

# **PROGRAM FAQs**

### **Program Overview**

#### What is the purpose of the Know Your Numbers program?

The Know Your Numbers program is designed by HII to help you better understand your health and risk for disease. It's important to us that you prioritize your health and to do this you must first know your health numbers, including your blood pressure, cholesterol and hemoglobin A1C. Know Your Numbers is an important program because:

KNOW YOUR NUMBERS

The First Step to Better Health

- 1. The health screening and wellness profile help you better understand your health and potentially catch disease before it starts.
- 2. The data, confidentially secured and maintained by QuadMed, helps QuadMed connect employees with health programs appropriate for them.
- 3. The aggregate data helps HII determine which benefit plans and programs best meet the needs of our workforce.

#### Why does the company want me to do this?

Knowing your blood pressure, cholesterol and Hemoglobin A1C is important to understanding your overall health. Knowing these numbers and making healthy choices based on them can help you avoid disease and live longer. If you don't check your numbers regularly, you may develop a disease or increase your risk for disease without even knowing it. By avoiding disease before it starts, you can be productive and engaged at home, at work and in your community.

#### Who is eligible for the Know Your Numbers program?

Salaried/non-represented HII Corporate, Ingalls Shipbuilding, Mission Technologies, and Newport News Shipbuilding employees enrolled in an eligible HII Anthem medical plan are automatically enrolled to participate in the Know Your Numbers program. Your participation in the program will determine your medical premium amounts.

Hourly/represented Ingalls Shipbuilding and Newport News Shipbuilding employees as well as employees not enrolled in an HII Anthem medical plan can choose to participate to be entered into quarterly prize giveaways.

#### What do I need to do to maintain the discount?

To save \$600 on your medical premiums each year, you must complete BOTH of the following annually

- 1. Complete your Health Check Survey through QuadMed on the Wellness Online portal
- 2. Complete a health screening through QuadMed or your own medical provider

You must do both and submit any necessary paperwork to QuadMed to qualify for the discount. You will not qualify if you only do one of the two.

#### How does the discount apply to my medical premium?

Eligible participants enrolled in an HII Anthem medical plan will save \$600 annually on their medical premiums by completing both the Health Check Survey and health screening. This discount is reflected in your premiums in the next plan year cycle.

That means if you complete both KYN requirements by March 31, 2024, you'll secure the \$600 discounted medical premium for the 2024-2025 benefit plan year, which begins July 1, 2024.

#### Will my premiums go up based on my health numbers or data?

No. HII does not charge medical rates based on an employee's health numbers. Federal rules prevent employers and health insurance companies from basing employees' medical premiums on their medical conditions or risk for future medical issues. In short, your health doesn't come into play when setting your medical premium.

We want employees to better understand their health and the Know Your Numbers program is a valuable resource for that knowledge. If you receive health screening results that you are not comfortable with, you can talk to a QuadMed staff member or your personal medical provider who can walk you through your results and help you develop a health plan. As long as you complete the program requirements, you will receive the discount.

#### What is the time frame to complete the Health Check Survey and health screening?

The Know Your Numbers program is annual, meaning you must complete the Health Check Survey and health screening every year to continue to receive the Know Your Numbers discount on your HII medical insurance.

For the current program, you must complete your Health Check Survey and health screening by March 31, 2024 to secure savings for the 2024-2025 benefit plan year. If you do not complete both program requirements by this deadline, you will pay the standard medical premium starting in July 2024.

#### Who is responsible for the Know Your Numbers program:

The Know Your Numbers program is established by HII and administered by QuadMed. All program requirements are at the direction of HII.

#### Who maintains the data for the program?

Your health screening and Health Check Survey information is maintained securely and confidentially by QuadMed, a third-party vendor who operates the BeWell for Life wellness program and the HII Family Health Centers. **All personal information is protected by HIPAA (Health Insurance Portability and Accountability Act) and not shared with HII.** Medical information from your health screening and wellness profile goes directly to QuadMed. QuadMed then works with Alight, HII's benefits administrator, to ensure you receive the discount on your medical premium for the start of the benefit plan year on July 1.

