



2012 CBFIT4Life FAQs & Preferred Rates Information

We all can have a positive impact on controlling rising health care costs by consciously working toward a healthier lifestyle. CBFit4Life provides you with many tools and programs to assist you in this endeavor. The most rewarding incentive for participation in our wellness program is a healthier you! As an added incentive, you can qualify for Preferred Rates on your medical plan contributions through your voluntary participation in the CBFit4Life wellness program. The FAQs below will answer many of your questions regarding our CBFit4Life Wellness Program and Preferred Rates on medical contributions.

1. What needs to be completed to receive Preferred Rates on medical contributions?

For 2013, an annual HealthQuest Profile (HQP) and a Care Plan form completed by your doctor during a preventive visit need to be completed by September 20, 2012 to receive Preferred Rates.

2. Who needs to complete the HealthQuest Profile and Care Plan form?

Each staff member and spouse/domestic partner of a staff member who is covered on Citizens' medical plan through HealthPlus will be required to complete the HealthQuest Profile and Care Plan form to qualify for Preferred Rates.

3. When is the deadline for completing the HealthQuest Profile and Care Plan form to qualify for 2013 medical contribution Preferred Rates?

The deadline for completion of both the HQP and Care Plan form is September 20, 2012. Remember, you can complete these two items any time after January 1, 2012 – the earlier the better!

4. Explain what a Care Plan form is.

The Care Plan form is completed by your primary medical provider during a scheduled office visit. The form is intended to assist in setting goals with your physician for maintaining or achieving a healthy lifestyle. The form evaluates three areas that have a significant impact on overall health – tobacco usage, Body Mass Index (BMI) and blood pressure.

For example, you and your primary medical provider may establish a Care Plan for lowering your blood pressure. This may include lifestyle changes and/or the addition of a blood pressure-lowering medication.

Note: - Health Data from up to 12 months prior to the completion date may be used in completion of the Care Plan form

5. Will receiving Preferred Rates be based on a particular threshold for blood pressure and BMI?

No, Preferred Rates will not be based on predetermined numbers. Rather, it is you and your doctor working together to formulate a plan for any of these three areas that need improvement or simply maintaining areas where you currently are doing well.

6. What will be the criteria in future years for receiving Preferred Rates based on the Care Plan form?

The Care Plan form is intended to facilitate an on-going dialogue with your physician on progress toward and/or maintaining good health. In year 1 (2012), you and your physician will review your health indicators (including those defined on the Care Plan form) to determine course of action/treatment (if any). In year 2 (2013), your physician will need to certify you have made progress or maintained in these areas. If he/she states you have not made progress or you refuse to work on concerns in these areas, you will not receive Preferred Rate status for the coming year.

7. Where and how does my physician submit the Care Plan form to HealthPlus?

Directions on how your physician should submit the form are included on the top of the Care Plan form. We encourage you to obtain a copy of the form from your physician. For your own peace of mind, you can also submit a copy of the form to HealthPlus.

8. Why does HealthPlus want to know the name of my primary provider?

Providing the name of your primary medical provider to HealthPlus:

- 1.) Gives you 3 wellness credits for the plan year
- 2.) Allows HealthPlus to proactively communicate with your physician on how to complete the Care Plan form.

9. My doctor charges for completion of forms – will I have to pay for completion of the Care Plan Form?

No, you will not have to pay. The Care Plan form has a billing code listed at the bottom. Your doctor simply bills HealthPlus using this code and your doctor will be reimbursed by HealthPlus for completion of the form.

10. Won't I need to pay for the office visit for the completion of the form?

A preventive or well-check visit is important for every member to have each year. Keeping on top of health issues can often prevent them from becoming bigger, more expensive issues. Under our medical plans with HealthPlus, a well or preventive office visit, billed as such by the physician, is covered at 100% when provided by an in-network physician.

11. Do my covered dependent children need to complete the HealthQuest Profile and a Care Plan form in order to receive preferred medical plan contributions?

No, only you and your covered spouse/domestic partner need to complete these items in order to receive Preferred Rates. If both parents are working toward a healthier lifestyle, their lifestyle changes will have a positive impact on the lifestyle and health of their dependent children.

12. Do the wellness challenges held throughout the year meet the requirements for Preferred Rates?

No, while the challenges are fun exercises to promote wellness and camaraderie they are not one of the requirements for Preferred Rates.

13. How do I know I have completed the requirements to receive Preferred Rates?

There are two ways:

- 1.) Log into the wellness site (www.healthplus.org/citizens.aspx), click on “Your Wellness Program” and then “Health Quest Profile” – the date completed should be between January 1, 2012 and September 20, 2012. Then Click on “Care Plan Form” on the left navigation. You will be able to see the date your form was received by HealthPlus.
- 2.) Log into the wellness site and click on “Track Wellness Credits”, scroll down to the bottom where it shows “Current Program Year Activities Completed”. You should see a credit of 5 points for the HealthQuest Profile and a credit of 4 points for the Care Plan form. These must have completion dates between January 1, 2012 and September 20, 2012 to receive Preferred Rates in 2013.

You can find detailed directions on how to check your points on the HR4U Portal>CBFit4Life>[How to Check Your Wellness Points](#).

