



*Creating a culture of health*

# Wellness Incentive Program Handbook

**Effective Program Year Beginning  
November 1, 2016**

## Table of Contents

<i>Program Overview</i> .....	3
<i>Program Eligibility—Phase 1</i> .....	4
Step 1: Annual Biometric Screenings .....	4
Step 2: HRA- Health Risk Assessment .....	4
Step 3: Health Coaching .....	5
<i>Earning WIN points—Phase 2</i> .....	5
Zero Risk Factors-30 points .....	5
Milestone Preventative Screens-25 points .....	6
Wellness Exam-20 points .....	6
Annual Dental Exam-20 points .....	6
Complete eLearning Lessons-30 points .....	6
Health and Fitness Trainings-15 points .....	6
Challenge Programs-25 points .....	6
Fitness-Bonus Testing-30 points .....	6
Use of Fire/Police Fitness Centers, Rec Center Track or Home Gym-20 points .....	7
Gym Membership-20 points .....	7
External Nutrition and Fitness Programs-20 points .....	7
Organized Run / Walk (5K, 10K, Half Marathon, etc.)-10 points .....	7
<i>Additional Program Information</i> .....	7
Form Location .....	7
Form Submission Deadline .....	8
Points Needed to Earn Incentive .....	8
New Employees and Employees Hired Between Enrollment Periods .....	8
Current Employees Who Are New to the WIN Program .....	8
Current Employees Who Are New to the City’s Healthcare Plan (Open Enrollment) .....	9
Adding a Spouse as Primary to an Employee’s Health Insurance .....	9
Unique Circumstances .....	9
Employees WIN Committee .....	10
<i>Commonly Used Terms</i> .....	11
<i>Appendix A: WIN Points Summary Chart</i> .....	12
<i>Appendix B: Milestone Screening Chart</i> .....	13

## ***Program Overview***

### **Mission:**

*To create a culture of health among employees and spouses by providing an incentivized Wellness Initiative Program (WIN) that promotes preventative care and healthy lifestyle choices.*

The City of Highland Park Employees Wellness Initiatives (WIN) program is a benefit available to full-time employees and spouses who utilize the City's health insurance for their primary healthcare coverage. The program is voluntary and will be made available for enrollment annually for existing employees and at other times as determined by the City. Employees covered by a collective bargaining agreement may not be eligible for the benefit and should consult the bargaining agreement to determine eligibility.

The WIN program is set up in two phases. In Phase 1, employees and spouses who are primary on an employee's insurance will complete a biometric screening, to include biometric measurements. The information from the biometric screening and Health Risk Assessment, to be done at or after the screening, will determine whether employees or spouses have health risk factors that can lead to cardiovascular disease or diabetes. Participants will be screened for the following risk factors:

- BMI (Body Mass Index) or Body Composition
- Blood Pressure
- Fasting Blood Sugar or Glucose
- Triglycerides
- HDL
- Nicotine Usage

Participants will be required to complete a designated amount of health coaching sessions based on the number of risk factors that are determined from the screening. An outside vendor selected by the City will administer the HRA, biometric screening and health coaching sessions. The vendor will be in compliance with HIPAA regulations regarding the confidentiality of health information of participants in the program. Upon completion of the annual screenings, the City will receive aggregated information providing an overview of the employee group results. This information will be utilized by the City to assess program effectiveness and overall health trends over time. No individual data will be received in the program summary report and there is no cost to participate in the program. To be eligible to earn WIN points, employees and spouses who receive their primary health insurance coverage through the City are required to complete phase 1 of the program which includes the HRA, biometric screening and coaching sessions. Employees and spouses who complete Phase 1 are then required to complete Phase 2 of the WIN program.

In Phase 2, employees are required to participate in a variety of health activities to earn points toward a discount off their insurance premium. Employees who do not have a spouse primary on their insurance are required to earn 100 points to receive the 10% insurance tier or 50 points for the 5% insurance tier. Employees who have a spouse as primary on their insurance are required to earn 150 points to receive the 10% insurance tier and 75 points for the 5% insurance tier. Employees who have a spouse as primary on their insurance may elect to complete all the required points themselves.

