EMPLOYER BASED WELLNESS PROGRAM

The employer based wellness program allows participating employers to receive a 1% health insurance premium discount for promoting wellness initiatives for their employees at their worksite. The program is given it's authority in NDCC 54-52.1-14. Our goals for the program are to:

- ➤ have 100% of our employers supporting a wellness message at their worksite
- have our members get a greater understanding of wellness
- create a better quality of life for our membership

Employers that participate in the NDPERS Group Health Insurance Plan have the opportunity to enroll in the employer based wellness program on an annual basis. The wellness plan year is from July 1 to June 30. Employers electing to enroll in the program must:

- Submit the Commitment Agreement SFN 58643
- Appoint a Wellness Coordinator
- Wellness Coordinator attend summer workshop provided by BCBS Wellness Specialist
- Distribute communication materials to employer's employees on a monthly basis and promote the NDPERS Tobacco Cessation Program (state agencies only)
- Develop & submit Wellness Program annually through the Employer Based Wellness Discount Application & Wellness Benefit Funding Program Applications SFN 5361
- Implement Wellness Program during plan year
- Report at plan year-end the results of wellness activities using Wellness Program Year-End Program/Activity Confirmation SFN 58437

For an employer's wellness program to be approved for the 1% premium discount, a point system has been developed. An employer must obtain 5 points to qualify. The 5 points are obtained based on the types of activities being promoted as follows:

1 point (mandatory) – submission of Commitment Agreement SFN 58643, appointment of wellness coordinator and attendance at annual forum or workshop

Remaining Points are through Program Activities:

- One Day Program = 1 point
- Multi-Day Program = 2 points
- Comprehensive Wellness Plan = 4 points

EMPLOYER BASED WELLNESS PROGRAM APPLICATION TIMELINE

- November attend or view online the annual NDPERS Wellness Forum.
- February 28 Submit your Wellness Program Discount Application SFN 58436 and Wellness Benefit Funding Program Application SFN 58361 to NDPERS for upcoming plan year
- March NDPERS will review and evaluate the Wellness Program Discount Applications submitted
- April NDPERS will notify those employers that are approved for the discount and will provide all Wellness Programs that have not been approved a second opportunity to submit a revised copy
- May NDPERS will review and evaluate the revised Wellness Program Discount Applications submitted
- May 31 submit previous year's Employer Based Wellness Program Year-end Activity/Program Confirmation SFN 58437 to NDPERS to confirm completed activities for plan year ending June 30
- June NDPERS will notify employers requesting funding assistance of approval or denial
- July New Plan Year begins and runs through following year June 30. Rates will be updated to indicate participation or non-participation in wellness effective July



DEFINITION OF A COMPREHENSIVE WELLNESS PROGRAM

A comprehensive wellness program requires that wellness be a part of the organization's culture. A wellness committee should be formed and be representative of a mix of management and employees. This committee should develop a mission and goals for the organization related to wellness that is incorporated into the organization's overall formal goals and objectives. Through these goals and objectives, specific initiatives to accomplish these goals should be determined. These initiatives should include:

- Wellness related activities conducted at least monthly throughout the wellness plan year.
- Awareness meetings, displays in common staff area or some other form of "kick-off" notification to inform employees and get their involvement
- Educational material distributions in various formats (i.e. posters, emails, flyers, newsletter articles, etc) throughout the promotion
- Follow-up at the end of the promotion (i.e. survey, meeting, etc).

In addition, dependent upon the type of initiative being promoted, staff should be asked to track their progress over a pre-determined period of time (i.e. 4 week walking challenges, 4 week fruit & vegetable challenge) if applicable.



NDPERS WELLNESS BENEFIT FUNDING PROGRAM

The NDPERS Wellness Benefit Funding Program is available to employer groups that participate in the NDPERS group health plan and have been approved for the Employer Based Wellness Discount Program. The Wellness Funding Program, in conjunction with the Wellness Discount Program, encourages employers to commit to promoting wellness planning and programming at their work sites. The funding program provides funding assistance to employers that develop and sponsor on-site wellness programs for their employees. Benefits are available to eligible employers once each fiscal year of the biennium.

How to Apply for Funding Assistance

To apply for funding assistance, you must complete a Wellness Benefit Funding Program Application. The form is included as part of the Employer Based Wellness Program Discount Application SFN 58436. Each year when you apply for the discount program, if you know you will require funding assistance, you should simultaneously complete the funding application and submit it by the designated deadline specified for the discount application. The funding application must show a direct correlation of the programs you are requesting funding for to the programs listed on the Wellness Program Discount application. The forms can be filled out on-line, but must be printed. Be sure to include any documentation that supports or describes your proposed wellness activity or identifies how you assessed your employees' interest in the program.

The funding application is evaluated and approved by the Wellness Committee.

Some areas of evaluation include:

- Ability to describe the program and examples of promotional activities and methods to motivate employees to participate.
- How the need or interest for the proposed program was assessed.
- Whether a survey was conducted.
- Whether the budget is reasonable and justified.
- Whether there is a financial contribution by the employer and/or the participants.

The Committee has 60 days in which to evaluate and respond to your request. You will be notified whether or not your application has been approved.

Programs Available

You may develop your own program or apply for a program sponsored and promoted by NDPERS. Currently NDPERS sponsors the *Fruit & Veggie Challenge* and in conjunction with BCBS and the American Heart Association, the *Walking Works* and *Go Red North Dakota* programs, respectively. To view information about these programs, please refer to our web site at www.gov.nd/ndpers and click on *Program Administration* on the menu

and then select the *NDPERS Employer Based Wellness Program* icon. By selecting the designated logo at the bottom of the page, you may view additional information about these three programs. You will also find references or links to other wellness sites that can be used as additional resources in developing your work site program.

Non-Covered Services

Funds are available for agency group programs and program related activities only. The following activities/services are not eligible for reimbursement:

- Food items or services, bottled water or water dispensers
- Incentives, prizes or gift certificates
- Services for massages
- Individual memberships in diet programs, health, athletic or fitness clubs
- Exercise equipment or health monitoring equipment (blood pressure cuffs, blood sugar testing kits, etc.)
- Printing expenses
- Expenses for mailing or office supplies
- Services provided for the benefit of dependents, the general public, or in the case of a campus or school, for students.
- CPR or self-defense certification/training

Reimbursement

Programs or program related activities will be reimbursed based on the following schedule:

Calculation 1: 100% of the first \$500 or actual program expense, whichever is less,

plus 75% of actual expenses in excess of \$500 to a maximum benefit

of \$1,000.

OR

Calculation 2: \$2.00 times the number of health contracts.

The Committee will use the calculation that provides the best benefit to the employer based on actual program expenses.

As the calculations above indicate, you will be responsible for expenses that exceed the maximum benefit allowed under either method. You may want to consider a registration fee for participants or an employer contribution in order to fund any additional expenses.

There are two options available to receive reimbursement for your program services:

- We can reimburse the vendor direct, or
- The department can pay the cost.

To reimburse the vendor, you must provide an itemized invoice with date of services. If the department pays the expense, you must include a copy of your cancelled check with an itemized invoice and we will reimburse the department. We cannot reimburse individual employees for expenses.

Note: Any entity or individual that will be reimbursed is considered a vendor. This includes retail stores, hospitals, clinics, nutritionists, fitness experts, etc. that provide supplies, materials or personal services or are conducting any part of the program.