

YOUR WELLNESS
Journey
STARTS HERE

GET ENGAGED

2016 MERIDIAN HEALTHY ADVANTAGE
Program Guide

BE INFORMED



Welcome

Meridian Health is teaming with Bravo Wellness to present all team members and spouses covered by a Meridian health plan, with an exciting voluntary opportunity to take control of health care costs. The ultimate goal of Meridian Healthy Advantage is to help you maintain good health and make any necessary improvement.

Bravo Wellness is a company that works with employers like yours, to administer compliant wellness programs. As experts in the industry, Bravo Wellness is committed to data integrity and will ensure your information is kept private and never shared with your employer.

This year, we encourage you to embark on a journey that can improve your health and the health of your organization.

Who is eligible to participate?

Meridian Healthy Advantage is open to all team members and their covered spouses covered by a Meridian health plan.

Covered Spouse Participation

Team members who participate in Meridian Healthy Advantage can earn \$10/pay period if their covered spouses register for the program, complete the HRA, and go to their PCP (Primary Care Physician) for an annual physical (that includes the biometric screening) and submit their results to Bravo Wellness.

Continuous Registration

You may choose to participate through the continuous registration option by visiting your PCP (Primary Care Physician) for testing by September 1, 2016. Be advised that the savings you earn would begin after all paperwork has been processed and will not be retroactive for the plan year.

INCLUDED IN THIS PROGRAM GUIDE



GETTING STARTED



2016 INCENTIVE PLAN DESIGN



HEALTH SCREENING TESTS



TOOLS & RESOURCES



FAQ's

Getting Started



Bravo Wellness | Results E x
www.bravowell.com/teammeridian

Enter this URL directly into your web browser at the top of the internet page. Entering the address through a search engine (like Google) may result in an error message.

STEPS TO COMPLETE



REGISTRATION OPENS DECEMBER 28, 2015.
Visit www.bravowell.com/teammeridian. Follow the steps to create an account and register for the program. Once complete, schedule a screening appointment or download and print a screening form.



HRA
Complete your online health risk assessment and receive a comprehensive report with your screening results.



SCREENING
Visit www.bravowell.com/teammeridian and either schedule your onsite screening appointment by selecting a date and time that works best for you, or download a screening form and schedule a health screening with your health care provider. Bring your screening form to your appointment and submit the completed form to Bravo Wellness before your deadline.

DEADLINE:

JANUARY 22, 2016
FOR ON-SITE SCREENING
APPOINTMENTS

JANUARY 1, 2016
FOR CONTINUOUS REGISTRATION

**FEBRUARY 2, 2016 -
MARCH 4, 2016**
FOR ON-SITE BIOMETRIC
SCREENING APPOINTMENTS

**COMPLETE BY
SEPTEMBER 1, 2016**
FOR CONTINUOUS REGISTRATION

NEED ASSISTANCE? CONTACT BRAVO WELLNESS 877.662.7286

Plan Design

2016 PLAN DESIGN

The goals listed below are part of your 2016 wellness program. By achieving these goals, you are able to earn wellness credits. Participation in this program is voluntary. However, if you enroll in the health plan but choose not to participate, you may miss out on significant financial rewards.

YOUR GOALS				
CRITERIA	Credit Earned if Goal Met	NIH GOALS	2015 MERIDIAN GOAL	2016 MERIDIAN GOAL
REGISTER, HEALTH SCREENING & HEALTH ASSESSMENT All three must be completed to earn the incentive	\$5.00 Per Pay	-	Complete	Complete
*BODY MASS INDEX OR WAIST MEASUREMENT (Female: ≤ 33 Inches Male: ≤ 35 Inches)	1	≤ 24.9	≤ 26.5	≤ 25.5
BLOOD PRESSURE	1	≤ 120/80	≤ 120/80	≤ 120/80
LDL CHOLESTEROL	1	≤ 100	≤ 110	≤ 100
GLUCOSE	1	≤ 100	≤ 100	≤ 100
TOBACCO/NICOTINE	1	Negative	Negative	Negative

**Waist measure automatically corrects elevated BMI due to lean muscle mass, even if the participant fails the BMI goal. (Female ≤33 inches, Male ≤35 inches).*

EARN UP TO
\$650 A YEAR!