## ***Program Eligibility—Phase 1***

### **Step 1: Annual Biometric Screenings**

The biometric screening will take place in February and includes a blood draw by venipuncture and biometric measurements.

#### **Venipuncture Blood Draw:**

A venipuncture blood draw will provide employees with a full lipid panel (total cholesterol, HDL, LDL, Triglycerides), full chemistry panel, fasting glucose, and complete blood count (CBC) with differential. Lab results are confidential and will be sent to the employee's home via mail; results will also be available online. Employees or spouses have the option of bringing in their own blood work to the screening. The blood work must be within 90 days prior to the screening date and include a full lipid profile with glucose. Participants who bring in their blood work will still be required to complete the biometric measurements portion of the screening.

#### **Biometric Measurements:**

At the time of the screening, employees and spouses will be required to have their biometric measurements completed. The biometric measurements include:

- Height
- Weight (BMI is calculated off height and weight)
- Waist Circumference
- Body Composition
- Blood Pressure

### **Step 2: HRA- Health Risk Assessment**

Participants will have the ability to complete their HRA on the day of the screening or at a later date. Paper format is also available to all participating employees and spouses.

Subsequent to completing the questionnaire, participants will receive a comprehensive health assessment report which will include a wellness score and recommendations on what employees are doing well and what areas of health and wellness may need improvement. The information from the biometric screening along with the information obtained from the HRA will stratify participants into a low, medium or high risk category.

This stratification assignment and lab results are reviewed by the City's vendor and a risk category is assigned. Confidential health information will not be released to the City of Highland Park. As previously stated, the City will only receive aggregate information providing an overview of the employee group results. Individual lab reports on employees or spouses will not be reported to the City. Upon completion of the testing, the City of Highland Park will receive a participant listing from the vendor indicating if a blood sample was collected from a particular employee or spouse. This information will be used to determine completion of the blood draw and determination of any required coaching sessions.

### Step 3: Health Coaching

Based on the number of risks identified in the HRA and biometric screening, an employee or spouse may be required to complete up to 6 required coaching sessions before the deadline date of October 31. These sessions must occur every other week to provide enough time to put in place healthy measures as discussed during the session.

The following risk factors will determine the amount of coaching sessions:

- 0 to 1 risk factors—no sessions required
- 2 risk factors—3 sessions are required (must begin the last week in September to meet program deadline)
- 3 or more risk factors—6 sessions required (must begin the second week in August to meet program deadline)

Health Coaching is provided by the City’s vendor to motivate, and engage employees and spouses to make lifestyle changes that will result in an improvement in health, especially toward risks that were identified in the HRA or health screening. Health coaches will be available to accommodate the variety of shift schedules within the City.

Additionally, employees or spouses engaged in coaching will have access to an online platform that offers educational modules on exercise and nutrition and includes daily logs and diaries, as well as a page to send messages between coach and employee or spouse.

### *Earning WIN points—Phase 2*

The second phase of the WIN program requires participants to earn points from November 1 to October 31. The WIN points accumulated throughout the current program year will be utilized to calculate the Employees WIN tier for the following calendar year. For example, points earned in the program year November 1, 2014 – October 31, 2015 will be applied toward an insurance premium discount in calendar year 2016.

An employee will receive the maximum incentive of the 10% tier, if the employee completes Phase 1 and earns 100 points or 150 points if a spouse is primary on the employee’s insurance. See chart below:

	<b>SINGLE</b>	<b>WITH SPOUSE</b>
Points Needed to Earn 10%	100	150
Points Needed to Earn 5%	50	75

Points can be earned by participating in the following health initiatives offered by the City:

#### **Zero Risk Factors-30 points**

To create a culture of health, the City recognizes the impact peer influence has when it comes to adopting healthy behavioral changes. Therefore, 30 points will be given to employees and spouses who participate in the WIN program and have zero risk factors based off of their biometric screening results.

