

Hydrate YOUR HEALTH

Dear Team Member & Covered Partner:

As a covered member of Niagara’s Medical Plans, you are eligible for the **Hydrate Your Health** Wellness Program. The Hydrate Your Health Wellness Program is designed to help you maintain a high level of wellbeing through nutrition, activity, stress management, and illness prevention and management. Our program includes a comprehensive Biometric Screening with Nicotine testing, a Personal Health Questionnaire, and wellness challenges throughout the year with opportunities to earn up to \$200 in rewards. The program also includes a Wellness Surcharge for those that do not participate by the deadlines or those that test positive for nicotine. To avoid paying the Wellness Surcharge, we ask enrolled members to voluntarily participate in our wellness program.

Your personal health and safety is our priority and as such, we are modifying the program for 2021. During Open Enrollment, we communicated how the program will work, and now due to the pandemic, we are making some minor changes to ensure your safety.

Niagara will continue to partner with Quest to offer Biometric Screenings at a participating Quest Patient Service Center or through an At Home Self Collection Kit, *now* through 2/28/2021. Please be advised: We have cancelled all Niagara onsite Biometric Screening events for 2021. If you prefer, you can choose to skip the Biometric Screening and complete 4 Wellness Coaching sessions as your alternative to the screening.

While your participation is voluntary, we will begin the Wellness Surcharges in May, as planned. **However, for 2021, we have paused the Wellness Surcharge for Spouses/Domestic Partners.** We understand the challenges you and your partner may be facing and your health and wellbeing remains important to us. Spouses/Domestic Partners are eligible to participate in all wellness activities. We encourage your partner to join us to help improve or maintain their good health.

Please continue reading to learn more about the program, requirements and deadlines, and how to avoid paying additional charges for medical.

	Activity #1: PHQ		Activity #2 – Biometric Screening OR Coaching				
Activity	<u>PHQ</u> Online Questionnaire	AND	<u>Option 1:</u> Quest Patient Service Center Lab	OR	<u>Option 2:</u> At Home Self Collection Test Kit	OR	<u>Option 3:</u> Complete 4 Wellness Coaching Sessions
Deadline	Complete between 12/15/2020 – 2/28/2021		Complete between 12/15/2020 – 2/28/2021			Complete between 12/15/2020 – 5/4/2021 to avoid Surcharges; complete by 9/30 to earn a refund	



Do you have questions?
Check out our Wellness FAQ!

COMPLETE YOUR PHQ & BIOMETRIC SCREENING

Register for your Biometric Screening Now!

- ◆ **STEP ONE: Complete your Personal Health Questionnaire (PHQ) through Virgin Pulse!** The PHQ is an online, confidential questionnaire, available between **12/15/2020 - 2/28/2021**. Login to Virgin Pulse today!
- ◆ **STEP TWO: Participate in a Biometric Screening!** Choose to complete at a participating* Quest Patient Service Center or using an At Home Self Collection Kit.
- ◆ **STEP THREE: Test Negative for Nicotine!** During the Biometric Screening, participate in a free nicotine test and test **negative** for nicotine use.
- ◆ **OR Skip the Biometric Screening & complete 4 Wellness Coaching Sessions** with Virgin Pulse!

*Not all Quest Labs participate in Biometric Screenings. If you choose to go to Quest, you must schedule at a participating lab.



You'll pay more for medical if you choose not to participate!

- ◆ Complete all activities by the deadline to avoid paying extra for medical.
- ◆ If you do not complete all activities by the deadline, you will see a **Wellness Surcharge** on your paycheck starting in May 2021.
- ◆ The surcharge is **\$40/paycheck** for Team Members only.
- ◆ You will have the opportunity to complete a reasonable alternative program to earn a refund of all surcharges paid during 2021.



What is a Biometric Screening?

- ◆ A Biometric Screening is a standard blood test for blood sugar, cholesterol, HDL, and total cholesterol/HDL ratio; and also includes a blood pressure check, measure of waist circumference and nicotine use status through a cotinine blood test.