14. What if I don't have internet access at home to complete the HealthQuest Profile required for 2012 Preferred Rates?

If you do not have internet access at home, you could utilize the access of a relative. Also, most public libraries have internet access available. If you have a concern with obtaining the necessary internet access for completion, please contact CBFit4Life@citizensbanking.com

15. What if I am a new hire?

A new hire in 2012 will have 30 days from their benefit effective date to complete the HealthQuest Profile to receive Preferred Rates in 2012. Likewise, their covered spouse will have 30 days from the employee's benefit effective date to complete the HQP. Upon completion of the HealthQuest Profile; Preferred Rates will go into effect the first pay of the second month following your benefits effective date. In addition, both the staff member and spouse (if applicable) will need to complete a Care Plan Form with their medical provider by September 20, 2012 to qualify for Preferred Rates in 2013.

A staff member (and spouse, if applicable) hired after June 1, 2012 will only be required to complete the HealthQuest Profile within 30 days of their benefit effective date to qualify for preferred pricing for the remainder of 2012 and all of 2013. They will be required to complete the additional requirements to qualify for Preferred Rates in subsequent years.

16. What if I experience a qualified status change and need to enroll in Citizens Medical Plan?

If you experience a qualified status change in 2012, you will receive Preferred Rates for the remainder of 2012 if you completed the HealthQuest Profile and Healthy Living Program by September 20, 2011.

If your qualified status change involves the addition of a spouse to your medical coverage due to marriage, and you completed the HealthQuest Profile and Healthy Living program prior to September 20, 2011, you will receive the preferred pricing for 2012. Your spouse will be required to complete the HealthQuest Profile within 75 days of the date of marriage to receive Preferred Rates beginning the first pay of the month following 75 days after the marriage.

If the marriage takes place prior to June 2, 2012, your spouse will also be required to complete a Care Plan Form with their physician by September 20, 2012 to receive Preferred Rates in 2013.

17. What if I opted-out of the medical coverage for 2012 but want to enroll for 2013 – how do I qualify for Preferred Rates?

First, make sure you complete the HealthQuest Profile each year, prior to the September 20th deadline. Then if you elect medical coverage during an annual enrollment period, you and/or your spouse will have 90 days from the effective date of your coverage to have your physician complete a Care Plan form. Once the bank is notified that your Care Plan form has been received and you also completed the previous year's HealthQuest Profile, you will receive Preferred Rates on the first paycheck that is administratively feasible.

18. Does the score I receive when I complete my HealthQuest Profile have an impact on my medical plan contributions?

No, the score is to aid you in determining your own health and fitness level and provide feedback on areas for health and lifestyle improvement.

In addition, the information you supply when completing your HealthQuest Profile is completely confidential. No one at Citizens has access to your responses or results.

19. Is participation in the CBFit4 Life Wellness program (including Preferred Rates) mandatory?

Studies have shown that participation in a wellness program, over time, can reduce health care costs by up to 26%. This impacts all of us; so it only makes sense for both you and your enrolled spouse to participate in the wellness program. As an incentive to participate, you receive Preferred Rates on your medical plan contributions. The choice to participate in the wellness program and Preferred Rate activities are up to you and your spouse/domestic partner.

20. I completed a HealthQuest Profile in 2011; do I need to complete one in 2012?

Yes, completion of the HealthQuest Profile is an annual event. It will help you gauge your wellness progress and assist you with determining areas needing improvement. Completion of an annual HealthQuest Profile is also one of the requirements for obtaining Preferred Rates.

21. How do I log into the CBFit4Life Wellness site?

If you are insured in Citizens medical coverage through HealthPlus, all you need to do is register on www.healthplus.org/citizens.aspx using your HealthPlus subscriber number on your member ID card. This number starts with an "H" and will end with the two digits next to your first name on the card. For example: H0123456701. Your

spouse will need to create their own username and password following the same procedure.

If you have opted out of HealthPlus coverage through Citizens, you must be assigned a username and password to log into healthplus.org/citizens.aspx. You may request a username and password for yourself and/or your spouse (if you have not done so previously) by emailing cbfit4life@citizensbanking.com. You will then receive your username and password via the US mail within 7-10 business days. Your username will come first and a separate letter will come second with your password.

For additional assistance - follow the directions posted on the HR4U Portal>CBFit4Life>[How to Log in and Complete the HealthQuest Profile](#).

22. Do I need to pay for my blood work to obtain my biometric numbers for completion of my HealthQuest Profile?

HealthPlus members: Preventive blood work is a 100% covered benefit as long as it is done at an in-network laboratory. However, there may be an office co-pay associated with seeing your physician as you must obtain a blood work order from your physician prior to going to a HealthPlus approved lab.

Also, if your blood is drawn at your doctor's office and sent to a lab that is not in-network, deductibles and co-insurance will apply.

Non-HealthPlus members: Contact your insurance provider for instructions and costs.

Note: The purpose of the biometric numbers is to create a more accurate HealthQuest Profile for you. **Obtaining your blood work is optional, but recommended if you have not had it completed in the past 1 – 2 years.**

23. How do I find out if a lab participates with my insurance?

To find a lab that participates with HealthPlus, visit www.healthplus.org/citizens.aspx and view the provider directory. If you do not carry HealthPlus, contact your insurance provider.

24. What do I have to do to get entered into all the drawings?

You need to complete your annual HealthQuest Profile (HQP). This is required for entry into the drawings, and it is worth 5 points. For challenge drawings, you must meet the specific requirements for a particular challenge to be eligible for the drawing. Refer to the current CBFit4Life Program Document (found on the HR4U Portal.CBFit4Life) for more details.

In addition, to be entered in the Grand Prize Drawing, you must earn at least 60 wellness credits by December 10, 2012. For a complete list of activities and point value, see the 2012 CBFit4Life Program Description.

25. Will participating in CBFit4Life affect my employment or medical coverage?

Absolutely not! The CBFit4Life wellness site is administered by HealthPlus. No personal information or data is shared with Citizens.