Not sure if you can meet one or more of the goals?

We can work with you, and if you wish your doctor, to find an alternative way for you to qualify for the full reward.

Contact Bravo Wellness at 877.662.7286 or visit your company portal at bravowell.com/teammeridian

*Participants must be actively employed and still enrolled in the benefit plan to earn incentives. Participation is defined by completing registration, HRA and biometric screening.

PER PAY PERIOD PARTICIPATION INCENTIVE CREDIT

Points Earned	TEAM MEMBER CREDIT	COVERED SPOUSE CREDIT
Participation (Register, complete HRA and biometric screening*)	\$5	\$10
0 points	\$0 + \$5	
1 point	\$0 + \$5	
2 points	\$5 + \$5	
3 points	\$10 + \$5	
4 points	\$15 + \$5	
5 points	\$20 + \$5	



Alternative Goals

Included in the plan design this year are alternative goals. If you failed to meet your wellness goal, but made improvement in that area from one category level to the next since the last health screening, you can still earn the credit! Participants must be actively employed, still enrolled in the plan and have completed the reasonable alternative in order to earn credit for meeting the alternative goal.

What defines improvement?

As an example: If your 2015 screening result for Blood Pressure was 140/91 (Elevated III), you would need to either improve your Blood Pressure into the Elevated II range of 136/86 – OR – achieve your employer goal of $\leq 120/80$ at your 2016 screening.

WELLNESS SCREENING TESTS	MERIDIAN 2016 ALTERNATIVE PROGRESSIVE GOALS
Body Mass Index	3 Point Improvement
Blood Pressure	Demonstrated improvements between categories (See Blood Pressure Chart)
LDL Cholesterol	10% Improvement
Glucose	10% Improvement
Tobacco / Nicotine	Meridian Health QuitNet Program



Improvement category levels are not intended to identify risk or medical appropriateness. Always consult with your medical doctor before starting any new exercise or nutrition program.

If we have results from your last Bravo screening, your improvement will be automatically considered. If Bravo does not have prior results, you will be provided the information you need to request an alternative goal in your results letter.

BLOOD PRESSURE (mmHg) Employer Goal: $\leq 120/80$		
	Systolic	Diastolic
Desirable	120 or lower	80 or lower
Elevated I	121 - 135	81 - 85
Elevated II	136 - 139	86 - 89
Elevated III	140 - 159	90 - 99
Elevated IV	160 or Higher	100 or Higher

There is an appeal process if you think your results are incorrect or you may qualify for a medical exception. Contact Bravo Wellness at 877.662.7286

Health Screening Tests



BODY MASS INDEX

Body Mass Index (BMI) is a measurement of your weight distribution compared to your height. Many health conditions, including cholesterol levels and total heart health, are related to your body mass. **Elevated BMI can result in health problems associated with heart and kidney disease.** *To improve your BMI, aim to live a more balanced lifestyle by increasing your physical activity, drinking plenty of water, and choosing a balanced diet.*



BLOOD PRESSURE

Blood pressure is the force of blood against the walls of the arteries. It is recorded in two numbers: the systolic/top number (pressure as the heart beats) and diastolic/bottom number (pressure as the heart relaxes between beats). *To improve your blood pressure, follow a healthy eating pattern by eating foods low in salt and sodium, maintain a healthy weight, and increase physical activity. Smoking can also increase your risk of hypertension (elevated blood pressure).*



LDL CHOLESTEROL

Cholesterol is a waxy substance in the blood stream and the body's cells which aids in forming some hormones and other body functions. Specifically, LDL cholesterol is labeled as the "bad" cholesterol and if too much is circulating, it can build up in the walls of arteries that serve the heart and brain and **increase an individual's risk of heart disease and stroke.** *To improve your LDL, it's important to start with a healthy diet that is low in saturated fats, and increase your physical activity.*