Your health plan is committed to helping you achieve your best health. Rewards for participating in the Niagara Hydrate Your Health Wellness Program are available to all eligible team members of Niagara. Rewards may include both incentives paid and surcharges avoided. If you are unable to meet a standard for a reward under the Niagara Hydrate Your Health Wellness Plan, you may be able to earn the same reward by meeting the reasonable alternative standard offered under the Plan for that reward. Contact benefits@niagarawater.com to learn about the reasonable alternative standard offered, so that you have an opportunity to qualify for the reward offered by the Niagara Hydrate Your Health Wellness Plan.

To schedule your Biometric Screening, go to <https://join.virginpulse.com/niagarawater>

To Schedule Your Biometric Screening

Step 1

My
username/pw:

My partner's
username/pw

- Go to <https://join.virginpulse.com/niagarawater>
- Spouses/Domestic Partners may voluntarily participate in the screening to earn rewards! They will not be subject to the 2021 Wellness Surcharge.
- Team Members and Spouses/Domestic Partners will have **separate usernames/passwords**

Team Members	Spouses/Domestic Partners
Enter your First Name and Last Name <i>as they appear in Workday</i>	Enter your First Name and Last Name <i>as they appear in Workday</i>
Enter your Year, Month, Day of Birth	Enter your Year, Month, Day of Birth
Enter your State of Residence <i>as it appears in Workday</i>	Enter your State of Residence <i>as it appears in Workday</i>

- Set a username/password that you can remember!
- **Write it down! You will need it again.**

Step 2

**Need a Medical
Exemption?**

Contact **1-888-671-9395**

**If you have any
issues,
please contact
Virgin Pulse at
1-888-671-9395**

Schedule your Screening **NOW!**

- After you log in, a pop-up card will appear on the home page to schedule your Quest Diagnostics Biometric Screening.
- You can also find the link to Quest under the Programs menu
- Click on the "Let's Do It" button, (this will take you to the Quest website).
- Verify your information and click save

Remember, you have options of where you have your screening:

1. **Quest Diagnostics lab:** If you want to complete at a participating Quest facility, choose "**Schedule a Screening**" and print out your Quest voucher. **You must schedule through Virgin Pulse and bring your personalized Voucher to Quest.**
OR
2. **At Home Self Collection Test Kits:** The At Home Self Collection Test Kit will be offered to anyone that prefers it due to safety. Review your address and then request the kit for delivery. Complete within 7 days and return in the pre-paid envelope.

Put it on your Calendar! Don't miss the 2/28/2021 Deadline!

Step 3

On the day of your screening...

- Remember to fast for 9-12 hours
- Drink plenty of water!
- Take all prescribed medications as scheduled
- Plan for a snack and water after your screening
- Print your confirmation page and bring to your appointment

Screening Results

- ◆ Your My 5 to Health report will be mailed to your home within 10-15 days. Results will post on the Quest portal (accessed through Virgin Pulse) within 5-10 days.
- ◆ Look for more information on your test results at <https://join.virginpulse.com/niagarawater>

Pulse Cash

- ◆ You and your covered spouse will earn up to \$200 each when you score in the healthy ranges on your Biometric Screening and when you participate in Wellness Activities. You'll starting earning Pulse Cash as early as January!

Biometric Screening Includes:	Healthy Ranges Men	Healthy Ranges Women
Waist Circumference	≤ 40 inches	≤35 inches
Blood Pressure	<120/80 mmHg	<120/80 mmHg
HDL Cholesterol	≥40	≥50
Cholesterol/HDL ratio	<5.0	<5.0
Glucose	65-99 mg/dl	65-99 mg/dl

Earn Pulse Cash when you score in the Healthy Ranges!

Tobacco Status

- ◆ In addition, a Cotinine Blood Test will be collected at the same time as your Biometric Screening. This is a simple blood test to determine your nicotine status. You do not need to do anything extra to complete this step.

Biometric Screening Includes:	Healthy Ranges Men	Healthy Ranges Women
Nicotine Test (Cotinine)	Negative	Negative

Do you have a medical condition that prevents you from participating in the Screening?

For example, if either you or your covered spouse is undergoing *chemotherapy*, currently *pregnant*, or unable to leave your home due to medical reasons, you may be eligible for a Medical Exemption.

