

Concordia Plan Services is providing the following questions and answers to help address questions about the upcoming Be Well Rewards program. More information will be coming soon.



## Be Well Rewards Program

Who is eligible to participate in the Be Well Rewards program? (Q1)

What happens if I become enrolled in the Concordia Health Plan while the program is going on (between May 1 and December 31, 2011)? (Q2)

Why don't you reduce the rates of the Concordia Health Plan instead of spending Plan dollars on health and wellness programs and incentives? (Q23)

Why aren't members who are enrolled in CHP Medicare supplemental coverage eligible to participate in the Be Well Rewards program? (Q24)

## Program Activities

I'm already participating in a disease management program; can I get points for that? (Q7)

I'm already participating in a Lifestyle Management program; can I get points for that?(Q8)

I am trying to access the CareAllies programs, but it says a password is required for access – what is the password? (Q15)

What are the programs offered through CareAllies and how do I participate? (Q16)

I entered my healthy activities online; why don't they show up on my account? (Q17)

How do I earn points for Grace Place or DOXOLOGY? (Q18)

How do I enter/confirm my participation in certain activities? (Q19)

What if I completed a Be Well Rewards activity before the program started on May 1? (Q20)

## Program Points

How do I earn points?(Q4)

What can I do with my points?(Q5)

How do I know how many points I have? (Q6)

If I get married, and now have a new last name, what happens to my points? (Q9)

Can I report/redeem points any other way, or only online? (Q13)

Who should I talk to if I'm having trouble registering on the site to record my points/activity? (Q14)

## Program Rewards

What if I earned points but my Concordia Health Plan coverage terminated before I redeemed them for a gift card? (Q3)

How do I redeem my points for gift or cash cards?(Q11)

Are my rewards taxable?(Q21)

Does the CHP cover or help pay for gym memberships? (Q22)

How soon will I get my Rewards (gift card or VISA cash card)? (Q25)

What if the gift card never arrived by mail? (Q26)

What happens if I lose my Reward card? (Q27)

**Q-1** Who is eligible to participate in the Be Well Rewards program?

**A-1** All members and spouses who are enrolled in Options A-E, HDHP, CSS (Seminary Student Option) or any of the HMO Options of the Concordia Health Plan are eligible to participate in the Be Well Rewards program. This includes surviving spouses, disabled members, and early retirees who are enrolled in these Options. Retirees and spouses who are 65 or older and have the Concordia Health Plan Medicare supplemental coverage are not eligible. Dependent children are also not eligible.

**Q-2** What happens if I become enrolled in the Concordia Health Plan while the program is going on (between May 1 and December 31, 2011)?

**A-2** If you become enrolled in the CHP between May 1 and December 31, as an active worker or spouse, you are eligible to participate in the Be Well Rewards program, even if you were not a member when the program began.

**Q-3** What if I earned points but my Concordia Health Plan coverage terminated before I redeemed them for a gift card?

**A-3** As long as you were an eligible member of the CHP when you earned points, you will receive credit for your points. If your CHP coverage ends before you redeem your points, you will automatically receive your reward dollars as a VISA gift card after 90 days. If you become a CHP member at another employer within 90 days, you will remain active in the program and can continue to accumulate or redeem points.

**Q-4** How do I earn points?

**A-4** You can earn points for 11 different healthy activities. Each qualifying activity has an assigned point value and some have a maximum total point value (for activities you can do more than once). The point values are outlined in the Be Well Rewards brochure, which will be mailed to all members of the Concordia Health Plan.

**Q-5** What can I do with my points?

**A-5** Each point converts to \$1.00. You will be able to redeem your points for a VISA gift card or any number of specific store or online gift cards (Lowes, Borders, Amazon, etc.). You'll find a full list of available gift cards when you log on to redeem your points. Visit [www.BeWellServeWell.com](http://www.BeWellServeWell.com) (this website will be available after May 1) and click "Points Tracker." Each member and spouse who is enrolled in the Concordia Health Plan can earn up to 250 points, or \$250.

**Q-6** How do I know how many points I have?

**A-6** When you log on to your account (after the program begins on May 1), you'll be able to see how many points you have accrued. Please note, after you complete a Be Well Rewards program activity, it generally takes up to 30 days to process your points.

**Q-7** I'm already participating in a disease management program; can I get points for that?

**A-7** Yes, as long as you are continuing to participate with phone calls to a nurse on or after May 1, 2011 you will receive points - 25 pts. per call; maximum of 50 pts. per quarter even if you started the program before May 1. If you completed the program before May 1, you will not receive points.

**Q-8** I'm already participating in a Lifestyle Management program; can I get points for that?

**A-8** Points are earned based on the completion of the program. If you completed a Lifestyle Management Program on or after May 1, you will earn your points even if you began the program at an earlier date. If your program concludes prior to May 1, 2011, no points will be credited to your account. You can, however, take the program again to receive points for completion.

