



## **NJWELL: Frequently Asked Questions**

### **Q: What is NJWELL?**

A: **NJWELL** is a new employee wellness program designed to help actively employed members of the State Health Benefits Program (SHBP) and School Employees' Health Benefits Program (SEHBP) live a healthy lifestyle. By encouraging members to take ownership of their health, the SHBP and SEHBP hope to increase overall wellness and reward eligible employees and their covered spouses or partners for completing activities designed to promote healthy behaviors.

### **Q: Who is eligible to participate?**

A: Actively employed members of the SHBP and SEHBP and their covered spouses or partners are eligible to participate and earn rewards.

### **Q: Who is not eligible to participate?**

A: Employees who have waived SHBP or SEHBP coverage, anyone who is not eligible for SHBP or SEHBP coverage, anyone enrolled in retiree SHBP or SEHBP coverage, and dependent children (including those over the age of 18) are not eligible to participate in **NJWELL**.

### **Q: When does the program begin?**

A: **NJWELL** begins on January 1, 2014.

### **Q: Am I required to participate in NJWELL?**

A: Your participation in **NJWELL** is voluntary. However, participation is encouraged and there is a financial reward for participants who meet the program's health and wellness goals. You and your covered spouse or partner will each receive a \$100 Visa Prepaid Card if you both earn 250 points in year 1 of **NJWELL**.

**Q: Do I have to sign up to join NJWELL?**

A: No. **NJWELL** is included in your SHBP or SEHBP health benefits plan starting January 1, 2014. Anyone who is eligible to participate in **NJWELL** can earn points and achieve a financial reward by meeting the program's health and wellness goals. There is no paperwork required to join **NJWELL**, but you will need to register for your SHBP or SEHBP health insurance carrier's online portal in order to complete certain activities and to keep track of your progress towards your financial reward.

**Q: Why should I participate in NJWELL?**

A: **NJWELL** is a comprehensive program, designed to help SHBP and SEHBP members and their covered spouses or partners improve their overall health and wellbeing. **NJWELL** will help you identify potential health risks and give you an opportunity to speak to a counselor or doctor about your 'health indicators.' In addition, participants receive financial rewards for earning enough points to meet **NJWELL**'s health and wellness goals.

**Q: Does it cost me anything to participate in NJWELL?**

A: **NJWELL** is a free program available to all actively employed members of the SHBP and SEHBP. If you earn a financial reward for your participation, the value of the reward is considered taxable income.

**Q: What does a participant have to do? How do I earn points?**

A: Starting January 1, 2014, **NJWELL** participants will receive 150 points for completing an online Health Assessment and 100 points for completing a Biometric Screening. Members of the SHBP or SEHBP and their covered spouses or partners who successfully earn 250 points by completing these simple activities before October 31, 2014 will each receive a \$100 Visa Prepaid Card.

**Q: Who keeps track of my points?**

A: **NJWELL** is administered by your SHBP or SEHBP health insurance carrier. All SHBP and SEHBP health plans are administered by Horizon Blue Cross/Blue Shield of New Jersey or Aetna. Starting in January, you can keep track of your **NJWELL** point totals, and take advantage of a wide variety of health and wellness tools by registering for your insurance carrier's online portal. Horizon members can register at [www.horizonblue.com/SHBP](http://www.horizonblue.com/SHBP) Aetna members will be able to register for the Aetna/ActiveHealth online portal as of January 1, 2014.

### **Q: How will I get my NJWELL Visa® Prepaid Card?**

A: Once your eligibility for the financial reward has been reported, your Visa Prepaid Card will be mailed to the home address you have on file with the SHBP or SEHBP.

Check with your health plan and make sure that your home mailing address is up to date. Visa Prepaid Cards will begin to be released in February, 2014 and will continue to be issued as **NJWELL** participants earn their financial rewards. Financial incentives are considered taxable income.

### **Q: What is a Biometric Screening?**

A: A Biometric Screening is a health screening that helps you learn about your biometric numbers. The screening will analyze your Total Cholesterol, HDL (“good” cholesterol), LDL (“bad” cholesterol), HDL to Total Cholesterol Ratio, Triglycerides, Glucose (sugar), and Body Mass Index (BMI). You will also have your pulse and blood pressure measured during the screening. You can complete the screening and receive 100 points by having your doctor report the measures on a Physician Form at your annual physical examination. The Physician Form will be made available starting January 1, 2014.

### **Q: What is a Health Assessment?**

A: The Health Assessment is a private and secure online questionnaire about medical history and lifestyle habits. Responses to the questionnaire, combined with the screening results, help measure a member’s current health status, determine health risks, and offer a plan of action on how the member’s health can be improved. The Health Assessment is located on your health insurance carrier’s online portal. Horizon members can register at [www.horizonblue.com/SHBP](http://www.horizonblue.com/SHBP) Aetna members will need to register for the Aetna/ActiveHealth online portal starting on January 1, 2014. A link to the Aetna/ActiveHealth portal will be provided on January 1. Note: you cannot earn points for completing the Health Assessment until **NJWELL** officially starts on January 1, 2014.

### **Q: Who sees the results of my Biometric Screening and/or Health Assessment?**

A: Your individual results will be kept completely confidential. Any Personal Health Information (PHI) gathered during the screening or assessment is protected by federal and state privacy laws including the Health Insurance Portability and Accountability Act (HIPAA). “Aggregated data” may be reported in order to develop future **NJWELL** initiatives and activities that will benefit SHBP and SEHBP members based on the health needs of the entire population.

**Q: What happens if I change employers during the year?**

A: If you transfer from a participating SHBP or SEHBP employer to another participating SHBP or SEHBP employer, any points earned by you or your spouse in **NJWELL** will transfer with you, as long as you remain enrolled in a SHBP or SEHBP health plan as an active employee. However, if you transfer to an employer who does not participate in the SHBP or SEHBP, you will no longer be eligible to participate in **NJWELL**.

**Q: Where can I get more information about NJWELL?**

A: News and information about **NJWELL** can be found on the Division of Pensions and Benefits website at: [www.state.nj.us/treasury/pensions](http://www.state.nj.us/treasury/pensions) under “Hot Topics,” click “NJWELL”

Horizon members can go to [www.horizonblue.com/SHBP](http://www.horizonblue.com/SHBP) for information, materials, and online health and wellness tools.

Aetna members can visit [www.aetnastatenj.com](http://www.aetnastatenj.com) for more information. Starting on January 1, Aetna members will be able to access online health and wellness tools by registering for the Aetna/ActiveHealth online portal.

**Q: How do I become a Wellness Champion?**

A: **NJWELL** is seeking a volunteer Wellness Champion at each participating SHBP and SEHBP employer across the state. In addition, Wellness Champions at locations with multiple worksites are encouraged to form a “Wellness Committee” to ensure that **NJWELL**’s message of employee health and wellbeing is communicated at all worksites. Contact your human resources office to determine if your worksite needs a Wellness Champion. If your employer has already designated a Wellness Champion, contact the Wellness Champion and ask how you can help. For more information on Wellness Champions, including their role and responsibilities, visit [www.state.nj.us/treasury/pensions](http://www.state.nj.us/treasury/pensions) and under “Hot Topics,” click **NJWELL**. Then click “Wellness Champions.”

***Help Keep NJ WELL!***