#### How do I know my health information won't be accessed by my employer?

QuadMed maintains the data completely separately from HII and its systems. HII never has and never will have access to individual personal information or health results. HII only has aggregate data from the entire population to assess overall population health.

#### Do I have to give permission to QuadMed to use my data?

When you complete a health screening performed by QuadMed, you will be prompted to sign the Authorization To Use And Disclose Wellness Program Information form. The form is required to participate in QuadMed services and allows QuadMed to outreach to you. The form also allows QuadMed to collect and share your progress in the Know Your Numbers program with Alight, HII's benefits administrator, so Alight can apply your Know Your Numbers discount to your medical insurance premium. Alight does not see any of your Health Check Survey or health screening numbers. It only sees if you have or have not completed the two program requirements. If you do not sign the authorization form, your Know Your Numbers program completion cannot be shared with HII's benefits administrator, meaning you cannot receive the discount.

#### What will QuadMed do with my data and personal information?

QuadMed values patients' trust. Protecting private information is its highest priority. QuadMed operates in full compliance with HIPAA, which limits the use of protected health information to only activities that are absolutely required for the administration of HII's medical plan. QuadMed's contract with HII expressly prohibits the sale of any patient data to any third party. Any selling of patient health data to a third party for commercial purposes would also be a violation of HIPAA. QuadMed can provide employees' progress in the program to Alight, HII's benefits administrator, so Alight can properly apply the Know Your Numbers discount to employees' premiums. QuadMed can also share data with Anthem, HII's medical plan provider, so Anthem can offer HII employees health programs that meet the population's needs. Anthem also operates under HIPAA, which means it cannot sell to a third party for commercial purposes.

#### How does this program factor into the Tobacco-Free Incentive program?

Both programs act independently and do not affect one another, although you are encouraged to do both to achieve the best health outcomes and receive the lowest medical insurance premium possible. Eligible employees who are tobacco-free and complete the health screening and Health Check Survey, you will qualify for a discounted medical premium that combines the \$660 a year saved from the Tobacco-Free Incentive program and the \$600 a year saved from the Know Your Numbers program, meaning you save a total of \$1,260 annually on your medical insurance. If you are a tobacco user but still complete the health screening and wellness profile, you will save \$600 per year on your medical premiums.

#### Do spouses and/or dependents have to do this?

The Know Your Numbers program only applies to the employee. While HII encourages spouses and dependents to visit their medical provider for regular physical exams, they do not participate in this program.

If you and your spouse both work at HII, only the spouse who holds the medical coverage has to complete the program to receive the discount. The program only applies to the holder of the insurance.

#### What does the company do with my results?

HII does not have access to anyone's results.

HII's goal is for employees to better understand their health and the Know Your Numbers program is a valuable resource for that knowledge. If you receive health screening results that you are not comfortable with, you can talk to a QuadMed staff member or your personal medical provider who can walk you through your results and help you develop a health plan.

#### I recently completed a health screening with my medical provider. Can that be used for the discount?

If you completed a health screening or annual physical with your medical provider between May 1 and June 30, 2023, you can submit a completed Provider Health Screening Form to satisfy the program requirement. The following information/test results must be noted on the form (no substitutions):

- Height
- Weight
- Body Mass Index (BMI)\*
- Blood pressure\*
- Total cholesterol, including HDL, LDL and triglycerides\*
- Hemoglobin A1C\* (Glucose is not accepted)

\*See below for a description.

#### I completed a health screening with my medical provider, but I didn't get all the Know Your Numbers tests done. What do I have to do to get the discount?

If you did not have one or more of these tests completed during your screening or annual physical, ask your provider to perform the missing tests. Under HII's Anthem medical plans, there are no limitations to your number of preventive visits, which aren't subject to deductibles or coinsurance. Therefore, talk to your provider about scheduling a preventive visit to complete the missing tests so you can submit a completed Provider Health Screening Form to qualify for the Know Your Numbers discount.

#### I'm new to HII, do I need to complete the program to receive the premium discount?

Since you are new to HII's medical plans, you will automatically receive the \$600 annual Know Your Numbers discount on your medical premium when you enroll. This savings will continue for a period based on your hire date (see below), allowing you an opportunity to complete the program requirements.

