



May 15, 2017

Read the important information below to avoid a \$60 monthly surcharge!

Dear Health Plan Participant,

The purpose of this letter is to apprise members of the Montana Automobile Dealers Association (MTADA) Insurance Trust wellness program for 2017. The health of MTADA trust members is critical to the continuing success of the plan. The wellness program services are in place to identify risks that could result in more serious health issues. These health issues not only affect quality of life but they can also result in costs to the plan that may have been preventable. In 2017, the Trust has implemented a wellness program that recognizes those employee and spouse members who engage in a biometric screening from It Starts With Me Health. **Employee and spouse members who do not participate in a 2017 biometric screening will pay an additional wellness surcharge of \$60.00 per month in their 2018 insurance premium.** See the information below regarding the biometric screenings.

Along with the screenings, the MTADA Trust board has elected to provide high quality, voluntary health coaching from the following providers:

- **EBMS CareLink** EBMS Wellness Coaches can help individuals with weight management, nutritional counseling, meal planning, stress management, tobacco cessation, pre-diabetes counseling and much more! You can enroll today by calling 1.866.839.9468.
- **Take Control** Take Control is a health care company that provides coaching services to reduce risks associated with Type I, Type II, or Gestational diabetes. EBMS CareLink will be working closely with Take Control to enroll eligible participants. Contact EBMS CareLink if you are interested in participating in Take Control at 1.866.839.9468.

FAQs

Who should attend the screening?

All employees and spouses on the MTADA health plan are encouraged to participate in the 2017 MTADA sponsored It Starts With Me Health (ISWM) screenings. Dependents who are over 18 are welcome to attend the screening but will not incur a surcharge if they do not.

Am I required to participate in the screenings?

No. Participation in the screenings is voluntary; however, employee and spouse health plan members who do not participate in the 2017 MTADA sponsored ISWM screenings will be subject to a \$60.00 monthly premium surcharge in 2018.

How much will the screening cost me?

The cost of the basic screening is covered 100% through your membership in the healthcare Trust for employees, spouses and dependents over 18 on the health plan.

Are there other laboratory tests in addition to the basic screening provided by MTADA?

In addition to the basic screening, ISWM offers other tests that may be purchased at your health screening. The cost for additional lab work is significantly reduced when compared to a traditional medical setting. ISWM cannot guarantee

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reimbursement from your insurance company for any extra purchased tests. ISWM suggests you talk with your doctor about extra tests. Tests can be added during online registration or during check-in at your screening.

When will I know when an ISWM screening is happening in my area?

ISWM provides screening opportunities throughout Montana to ensure plan members at each dealership can attend a screening between January and November 2017. It Starts With Me will email a screening registration flyer to the appointed contact at your worksite at least 4 weeks in advance of the screening date. *This information will also be available on our website at MTADA.COM.*

How do I register for the ISWM screening?

As soon as the screening registration flyer is made available, participants can register online at <u>www.itstartswithme.com</u>. The registration flyer contains all the information you need to create an account as well as information about what is included in the screening. Registering online is strongly encouraged. In addition to scheduling your appointment online, your screening report will now be available online 7 days after your screening takes place.

What if I miss the ISWM screening happening in my area?

Contact ISWM toll free at 1-866-932-6467 between 9 am - 4 pm MST for more information.

Can I submit my own blood results from my physician in lieu of attending the ISWM screening?

No. The reason MTADA requires employees and spouses on the health plan to use the ISWM screening is that it is built to provide a specific set of information and data that:

- 1. empowers an individual to understand his/her health and
- 2. allows for the wellness program to be designed correctly.

If the blood work is performed outside of ISWM, the data is not added into the information that the Trust needs to manage risks and costs. Along with the lab work, ISWM also performs biometrics such as height, weight, blood pressure, pulse oximetry, and optional body fat analysis. They also provide a health risk questionnaire through the registration process. Participants are encouraged to share the information received from the screening with their doctor!

Is my employer going to see my blood results?

No. It Starts With Me Health is provided as a service and does not share information on any individual basis with employers, MTADA health trust or any other group that is not a part of the wellness plan. However, some data will be shared as needed when an individual elects to engage in Health Coaching from EBMS CareLink or the Take Control program.

Who do I contact if I have specific questions or concerns about the screening or surcharge? Contact ISWM toll free at 1-866-932-6467 between 9 am - 4 pm MST.

Thank you in advance for your participation.

Best Regards,

Bruce Knudsen

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