

#### **WELLNESS PLAN**

One of the goals at Marshall County is to provide employees a competitive and comprehensive benefit package that allows choices for you and your family. As health care costs continue to rise and are forecasted to increase in the future, it is crucial that we partner with our employees to stabilize health care costs so the county can continue to maintain a comprehensive benefit package. Health Care Reform Law will usher in dramatic changes to the delivery of health care, and it has never been more imperative for employers and employees to look at innovative cost containment solutions that leverage medical inflation and provide incentives for employees who make informed health care decisions.

In support of this objective, Marshall County is continuing the **Wellness Preventive Exam Incentive** that was added to Marshall County's benefit programs beginning on **July 1, 2013**. This information is very important for YOU to understand.

WFLLNESS PLAN

# Wellness Preventive Exam Incentive



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#### **Get your Routine Physical!**

The Marshall County Employee Medical and Prescription Drug Benefit Plan has been designed to encourage you to promote good health by providing benefits for certain Preventive Care. This includes routine laboratory services, diagnostic tests, mammograms (per schedule), gynecological exams, pap test, prostate screenings, and immunizations. You and each of your covered family members may have one Routine Physical Exam per calendar year. By using a PPO Provider, the deductible is waived, and covered benefits are payable at 100%.

Beginning each July 1, you may continue with the Wellness benefit plan if you participate in the Wellness Preventive Exam Incentive. In addition, Marshall County offers a second Medical and Prescription Drug Benefit Plan. The alternate plan has higher deductibles, copays, coinsurance percentages, and out-of-pocket maximums for medical and prescription drug benefits. It also includes a routine annual exam.

YOU and YOUR SPOUSE (if enrolled) must have a Routine Physical Exam between June 1 and May 31 each year to remain on the Wellness benefit plan and keep your deductible and out-of pocket maximums the same beginning July 1.

Marshall County cares about YOU and the best prevention is early prevention! After all, what better way to become engaged in your wellness than to have an annual preventive exam with your own physician?

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## Wellness Preventive Exam Incentive



#### **Process**

In order to qualify to remain on the Wellness benefit plan option beginning July 1, YOU and YOUR SPOUSE (if enrolled) must have a Routine Physical Exam between June 1 and May 31. You must also return the Annual Wellness Preventive Exam Incentive Certification form to Bernie Lowe and Associates, Inc. by the first Friday in June.

- **Step 1: Get your Routine Annual Exam**
- Step 2: Complete the Wellness Annual Certification form and have your doctor sign it.
- Step 3: Return the completed form to Bernie Lowe & Associates, Inc. Fax to the attention of Linda Lowe at 641-260-8302 or email <a href="mailto:llowe@bernielowe.com">llowe@bernielowe.com</a> by the first Friday in June.

Your spouse (if enrolled) must also complete these 3 steps. A separate Certification form is required for each person.

### **Benefit Questions?**

Jane Underwood Linda Lowe <u>junderwood@bernielowe.com</u> <u>llowe@bernielowe.com</u>



800-942-4718 641-260-8301

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**WELLNESS PLAN** 

# Wellness Preventive Exam Incentive



### **Annual Certification**

Employee Name:		Exam for:
Employee Date of Birth:		Employee
Employee E-mail:		Spouse
Spouse Name:		Check only Employee
Spouse Date of Birth:		or Spouse. If both are covered, a separate Certification form is
Date of Preventive Exam:		required for each person.
Physician Name:		·
Doctor Signature:	Date:	
Employee Signature:	_ Date:	

Return the completed form to Bernie Lowe & Associates, Inc. Fax to the attention of Linda Lowe at 641-260-8302 or email <a href="mailto:lowe@bernielowe.com">llowe@bernielowe.com</a>

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Bernie Lowe	s <mark>ociate</mark> roduct"	es, Inc

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