### **Milestone Preventative Screens-25 points**

The City encourages preventative care and encourages employees and spouses to screen for certain preventative screens depending on their gender, age and risk factors designated by a physician. Employees and spouses who are at age milestones (see WIN Milestone chart for a guide), or with physician recommendation, may earn a maximum of 25 WIN points for participating in recommended preventative screens. To obtain credit, employees and spouses must submit the appropriate WIN Preventative Screen form, signed by their physician, to Human Resources. Forms are available on the HP\_Share drive or from Human Resources. Points will be allotted in the year the screening takes place. For example, if a participant has a Mammogram in 2016, then she would be eligible to receive 25 points for 2016.

### **Wellness Exam-20 points**

Employees and spouses who obtain a wellness or physical exam will be awarded a maximum of 20 WIN points per program year. To obtain credit, employees must submit the appropriate WIN Physical form, signed by the examining physician, to Human Resources. The exam must be completed between November 1 and October 31 of the program year to receive credit. Forms are available on the HP Share drive or from Human Resources. Employees in certain specialized assignments are required to undergo an annual physical due to the nature of their assignment (*e.g.* confined spaces requirements). The health examination criteria specified in the 2006 Health and Physical Evaluation Program as developed by the Fire Department for annual and comprehensive physical exams has been determined to be an acceptable alternative to the Bi-Annual Physical. Submission of a completed form will still be required.

### **Annual Dental Exam-20 points**

Employees and spouses who participate in an annual preventative dental checkup will earn a maximum of 20 WIN points per program year. To obtain credit, participants must submit the appropriate WIN Dental form, signed by the examining Dentist, to Human Resources. Forms are available on the HP\_Share drive or from Human Resources.

### **Complete eLearning Lessons-30 points**

Employees and spouses can log into the WIN website <https://advocatehealth.hpn.com/> to complete eLearning Lessons on various health topics. Each lesson is 5 points for a maximum of 30 points.

### **Health and Fitness Trainings-15 points**

Employees or spouses who attend City health or fitness trainings, to include Lunch and Learns, will receive 15 points per training. To receive the full amount of points, employees or spouses must attend the entire training and sign in is required.

### **Challenge Programs-25 points**

At minimum, there will be 4 health challenges employees or spouses can participate in per program year. Each challenge will last 4 to 8 weeks and participants will receive at minimum 25 points for each challenge.

### **Fitness-Bonus Testing-30 points**

The Fitness Bonus Program is a distinct City program. The City of Highland Park Employee Handbook describes the Fitness Bonus Program and the opportunity for employees to earn paid time off for achieving specific targets related to the 75<sup>th</sup> percentile of the Cooper Institute Standards. However, employees who attempt to achieve the Fitness Bonus testing standards will receive credit through the Employees WIN program, regardless of their ability to meet the prescribed standards. Employees may receive 10 WIN points (maximum 30 points) for each of the three testing opportunities per program year. To obtain credit, employees must submit a completed WIN Fitness Bonus form to

Human Resources. Forms are available on the HP\_Share drive or from Human Resources. Employees who wish to receive credit for the Employees WIN Fitness Bonus Testing opportunity, but are not able due to a medical condition should contact Human Resources.

### **Use of Fire/Police Fitness Centers, Rec Center Track or Home Gym-20 points**

Employees or spouses who use the Fitness Center located at the Fire Station; Police employees who use the Police Fitness Center located in the Police Department, employees or spouses who walk on track at the City of Highland Park's Recreational Center or use a home gym will receive 2 points per visit; the maximum points an employee or spouse can receive per program year is 20 points. Sign in is required at all City sites and employees must sign a City consent form prior to using the Fitness Center facility. For those using a home gym, an affidavit can be found on HP Share or be provided by the Human Resources department.

### **Gym Membership-20 points**

Employees or spouses who have an active gym membership will receive 20 points per program year. Proof of gym membership must be submitted to Human Resources.

### **External Nutrition and Fitness Programs-20 points**

Employees and spouses who participate in an external weight loss or nutrition program such as Weight Watchers or work with a Nutritionist will receive a maximum of 20 points per program year. Employees or spouses who participate in any league, or club, such as a running group, will also receive a maximum of 20 points per program year. Participants may only receive 20 points for participating in one of the programs. For example, an employee who joins Weight Watchers and is in a volleyball league may only receive 20 points for one of the activities. Participants must show proof of participation to Human Resources to receive credit.