- ◆ **Request a Medical Exemption form from Niagara Benefits.**
- ◆ Your physician must complete the **Medical Exemption** and certify Tobacco Use status.
- ◆ The Waiver must be returned to Virgin Pulse **by 2/12/2021**.
- ◆ If the Exemption is denied and you still want to try to earn the wellness rewards, the deadline to complete the Biometric Screening is 3/15/2021.

Wellness Surcharge Reward Alternative Program – Personal Health Coaching

- When you choose to participate in **Personal Health Coaching**, you can choose to focus on Exercise, Nutrition, Stress, Sleep, or Tobacco Cessation. Each session is 30 minutes long.
- If you're benefit eligible, you are eligible for Coaching throughout the year, at no cost to you or your spouse/domestic partner.
- Personal Health Coaching can also be used as our Alternative Program to the Biometric Screening or PHQ.

Review the following chart of determine if this applies to you:

	I will <u>not</u> complete the 2021 Biometric Screening	I use Nicotine products OR I will not complete all activities on time:
Will you complete the three activities by the deadlines?	<ul style="list-style-type: none"> • If you do not plan to complete a Biometric Screening: If you <u>would prefer to avoid the Biometric Screenings</u>, you may choose to participate in Wellness Coaching. When you complete 4 coaching sessions, you will avoid the Wellness Surcharge. • You can begin Coaching on 12/15/2020! 	<ul style="list-style-type: none"> • If you miss one of the three steps OR you're a nicotine user: If you complete the test and test positive for nicotine OR you miss one of the three activities, you will be subject to the Wellness Surcharge. • For those team members subject to the Wellness Surcharge, when you complete 4 coaching sessions between 12/15/2020 – 9/30/2021, you will avoid or earn a refund of 2021 year to date surcharges withheld from your check. • You can begin Coaching on 12/15/2020!
How can I avoid paying the Wellness Surcharge?	<ul style="list-style-type: none"> • If you complete Virgin Pulse's Personal Health Coaching program by <u>5/4/2021</u>, you will avoid paying the Wellness Surcharge. 	
If I don't complete Coaching by 4/15/2021, what happens?	<ul style="list-style-type: none"> • Surcharges of \$40 per pay will begin in May 2021. • If you complete Virgin Pulse's Personal Health Coaching program by <u>9/30/2021</u>, Niagara will stop the Wellness Surcharge and issue a full refund of all surcharges withheld year to date! 	
What is the last day to enroll in Coaching?	<ul style="list-style-type: none"> • You must enroll no later than 9/2/2021 and complete 4 weekly sessions to qualify for the Wellness Surcharge refund. 	

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Don't Pay More For Medical!

Personal Health Questionnaire

A Personal Health Questionnaire (PHQ) is a quick, confidential survey offered through Virgin Pulse. The questionnaire will help identify health risks and create a plan to achieve improved health.

Login to

<https://join.virginpulse.com/niagarawater>

Team Members may complete by registering and logging into the PHQ!

Find the PHQ under the Programs menu or on your homepage banners!

Complete by the deadline!

Deadline:
Complete between
12/15/2020 – 2/28/2021

Biometric Screening

A Biometric Screening is a standard set of tests collected at one of hundreds of Quest Patient Service Centers OR through an At Home Self Collection Test Kit.

It includes a standard blood test for blood sugar, Cholesterol, HDL, and Total Cholesterol/HDL ratio; and also includes a cotinine/nicotine blood test, blood pressure check, and measure of waist circumference!

Team Members enrolled in a Niagara medical plan on 1/1/2021 are included in the Testing Period.

Complete by the testing deadline!

Deadline:
Complete between
12/15/2020 – 2/28/2021

Tobacco Status

During your Biometric Screening, an additional sample will be taken to determine your tobacco status.

Your nicotine use status will be determined through a cotinine blood test.

Cotinine is a nicotine by-product.

A nicotine user is someone who smokes cigarettes, pipes, or cigars, uses smokeless tobacco products or nicotine products (E-cigarettes or nicotine replacement therapy).

Test negative for tobacco by the testing deadline!

Deadline:
Complete between
12/15/2020 – 2/28/2021

Complete all activities to avoid the Wellness Surcharge starting in May 2021