GLUCOSE

Most of the food you eat is broken down into glucose, a form of sugar in the blood. Glucose is the main source of fuel for the body. After digestion, glucose passes into the bloodstream, where it is used by cells for growth and energy. Uncontrolled glucose levels increase risk for diabetes. *To improve your glucose, be conscious of your sugar intake and maintain healthy eating habits.*



TOBACCO/NICOTINE

Cigarette smoking is the leading cause of preventable death in the United States, accounting for approximately 1 of every 5 deaths in the United States each year. Cigarettes, cigars, e-cigarettes, other tobacco products (such as chewing tobacco and snuff), and tobacco smoke contain nicotine. *It is recommended to quit using these products to eliminate the tobacco/nicotine in your system. Different treatments work for different people. The most important thing is to try, try, and try again until you succeed! You can find an effective way to quit.*

Source: <http://www.cdc.gov>



CONSULT YOUR DOCTOR

For more information about these health measures, you are encouraged to talk with your doctor.



Tools & Resources

Meridian Health provides a number of tools and resources to help you achieve your health goals. For more details, visit My Wellness at TeamMeridian.com.



By completing your online health risk assessment, you will receive a comprehensive risk stratification report.

MERIDIAN RESOURCES YOU SHOULD KNOW ABOUT.....

Discounted fitness memberships and weight management programs through Meridian Fitness & Wellness, 1688 Route 88, Brick 732-202-6689, Meridian Fitness & Wellness, Manahawkin, 609-978-2244; Meridian Fitness & Wellness, Hazlet, 732-335-4200; 732-202-6689; and Meridian Fitness & Wellness, Jackson, 732-928-1126.

Free nicotine replacement products and generic maintenance medications

through Meridian Ambulatory Pharmacy, 67-64750 (internal) or 732-776-4750. **Meridian Health QuitNet** is a free tobacco treatment program that offers quit medications, online tools and a personal health coach. Call 877-270-3110 or visit www.quintet.com/meridianhealth.

Meridian Life Solutions offers free, confidential resources to help team members and their families maintain or restore their health and well-being. Includes EAP (Employee Assistance Program) services and work/life information and referrals. Available 24 hours a day, seven days a week. Call 866-379-0244 or visit www.guidanceresources.com and enter our company ID: MERIDIAN.

Diabetes Management Program at Riverview Medical Center/Ocean Medical Center – 732-530-2555; Bayshore Community Hospital – 732-888-7362; Southern Ocean Medical Center – 609-978-3533; and Jersey Shore University Medical Center – 732-897-3980

For more information, visit Team Member Wellness at My Wellness, TeamMeridian.com



Tools & Resources

Be sure to check out the free resources available on your web portal. You'll find access to health challenges, gamification apps, and health related social networking solutions. These free resources can help prepare you for your upcoming health screening.



- Complete simple challenges and share the experience with those closest to you – all while you earn points, reach new levels, and get support from the community.
- Enroll in a pedometer-based program that introduces people to a realistic and convenient way to add more movement to their day.
- #1 health website - highest average time spent (more than WebMD).
- #1 food website - most minutes per visitor (more than Food Network).
- Over 15 million registered members.
- 2012 OMMA award winner for website excellence.
- Named One of the Best Diets by U.S. News & World Report.

All apps listed below are free and available for iOS and Android



MyFitnessPal



Fitocracy



Fooducate



FREQUENTLY ASKED Questions

WHAT IF I DON'T MEET MY PROGRAM GOAL?

If your program requires the achievement of a goal, there may be alternative ways to qualify. If we have results from your last Bravo screening, your improvement will be automatically considered. If Bravo does not have prior results, you will be provided the information you need to request an alternative goal in your results letter. Alternatives are typically based on improvement from prior results or on completion of a program that is related to health improvement within a certain biometric. Contact Bravo Wellness and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

WHAT IF MY RESULTS ARE NOT CONSISTENT WITH RECENT TESTS?

