Well account.

## How do I know how many points I've earned?

If you're curious where you are in the program, look for the **point thermometer** at the top of the Virgin Pulse website or on the **Program Details** tab of the Virgin Pulse app. The point thermometer should be at Level 4 to show full completion.

## I just visited with my health care or behavioral health provider at the end of 2019, does that count toward my provider visit points?

Visits between November 16, 2019 to November 15, 2020 will count towards your points

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## What types of providers count towards the health care or behavioral health provider visit?

- Qualifying Provider visits include those with primary care physicians (MD or DO), MD specialists, nurse practitioners, or physicians assistants. Other types of healthcare providers such as dentists, optometrists, chiropractors, and podiatrists do not qualify.
- Qualifying mental health practitioner visits include psychologist, psychiatrist, caregiver assistance program counseling sessions, family therapist and group counseling sessions.

## What details do I have to share?

What you talk about with your provider is confidential between you and your provider and will not be shared with your employer. The goal for this bonus point activity is to encourage caregivers to start (or continue) conversations with their providers for health management that aligns best with a caregivers individual healthcare needs. The only details that you will share is your name, provider name and date of visit.

## Can I earn points for getting my flu shot in 2019?

No, the flu shot point-earning opportunity will go live when flu shot season begins in Fall 2020.

# FAQ - Continued

## **I don't own a smartphone/computer or an activity tracker. How can I participate?**

Caregivers who don't own a smartphone or computer, will be able to access their program through the onsite computer labs on campuses (if available) or using other publicly available computers. Not having daily access or an activity tracker will not impede your ability to easily complete the game. Steps can also be manually entered on Virgin Pulse.

## **Can I invite extended family members or friends to use the Virgin Pulse site?**

Yes, as a Virgin Pulse member, you can invite up to 10 close family members or friends (from outside of our organization) to join and support you in the program for free. Your invitees can create challenges, compare stats, track their healthy habits, and more. Your invitees will be unable to participate in our organization group challenges or any HR programs. Additionally, they are not eligible to receive rewards. Invitees must be 14 years or older.

## **Who is Virgin Pulse?**

Virgin Pulse is the provider of the Choose Well technology, the administrator, and record-keeper of the activities to provide rewards. Access the Virgin Pulse site via [single sign-on through the HR portal](#). If you're on the HR portal home page, select the Caregiver Well-being/Choose Well button. Virgin Pulse also offers a free app on the iTunes Apple and Android Google Play stores, giving you the option to take it with you on the go. It will be easier to sign-up for Choose Well for the first time from the HR portal and then use the app after registering.

## **Is my information secure on the Choose Well platform, Virgin Pulse?**

Your privacy and data security are extremely important and protections are in place to keep your data safe. When we partnered with Virgin Pulse, the technology was heavily vetted by our risk and integrity team. Virgin Pulse is a global company and adheres to strict international data security regulations, including complying with the EU-U.S. Privacy Shield and Swiss-U.S. Privacy Shield Framework. You may view their security standards found in their [privacy policy here](#). Your personal health information is confidential and protected by the Health Insurance Portability and Accountability Act (HIPAA) and will not be shared with your employer.

## **I have questions about the Choose Well platform, Virgin Pulse. How can I get help?**

Need help logging in or navigating the website or app, contact Virgin Pulse member services directly by:

- Telephone: 844-930-1238
- Self-guided support: Check out the member support page in your Choose Well account by clicking on the green Support tab on the right-hand-side of your screen. Included are how to videos and answers to all of your questions.
- Chat: Click on the green Chat tab on the right-hand side of the screen to chat with a Virgin Pulse member services representative.

## **What accommodations are available to those with an impairment that may prevent the use of the Choose Well technology?**

You can request a reasonable accommodation by calling Virgin Pulse at 844-930-1238.

## **Are translation services available?**

Yes, the Choose Well technology platform hosted by Virgin Pulse offers translation services for most languages. To get help turning on this feature, call Virgin Pulse at 844-930-1238.

## **Have questions about your reward or health incentive, eligibility, Choose Well resources, or program details?**

Call the Benefit Service Center at 888-615-6481.