If your hire date falls between	You must complete the KYN program by	To avoid surcharge beginning
July 1, 2023 and Sept. 30, 2023	March 31, 2024	July 1, 2024
Oct. 1, 2023 and June 30, 2024	March 31, 2025	July 1, 2025

#### I recently transferred divisions; do I need to complete the program?

If you were eligible for the KYN program prior to the transfer or qualifying life event, but **did not** complete the program requirements by March 31, 2023, you will continue to pay the standard medical premium for the 2023-2024 plan year after the transfer or qualifying life event. You should complete the program requirements by March 31, 2024, to begin receiving the discounted rate in the next plan year that begins July 1, 2024.

If you were eligible for the KYN program prior to the transfer or qualifying life event, and **did** complete the program. requirements by March 31, 2023, your medical premiums will continue to reflect the KYN discount for the 2023-2024 plan year after the transfer or qualifying life event. You should complete the program requirements by March 31, 2024, to continue receiving the discount for the plan year that begins July 1, 2024.

If you were NOT eligible for the KYN program or were not previously enrolled in an Anthem medical plan prior to the transfer or qualifying life event, and **are now eligible**, you will automatically receive the \$600 annual Know Your Numbers discount on your Anthem medical premium for the remainder of the 2023-2024 plan year that ends June 30, 2024. This savings will continue for a period based on your transfer or qualifying life event date (see below), allowing you an opportunity to complete the program requirements.

If transfer or qualifying life event occurs between	You must complete the KYN program by	To avoid surcharge beginning
July 1, 2023 and Sept. 30, 2023	March 31, 2024	July 1, 2024
Oct. 1, 2023 and June 30, 2024	March 31, 2025	July 1, 2025

#### What is a Health Check Survey

The Health Check Survey is a brief set of questions that will educate you about your health risks. Questions address topics such as prevention, nutrition, exercise, emotional health, safety, and tobacco and alcohol use. You complete the Health Check Survey on your own; a medical professional does not complete it for you. To complete the Health Check Survey, visit <u>myquadmed.com/kyn</u> to log in to your MyChart account. Once logged in, click Wellness Online to access the Health Check Survey. If you do not have a QuadMed MyChart login, register as a new user first.

For questions or assistance accessing or completing your Health Check Survey, visit <u>myquadmed.com/kyn</u> or contact the Know Your Numbers team at 228-205-7687 (Gautier, MS) or 757-327-4169 (Newport News, VA).

#### What is the Wellness Online portal?

QuadMed's Wellness Online portal is your personalized resource for health and wellness information, including the Know Your Numbers program. Visit Wellness Online to review your progress in the program, complete the wellness profile, schedule an appointment for a health screening or access the Provider Health Screening Form.

#### How do I access Wellness Online?

Visit <u>myquadmed.com/hii</u> to log in to or sign up for a MyChart account. Once logged in, click the Wellness Online button at the top of your MyChart homepage. For step-by-step instructions, visit <u>myquadmed.com/kyn.</u>

#### Can I access Wellness Online using my existing MyChart account?

For the Know Your Numbers program, you must create a QuadMed MyChart account. Unfortunately, if you have a MyChart account through another provider that account cannot be used to access Wellness Online.

#### What is a biometric health screening and what does it screen for?

A biometric health screening is a preventative assessment of your vitals and blood values. Whether completed by your primary care provider or by a QuadMed staff member, your biometric health screening **MUST** include and report all the following health numbers:

- 1. Height
- 2. Weight
- 3. **Body mass index (BMI)** BMI is a measure of your weight in proportion to your height and can indicate how much body fat you have. Having excess body fat puts strain on your heart and increases your risk for diseases like heart disease, Type 2 diabetes and sleep apnea.