**Q-9** If I get married, and now have a new last name, what happens to my points?

**A-9** Your points are not lost. You will have to log in using a new user name. Your points will follow you since you will still have the same birthday and Social Security number.

**Q-10** How do I register, log on, and track my points?

**A-10** Information and details about registering, logging in, and managing your points will be made available in a Be Well Rewards program brochure and other materials. Watch your mail for these materials which will be provided by the time the program starts on May 1.

**Q-11** How do I redeem my points for gift or cash cards?

**A-11** You'll be able to redeem your points for gift cards when you log on your Be Well Rewards account after May 1, 2011 ([www.BeWellServeWell.com](http://www.BeWellServeWell.com)). Each point converts to \$1.00. You may redeem your points at any time and do not have to wait until you complete all of your Be Well Rewards activities to request a card. Most gift cards have a minimum value that you must redeem. These minimum values will be shown on the website when redeeming your points. There is no need to hang on to the gift cards after you have used them - if you redeem points at a later time, you will be sent another card.

**Q-12** Can I report/redeem points any other way, or only online?

**A-12** Reporting and redeeming your points online is the most efficient as the program is designed for an online environment and provides everything you need through a few different web pages. If you are having trouble managing your points online, you may call IncentOne (our incentive vendor) at 877-263-0239. If you don't have access to a computer at home or work, most public libraries offer free access to their patrons

**Q-13** Who should I talk to if I'm having trouble registering on the site to record my points/activity?

**A-13** After the program begins, if you are having trouble registering, logging on, or entering/accessing your points through [www.BeWellServeWell.com](http://www.BeWellServeWell.com), please call IncentOne (our incentive vendor who hosts this portion of the website service) at 877-263-0239.

**Q-14** I am trying to access the CareAllies programs, but it says a password is required for access – what is the password?

**A-14** You can find this password on the bottom right corner of the Be Well Rewards brochure you will receive in the mail before the program starts. If you haven't received this mailer by May 1, please call Concordia Plan Services at 888-926-7526.

**Q-15** What are the programs offered through CareAllies and how do I participate?

**A-15** The following activities are offered through CareAllies:

#### **Lifestyle Management Programs**

There are three lifestyle management programs that you can complete to receive points:

- CareAllies Strength & Resilience Stress Management
- CareAllies Quit Today Tobacco Cessation
- CareAllies Healthy Steps to Weight Loss

These programs are available online or through a telephone coaching program. To enroll telephonically, call CareAllies at 1-800-605-6621, and follow the prompts for the Lifestyle Management Programs. To enroll online, visit [www.myCareAllies.com](http://www.myCareAllies.com), then click on the “Health & Well-being” tab.

If you previously completed one of the Lifestyle Management Programs for tobacco cessation, weight management, or stress management, you can take the program again after May 1 to receive points. However, if you already graduated from one of these programs, you cannot sign up online. You will need to call CareAllies to enroll telephonically.

When you have completed a Lifestyle Management Program, CareAllies will send the completion date to the incentive vendor and you will automatically be rewarded the 75 points available for completing one of these programs. Please allow 30 days for this information to be transmitted from CareAllies to the incentive vendor.

#### **“Feel Better, Look Better” Online Learning Session**

The “Feel Better, Look Better” online learning session is available to members who have completed the online health assessment at [www.myCareAllies.com](http://www.myCareAllies.com). Go to the myCareAllies website and click on the tab to complete your Health Assessment. After you view the results of your Health Assessment, you will be offered the opportunity to participate in one of four online learning sessions. Choose the “Feel Better, Look Better” online health coaching program to start your program and be eligible to receive points.

After you complete the eight week online program, CareAllies will send the completion date to the incentive vendor and you will automatically be rewarded the 25 points available for this program. Please allow 30 days for this information to be transmitted from CareAllies to the incentive vendor.

If you have already completed the “Feel Better, Look Better” online learning session, you cannot re-take the program online. However, there are many other opportunities for you to earn your rewards. Please review the list of activities and choose another healthy activity to complete and earn points.

#### **Participate with a Disease Management Nurse**

If you are enrolled in one of the Smart Steps Disease Management Programs and actively participate in at least one call per quarter with a disease management nurse, you will automatically receive 25 points that quarter. CareAllies will report completed calls to the incentive vendor, and the points will show up in your account within 30 days.

If you were previously identified for a disease management program and decided to opt out at that time, you can choose to re-enroll by calling the CareAllies Smart Steps Disease Management Program at 1-800-605-6621. Now is a good time to make a personal commitment to your health and work with a Smart Steps nurse to take control of your condition.

**Q-16** I entered my healthy activities online; why don't they show up on my account?

**A-16** Points you earn for Be Well Rewards activities will generally be posted to your account within 30 days, as data is transferred on a monthly basis. We especially ask for your patience during the first few months of this new program, as it may take up to 60 days for your points to be processed.

