

Points and Incentives Overview

The Wellness Program runs from November 1 – October 31 annually. Your participation in the Wellness Program will determine your health insurance premium. In order to achieve the lowest premium share cost, the program requires completing an annual physical exam and 40 wellness points on or before October 31 each year.

The Wellness Program is voluntary. If you or your spouse (if applicable) choose not to participate or do not complete the program, you will still be eligible to elect health care coverage for the following year, but will not be eligible for the premium rate discount incentive. **The baseline premium cost share is 23%.**

If you enroll between:

January 1, 2023 – January 31, 2023

- Your insurance premium rate will be set at the lowest rate from January through December 2023.
- Effective immediately, you (and your spouse) must complete 40 points and an annual physical by October 31, 2023 in order to remain at the lowest rate for the following year (2024).

February 1, 2023 – October 31, 2023

- Your premium cost share will be set at the lowest rate through December 2023 as well as from January-December 2024.
- The annual physical and wellness points are encouraged, but not required between the date of enrollment through October 2023.
- As of November 1, 2023, an annual physical and 40 wellness points must be completed by October 31, 2024 in order to remain at the lowest rate for the following year (2025).

November 1, 2023 – January 31, 2024

- Your premium cost share will be set at the lowest rate from November-December 2023.
- Effective immediately, an annual physical and 40 wellness points must be completed by October 31, 2024 in order to remain at the lowest rate for the following year (2025).

Adding your spouse due to a qualifying event:

- Your premium cost share will not change.
- The annual physical and wellness points will be waived for your spouse until November 1 that year.
- You, the employee, are still required to complete the annual physical and wellness points by October 31 (as per the above).

No participation	23%
You AND your spouse completed only the annual physical exam	15.60%
You AND your spouse completed the annual physical exam and EITHER you or your spouse completed 40 wellness points	14%
You AND your spouse completed the annual physical exam and 40 wellness points each	12%

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You are welcome to start using your Wellworks For You account as soon as you can access it, but only points entered on or after November 1 will begin counting towards your incentive. To create a Wellworks For You account, refer to the instructions provided in the Wellness Program Summary booklet.

We hope that you will start participating in our many wellness services right away. Please be sure to review the Wellness Program Summary and Benefits Guide to learn more. Additional information and resources are also on the district website at <https://www.sheboygan.k12.wi.us/staff-wellness>.