- 4. **Blood pressure** Having high blood pressure forces your heart to work harder and increases your risk for heart disease and stroke. You can have high blood pressure and not feel it, which is why blood pressure checks are so important.
- 5. Total cholesterol Your total cholesterol number shows your risk for heart disease.
- 6. HDL cholesterol Having high HDL cholesterol is good because it protects against heart disease.
- 7. LDL cholesterol LDL cholesterol builds up on the walls of your arteries and increases your risk for heart disease.
- 8. **Triglycerides** Triglycerides are a type of fat in your blood. If you have a high level of triglycerides in your blood, your risk for heart disease is higher.
- 9. Hemoglobin A1C A1C is a test that measures your blood sugar over a period, which shows your risk for developing Type 2 diabetes. This is a required component of your screening. Glucose can not be substituted for A1C.

#### Why were these tests picked to be a required part of the screening?

The nine tests and/or measurements performed during the biometric health screening are key indicators of your overall health and help determine your risk for disease. QuadMed and medical providers in the community regularly complete these established tests. Measurements of hemoglobin A1c (HbA1c) more accurately identify persons at risk for diabetes than the commonly used measurement of fasting glucose. Providers can utilize CPT code 83036 to ensure it is covered by HII's Anthem insurance.

#### Is the biometric health screening free?

Yes. You do not have to pay when you complete a biometric health screening through QuadMed, and health screenings performed during your annual physical are typically free under the Affordable Care Act (ACA). If you visit a provider in the community, a health screening should be coded with a diagnosis code of preventive to ensure no costs to you. If they order extra labs outside of the health screening, there may be extra charges. If you think you received a bill in error, please contact your provider's office. Remember, even if you have tests ordered by a provider outside the health center, you can bring your lab order to the health center and have your sample collected and processed for a flat \$15 fee.

#### Is there an extra charge that I need to pay out of pocket for the A1C test?

No, HII's insurance provider Anthem will cover the cost of the A1C test for any employee on an Anthem plan. Providers can use CPT code 83036 to ensure it is covered.

#### When can I get my biometric health screening done?

We want the KYN experience to be as convenient as possible. If you live or work near an HII Family Health Center, you can schedule an appointment to have your screening done there. There are also opportunities for onsite screenings at some work locations. And you have the option to have the screening completed by your primary care provider. To view a schedule of events in your area, visit my <u>quadmed.com/hii</u> to log in to or sign up for a MyChart account. If you prefer to complete the screening with your primary care provider, you can do so during a physical exam. Make sure you:

- Bring your provider health screening form to your exam
- Inform your provider that you need ALL screening components collected
- Screening should be coded with a diagnosis code of preventive

Then, submit the completed form. The form must be filled out and signed by your provider and it must include the Authorization for Disclosure of Wellness Program Information (page 3 of the Provider Health Screening Form).

#### Where can I get the Provider Health Screening Form?

You can download the Provider Health Screening Form from the Wellness Online portal, from the Know Your Numbers tile on <u>hiibenefits.com</u> or <u>myquadmed.com/kyn</u>. Paper copies are also available for pickup at the HII Family Health Centers, if convenient to you.

Be sure to complete and sign the Authorization for Disclosure of Wellness Program Information (page 3 of the Provider Health Screening Form) and submit it along with the completed Provider Health Screening Form. The Provider Health Screening Form must be completed and signed by your personal medical provider.

QuadMed must receive both the completed Provider Health Screening Form and the signed Authorization for Disclosure of Wellness Program Information to apply your screening results for the Know Your Numbers program.

## How do I turn in my Provider Health Screening Form and Authorization for Disclosure of Wellness Program Information once it's filled out? You can mail or deliver the completed forms to either of the addresses below:

HII Family Health Center Attn: Know Your Numbers 4500 Washington Ave. Newport News, VA 23607 HII Family Health Center

Attn: Know Your Numbers 2105 Old Spanish Trail Gautier, MS 39553

Or, fax the forms to (414) 622-3802

#### Can I have my provider send in my Provider Health Screening Form via fax?

Yes, but please ensure that they include the last two pages. We recommend that you follow-up with your provider to make sure the last two pages were sent and that the fax was successfully transmitted.

#### How will I know when my Provider Health Screening Form has been processed?

Screening results should appear in your Wellness Online account five to seven business days after receipt. You can review your status by logging into the Wellness Online portal. Check for the "Completed" or "Not Completed" status within the Know Your Numbers Achievement Program box on the Wellness Online homepage.