**Q-17** How do I earn points for Grace Place or DOXOLOGY?

**A-17** You have two options to earn points to help pay for the cost of either program:

If you recently attended a Grace Place or DOXOLOGY retreat, after May 1, you can go online at [www.BeWellServeWell.org](http://www.BeWellServeWell.org), confirm your participation, and be credited 100 points.

If you are planning to attend an upcoming Grace Place or DOXOLOGY retreat, you can complete the other wellness activities to build up your points, and then redeem them in the form of a check made out to either Grace Place or DOXOLOGY. The check can then be mailed along with your retreat registration form.

**Q-18** How do I enter/confirm my participation in certain activities?

**A-18** You will be able to enter your completion of an activity after May 1. After May 1, you will need to go to [www.BeWellServeWell.com](http://www.BeWellServeWell.com), click "Start an Account/Check My Points" and create a profile to enter your activities. The activities are entered/credited differently:

- Preventive screenings will require you to go online and confirm that you have indeed completed a specific health screening.
- The lifestyle and disease management programs, the health assessment, and the "Feel Better, Look Better" learning session will be reported through CareAllies. Please note that participation in any of the CareAllies programs is confidential and the incentive vendor is notified of your participation only for the purposes of tracking your points.
- Tracking your physical activity and eating fruits and veggies will be entered through a daily tracker. These two daily trackers become available June 1.

**Q-19** What if I completed a Be Well Rewards activity before the program started on May 1?

**A-19** We know that some healthy behaviors happen annually, so if you already received a preventive medical screening or attended a Grace Place or DOXOLOGY retreat after January 1, 2011, but before May 1 – these activities will still count toward your Be Well Rewards point total. You will need to log on at [www.BeWellServeWell.com](http://www.BeWellServeWell.com) after May 1 to indicate you have completed the activity.

Other activities, like completing your health assessment, completing a lifestyle management program, or completing calls with a disease management nurse, must have a completion date on or after May 1 to be eligible for points. Your completion of these activities will automatically be reported by CareAllies. Even if you completed your health assessment earlier in the year (prior to May 1), it takes just 15 minutes to go online and update the information so you can receive your points.

Because physical activity and healthy eating can be ongoing throughout the year, points for these activities will only be earned after May 1. (However, you cannot start to enter/track either of activities until June 1 due to tracker availability.) In fact, we encourage you to participate in these activities even after you have earned all your points.

**Q-20** Are my rewards taxable?

**A-20** Yes, dollars earned through the Be Well Rewards program are taxable income.

**Q-21** Does the CHP cover or help pay for gym memberships?

**A-21** The CHP does not pay for gym memberships; however, we encourage you to use the Be Well Rewards dollars you earn to help pay your gym initiation or membership fees, or for other products or activities that will help you meet your health and wellness goals.

**Q-22** Why don't you reduce the rates of the Concordia Health Plan instead of spending Plan dollars on health and wellness programs and incentives?

**A-22** While these programs do incur costs up-front, the Be Well ... Serve Well health and wellness programs and incentives provided through the new Be Well Rewards program are long-term plans to improve the overall health of CHP members and reduce healthcare costs in the long run. Studies have shown that an effective health and wellness program can save \$3 for every \$1 spent, by as early as the third year.

Incentives are an important and effective way to drive participation in the health and wellness programs by giving members extra motivation to make healthier decisions and start establishing healthy habits.

**Q-23** Why aren't members who are enrolled in CHP Medicare supplemental coverage eligible to participate in the Be Well Rewards program?

**A-23** These members are enrolled in the CHP as a supplement to Medicare; Medicare is their primary health plan. In addition, the long term goal of the Be Well ... Serve Well initiative is to create a culture of health among LCMS church workers, so the focus of the Be Well Rewards program is on workers who are tied to an employer, thereby fostering a healthy work culture and environment.

**Q-24** How soon will I get my Rewards (gift card or VISA cash card)?

**A-24** Once you redeem/order your card, you should receive your gift card (Lowe's, Barnes and Noble, etc.) within 5-7 business days and any VISA cash card within 14-21 business days.

**Q-25** What if the gift card never arrived by mail?

**A-25** If it has been more than 30 days since you ordered your rewards card and you have not yet received it, please call IncentOne (our incentive vendor) at 877-263-0239 to speak with a customer service representative and request a replacement.

**Q-26** What happens if I lose my Reward card?

**A-26** If you lose your gift card (Lowe's, Barnes and Noble, etc.) or VISA cash card, call IncentOne immediately (877-263-0239). The VISA cash card will be reissued anytime with the remaining unused amount as the balance. Gift cards, however, will only be reissued within 90 days of when the card was issued. Before sending a replacement gift card, IncentOne will require the completion of a signed affidavit confirming the loss of the gift card.



**Contact Information:**

**Phone:** 888-927-7526

**E-mail:** [info@ConcordiaPlans.org](mailto:info@ConcordiaPlans.org)

**Website:** [www.ConcordiaPlans.org](http://www.ConcordiaPlans.org)