### **Organized Run / Walk (5K, 10K, Half Marathon, etc.)-10 points**

Employees or spouses who submit a copy of a race bib or registration confirmation can earn 5 points per run / walk up to 10 points. City sponsored races cannot be used to earn points in this category.

## ***Additional Program Information***

### **Form Location**

For the convenience of employees, program forms, information, and details are located in the **HP\_Share/Human Resources/WIN folder**. Employees who have difficulty locating forms or do not have access to the share drive may contact either the support staff within their department or Human Resources for assistance obtaining forms. Completed forms may be submitted to the Human Resources via email (scanned copies are acceptable), faxed to Human Resources at 847-433-2940, or sent via inter-office mail. Employees are encouraged to retain copies of all documents submitted for program credit.



### **Form Submission Deadline**

All program documents must be completed by October 31, however; employees have until November 4 to submit their forms to Human Resources. For example, an employee who completes a wellness exam in December 2015 may submit the signed and dated form any time between November 1, 2015 and November 4, 2016. In no circumstance will a form be used for credit over two plan years. WIN points accumulated by the current year will be utilized to calculate the Employees WIN tier for the following calendar year.

### **Points Needed to Earn Incentive**

An employee without a spouse who is primary on his or her insurance plan is required to earn 100 points to receive the maximum incentive tier of 10%. An employee with a spouse who is primary on his or her insurance is required to earn 150 points to receive the maximum incentive tier of 10%. Employees who earn 50 points and have no spouse primary on their insurance will receive the 5% tier discount. Employees who have a spouse primary on their insurance, and receive 75 points, will receive the 5% tier discount.

### **New Employees and Employees Hired Between Enrollment Periods**

Employees who are new hires and employees who become eligible to participate in the WIN program will be provided an opportunity to participate in the Employee WIN program. New hires have 60 days to complete the biometric screening portion of the program to be eligible to participate in the WIN program; otherwise the employee must wait until the next Open Enrollment period to enroll in the program. An employee may choose to complete the biometric screening through the City's vendor or complete their screening through their primary care physician. Both the employee and spouse (if primary) must participate in Phase 1 to receive credit. Once Human Resources receives confirmation the employee or spouse completed the screening, Human Resources will notify the Finance Department and credit the employee with the 10% WIN tier. The employee or spouse is then expected to complete Phase 2 of the program prior to the end of the program year (October 31.)

If an employee is hired or becomes eligible after September 1, the employee may contact Human Resources to request an extension to complete Phase 2 if needed. If an employee is hired or becomes eligible after November 1, the employee can either wait until the February biometric to begin earning the 10% WIN credit or follow the 60 day process as listed above. The WIN Credit will remain in effect for not less than 6 months and no more than 12 months while the employee works toward earning the WIN Points for the Credit. Thereafter, the employee will be on the same cycle as the Employees WIN Plan Year.

### **Current Employees Who Are New to the WIN Program**

Current employees who are actively enrolled in the City's Health insurance and want to enroll in the WIN program for the first time can earn current year credits once the February biometric screening and Health Risk Assessment are complete. Once Human Resources receives confirmation the employee or spouse completed the screening, Human Resources will notify the Finance Department and credit the employee with the 10% WIN tier. The employee or spouse is then expected to complete Phase 2 of the program prior to the end of the program year (October 31.) WIN points may be earned beginning on the first day of the new WIN program year (November 1.) Thereafter, the employee will be on the same cycle as the Employees WIN Plan Year.



### **Current Employees Who Are New to the City's Healthcare Plan (Open Enrollment)**

Current employees who are signing up for the City's Health insurance for the first time during open enrollment can earn current year credits once the February biometric screening and Health Risk Assessment are complete. Once Human Resources receives confirmation the employee or spouse completed the screening, Human Resources will notify the Finance Department and credit the employee with the 10% WIN tier. The employee or spouse is then expected to complete Phase 2 of the program prior to the end of the program year (October 31.) WIN points may be earned beginning on the first day the new insurance plan takes effect (January 1.) Thereafter, the employee will be on the same cycle as the Employees WIN Plan Year.