#### Does my biometric health screening have to be completed by a physician?

The biometric health screening is not a full physical exam, and it does not need to be completed by a physician. You can complete the biometric health screening with a QuadMed staff member through the HII Family Health Center or BeWell for Life wellness program, or you can complete the screening with a medical provider in your community. If you choose to complete the screening with a provider in the community, you must have that provider fill out a Provider Health Screening Form which you must then submit to QuadMed.

# What if my primary care provider does my annual physical for me? Do I still need to complete a biometric health screening with QuadMed?

If you complete your annual physical with your primary care provider, that can meet the requirement of the biometric health screening. You need to bring a Provider Health Screening Form to your appointment and have your primary care provider complete, sign and date the form. Then you must sign the Authorization for Disclosure of Wellness Program Information (page 3 of the Provider Health Screening Form) and submit both forms to QuadMed to meet the biometric health screening requirement.

#### Can I send the results only of my recent lab work to count for the screening?

Submissions will be accepted only using the HII-provided Provider Health Screening Form. All information must be complete and legible. **Substitutions are not permitted. Incomplete forms,** i.e., missing value(s) and/or Authorization for Disclosure of Wellness Program Information (page 3 of the Provider Health Screening Form) **will not be processed.** 

#### What if I complete my biometric health screening with my provider between May 1 and June 30, 2023?

If you completed a biometric health screening with a provider from May 1 – June 30, 2023, it can count towards the 2023-2024 KYN program. Complete a Provider Health Screen Form and submit it to QuadMed for processing. Instructions on how to submit are included on the form and the form can be found at <u>myquadmed.com/kyn.</u>

#### How do I complete the biometric health screening through QuadMed?

You can complete a biometric health screening through QuadMed via two options:

- 1. Complete your biometric health screening at a worksite health screening event
- 2. Complete your biometric health screening at the HII Family Health Center

QuadMed BeWell for Life team members will be onsite at locations throughout each shipyard every month beginning October 2023 and at select Mission Technologies and HII Corporate Office locations to complete health screenings. Look for internal communications or visit the Wellness Online portal for a schedule of health screening events. Schedule an appointment for your screening on the portal. You may complete your Health Check Survey, before your screening. You can also complete your biometric health screening by making an appointment at the HII Family Health Center. Visit <u>myquadmed.com/hii</u> to access MyChart or call your local family health center to schedule an appointment.

- Gautier, Mississippi: (228) 205-7687
- Newport News, Virginia: (757) 327-4169

Find screening opportunities <u>here.</u>

Who is entered into the early bird drawing? Eligible employees who complete both program components by December 31, 2023, will be entered into an early bird drawing valued at \$350.

Who is entered into the quaterly drawing? Eligible employees who complete both program components by March 31, 2024, will be entered into a quarterly drawing.

## **Mission Technologies-specific Questions**

#### How can Mission Technologies employees complete the Know Your Numbers program?

To complete the KYN program, you must:

- Complete a biometric health screening
- Complete a Health Check Survey

#### **Biometric Health Screening:**

Screenings can be completed by having your primary care provider complete the two-part Provider Health Screening Form. The Provider Health Screening Form (page 1) and the Authorization for Disclosure of Wellness Program Information (page 2 of the Provider Health Screening Form) must be returned together to be processed for program credit.

If you are located near an HII Family Health Center, you can walk-in to the health center or to an onsite event to complete your screening. Find screening opportunities <u>here.</u>

#### Health Check Survey:

The Health Check Survey can be completed by accessing the Wellness Online Portal through MyChart. Please note that a QuadMed MyChart account is required to access the Health Check Survey.

# I am a Mission Technologies employee, and I cannot find where to schedule my biometric health screening within Wellness Online. Can I participate as I did in the past by scheduling an appointment?

If you live or work near an HII Family Health Center, there's no need to schedule an appointment. You can walk into the health center or to an onsite event. Click <u>here</u> for current screening opportunities.

#### Are all Mission Technologies employees eligible for the Know Your Numbers program?

All Mission Technologies employees enrolled in an Anthem medical plan are eligible for the premium incentive.