In the event that the screening results differ significantly from recent medical results, a Type 1 (dispute of accuracy) appeal may be submitted with supporting documentation within 30 days of the date displayed on your original results letter. Any retesting may be at the expense of the participant.

WHAT IF I HAVE A MEDICAL CONDITION AND I CANNOT MEET THE GOAL OR THE ALTERNATIVE GOAL (IF APPLICABLE)?

If your employer's goal(s) or reasonable alternative goal(s) are considered unreasonably difficult due to a medical condition or medically inadvisable (Type 2 Appeal), Bravo Wellness manages appeals and coordinates personalized alternatives for these goals. Any retesting may be at the expense of the participant. Contact Bravo Wellness for more information.

IS THIS PROGRAM LEGAL? CAN MY EMPLOYER REALLY BASE MY INCENTIVE ON MY HEALTH RESULTS?

Bravo administers programs in compliance with the Affordable Care Act's (ACA) Incentives for Non-Discriminatory Wellness Programs in Group Health Plans. This allows employers to adjust health care cost for those on the health plan who meet certain health goals. At Bravo, we also adhere to the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and Protected Health Information (PHI) protocols. This ensures that your personal information, including your results, will not be shared with any unauthorized parties, including your employer.

DOES EVERYONE HAVE TO PARTICIPATE?

No, participation in this program is voluntary. However, if you choose not to participate, you may miss out on earning wellness points.

HOW WILL I RECEIVE MY RESULTS?

Results will be posted to your secure account on the portal you registered on. You will receive an email notification to alert you when they are available.

WILL MY EMPLOYER SEE MY RESULTS?

No, Bravo Wellness will not share your individual results with your employer. They will be given a summary of the number of wellness points each team member received as a result of the health screening, but will not know which category or any specific laboratory results. Your employer may request that your results be sent to an approved third party for coaching or to be included in your health assessment.

DO SPOUSES AND ADULT DEPENDENT CHILDREN NEED TO BE SCREENED?

Since studies show that engaging spouses can help improve the health of the team member, your company is again allowing spouses to be screened this year.

NEED ASSISTANCE? CONTACT BRAVO WELLNESS AT 877.662.7286



Scheduling

WITH YOUR HEALTHCARE PROVIDER

When scheduling your screening appointment, it's important to provide your health care provider's office with the correct information to ensure a successful visit.

WHAT TYPE OF APPOINTMENT AM I SCHEDULING?

When calling your health care provider's office to schedule your appointment, tell them you would like to schedule, "preventative screening visit" or "annual wellness visit." These are the frequently used industry terms and your health care provider's office should be able to easily accommodate your request.

IF A BLOOD TEST IS REQUIRED, WHAT TYPE SHOULD I REQUEST?

Your health care provider's office should preform a standard lipid panel blood test for you. To receive full benefit coverage, your blood test should be completed by Meridian Laboratory Services. For the most accurate results, fasting 10-12 hours prior to your health screening is recommended. Blood work should be completed by Meridian Laboratory Services on all benefit coverages.

WHAT SHOULD I BRING WITH ME TO THE APPOINTMENT?

Do not forget to bring your screening form with you to your appointment. Your health care provider is required to fill out this form, sign it and fax it back to Bravo Wellness. This form can be obtained through your custom web portal.

WHO IS PERMITTED TO SIGN THE FORM OR COMPLETE THE APPOINTMENT?

If your provider is an M.D., N.P., P.A., or D.O., their signature is acceptable to process the form. Please remember that a participant signature is also required to process the form.

ONCE COMPLETED & SIGNED, WHO SENDS THE SCREENING FORM TO BRAVO WELLNESS?

As the participant, it is ultimately your responsibility to ensure the completed form is sent to Bravo Wellness. Your health care provider can fax the form and lab work results to Bravo on your behalf. It is your responsibility to ensure your completed form is sent to Bravo Wellness on or before your "complete by" deadline.