Health assessment frequently asked questions

- **Does my spouse have to join Virgin HealthMiles?**

  No, spouses and domestic partners do not need to participate in the Virgin HealthMiles program for you to get the low-cost health plan. They will need to take the online health assessment and do the biometric screening.

- **What if I was out on leave during part of the year or unable to participate?**

  Please contact Renae Coombs.

- **What are the requirements for the low-, medium-, and high-cost health plan for 2015?**

  Low cost: Employees and spouses or domestic partners must participate in Know Your Numbers and take the health assessment by September 30, 2014. If the spouse or domestic partner does not participate, neither the spouse/domestic partner nor the employee is eligible.

  In addition, employees must reach Level 3 (12,000 points) in Virgin Pulse by September 30, 2014. (You do not need to complete Level 3; you just need to get into it.) Spouses and domestic partners are not required to participate in Virgin HealthMiles.

  Medium cost: Employees and spouses or domestic partners must participate in Know Your Numbers and take the health assessment by September 30, 2014. If the spouse or domestic partner does not participate, neither the spouse/domestic partner nor the employee is eligible.

  High cost: Employees who do not participate in SAIF's wellness programs will qualify for this plan.

- **Will the numbers be reported to SAIF directly by the Health and Wellness Center, or will we still be able to self-enter our own information?**

  The numbers are entered into the health assessment by the Health and Wellness Center. If you get your numbers tested at your doctor's office, you will need to have the lab results sent to the Health and Wellness Center. If you get your numbers tested at the center, they will automatically update your online health assessment for you. Employees cannot self-enter their numbers this year, and they can only be updated by the center.

- **Will we be required to use the Health and Wellness Center to obtain our numbers, or will we continue to have the option of using our own provider?**

  You will still be able to have the testing done by your own health care provider. You can bring in a copy of your official results. Or, your provider can mail the results to Health and Wellness Center, P.O. Box 70, Salem, OR 97308; or fax them to 503.373.8086.

- **What if I do Virgin Pulse and get to level 3, but my spouse does not?**

  Your spouse does not have to participate in Virgin Pulse in order to qualify for the low-cost health plan. Your spouse will need to take the online health assessment with the Health and Wellness Center and get new biometric numbers sent to the center.

- **What if I complete my health assessment and Know Your Numbers process, but my spouse or partner does not?**

  You both will be moved to a high-deductible plan beginning January of the next year.

- **Why is it important for my spouse or partner to complete the health assessment? Isn't it enough just for me to take it?**

  SAIF thinks it is important for everyone who is covered under our health plans to be a partner in improving our health and holding down costs. Family members contribute as much or more to our overall risk and thus, claims costs.

- **Will SAIF know if I took the assessment?**

  Yes, we will receive a report from the Health and Wellness Center that will identify whether you and your covered spouse or domestic partner did the biometric screening and the health assessment before the deadline of September 30. No other information about your assessment will be shared with anyone at SAIF. The only information that will be shared is the anonymous information.

- **What is the deadline for completing the assessment? What if I miss it?**

  The deadline is September 30, and that's a firm deadline. The plans will have a month to determine eligibility for the low- and high-deductible plans, based on who completed an assessment, and the new plans will become effective January the following year. If you miss the deadline, you'll have to wait until the next open enrollment period. You will be placed on a high-deductible plan for the entire year.

- **What if I've already had my numbers done in the past?**

  Any blood screening results from the last 12 months will give you good data for understanding your current health. If you don't have the results handy, request a copy from the Health and Wellness Center in Salem or your health care provider. The results need to be sent to the center in order for it to be loaded into your online health assessment.

  - Height
  - Weight
  - Systolic blood pressure (upper)
  - Diastolic blood pressure (lower)
  - Normal resting pulse rate
  - Total cholesterol (mg/dl)
  - LDL (bad) cholesterol (mg/dl)
  - HDL (good) cholesterol (mg/dl)
  - Triglyceride level (mg/dl)
  - Blood sugar level (mg/dl)