



FAQs About Healthy Rewards: COUPLES

Please take time to read the **Healthy Rewards: Couples** handout prior to reading this FAQ sheet.

Q: Can my spouse participate in the screenings if they are not on my insurance?

A: No, only Saint Francis Medical Center-insured spouses can participate. The spouse must be on your Saint Francis insurance plan as of January 1, 2012.

Q: If I am not in Healthy Rewards, can I enroll during the Spouse Open Enrollment period?

A: Only if your evaluation month is October-January. Employees must enroll the month prior, during or following their annual evaluation month.

Q: If I am not currently in Healthy Rewards and my annual evaluation is not between October and January, should my spouse enroll during open enrollment?

A: Your spouse may enroll now or wait until you are eligible (your 2012 evaluation month). You will **not** receive the insurance premium reduction until you are **both** enrolled in the program.

Q: If my spouse attended an Express Screening in 2011, is he or she enrolled in Healthy Rewards: Couples?

A: Spouses who attended an Express Screening between July and October, will only need to attend one of the Overview and Results Sessions* to complete their enrollment. If they attended an Express Screening between January and June 2011, they must attend both an Express Screening during November or December **and** an Overview and Results Session* to complete enrollment.

Specific dates for the Overview and Results Session are listed on the **Healthy Rewards: Couples handout given at the forums and available at www.sfmc.net (Employees, Healthy Rewards) or on the Saint Francis intranet under Healthy Rewards.*

Q: How does my spouse affect my premium discount?

A: Saint Francis employees maintain their insurance discount by attaining at least 400 points annually.** Beginning in 2013, **both** the employee and the spouse must individually earn a minimum of 400 points annually to maintain the insurance premium reduction.

***At least 50 of the 400 points must be related to tobacco education/cessation or non-smoker status.*

Q: Does my spouse's participation affect my incentive (voucher) earnings?

A: Spousal participation will not affect the employee's incentive (voucher) earnings. Spouses are not eligible for incentive vouchers.

Q: What if my spouse cannot attend any of the open enrollment Express Screenings in November or December?

A: If your spouse cannot attend any of the November or December Express Screenings (due to employment or a severe medical circumstance), **you must contact Wellness no later than November 3 to make special arrangements.**

Q: If my spouse uses tobacco and I do not, will his or her behavior impact my discount?

A: Everyone in Healthy Rewards, including spouses, **must be tobacco free or attend tobacco cessation classes** to maintain eligibility for the insurance premium discount. However, the newly enrolled spouse will be given at least a one-year grace period to meet this goal. Insurance premium reductions for otherwise discount-eligible employees will not be affected until the employee's 2013 annual evaluation date.

Q: Can my dependents 18 years and older who are enrolled on my insurance plan still participate?

A: Yes, dependents are invited to attend one of the Express Screenings the month before, during or following your annual evaluation month. Their participation does not affect your incentives or discount in any way. They are not eligible for any incentives.