### **Adding a Spouse as Primary to an Employee's Health Insurance**

If an employee has a qualifying event such as a marriage, loss of his or her insurance, etc., the employee may add his or her spouse as primary to his or her insurance. The employee's current WIN incentive would not be impacted, however; the spouse would have 60 days from enrollment to complete the blood screening and HRA. The spouse is then expected to complete his or her coaching (if applicable) and Phase 2 of the program prior to the end of the program year (October 31.) If a spouse is added as primary to an employee's health insurance after September 1, the employee or spouse must contact Human Resources to request an extension to complete Phase 2 if needed. Note the amount of points to earn the highest incentive tier of 10% for the following program year would increase from 100 points to 150 points. The employee may elect to achieve the entire amount of points him or herself or the spouse may contribute by participating in Phase 2 of the program.

### **Unique Circumstances**

The City recognizes that there may be unique situations that arise which may impact an employee's or spouse's ability to participate in the program.

The annual biometric screening will be scheduled in the month of February. In the event of an illness or another circumstance beyond the employee or spouses control which prevents him or her from attending one of the screening days, the employee may request consideration for a separate appointment with the City's vendor. The employee should submit a request for consideration in writing no later than ten business days after the regularly scheduled blood screening event. The letter should detail the circumstances surrounding the incident beyond the employee and spouse's control in sufficient detail. Supporting documentation is strongly encouraged. Human Resources will consider the request and forward a written recommendation with the employee's original waiver request to the City Manager within seven business days of receipt of the request. The City Manager will provide the employee and Human Resources with a written decision within 10 business days of receipt of the recommendation. After approval, the employee or spouse will have 60 days from the approval date to complete the blood draw and HRA portion of Phase I of the program.

The City may also hold a wellness fair on an annual basis. Employees are highly encouraged to attend, however; attendance is not mandatory. The wellness fair, if held, will provide employees and spouses the opportunity to earn up to 40 WIN points and serve as an opportunity to learn about topics pertaining to health and wellness.

The employee's spouse must complete Phase 1 of the program; however the employee may earn the entire amount of points to earn the maximum incentive tier of 10%. In the event the spouse of an employee, who receives primary health insurance coverage from one of the City's healthcare plans,

completely refuses to participate in the Employees WIN program, the employee may request consideration of a participation waiver for the spouse. The waiver will only be available if the spouse refused to participate in all phases of the program. If the spouse initiated participation during open enrollment and then stopped participating, a waiver will not be granted. The employee should submit a request for consideration in writing no later than ten business days after the regularly scheduled blood screen event. Human Resources will consider the request and forward a written recommendation with the employee's original waiver request to the Deputy City Manager within seven business days of receipt of the request. The Deputy City Manager will provide the employee and Human Resources with a written decision within 10 business days of receipt of the recommendation. If a waiver is granted, the employee would be eligible to earn the maximum WIN incentive tier of 5%.

If the spouse has a medical condition for not participating in the screening, then an employee may request in writing a waiver for the employees' spouse to not participate. To request a waiver, the employee should submit a letter to Human Resources explaining the circumstances no later than ten business days after the regularly scheduled blood screen event. Human Resources will consider the request and forward a written recommendation with the original waiver request to the Deputy City Manager within seven business days of receipt of the request. The Deputy City Manager will provide the employee and Human Resources with a written decision within 14 days of receipt of the recommendation. If a waiver is granted, the employee would be eligible to earn the maximum WIN incentive tier of 10%.

### **Employees WIN Committee**

In an effort to continue gathering employee feedback and to continually improve the Employees WIN Program, an Employees WIN Committee exists and consists of representatives from each of the departments and meets on a quarterly basis. Human Resources may assemble the WIN Committee more frequently if needed.

There may be unanticipated situations that arise and therefore may not be addressed in the Program Handbook. Accordingly, the Program Handbook is not intended to be a contract, rather a guideline for the Employees WIN Program which may be modified as necessary. Employees with suggestions to improve or enhance the program are encouraged to contact either their WIN Committee representative or Human Resources.

## ***Commonly Used Terms***

**Fitness Bonus Program** – This term describes a benefit offered to City of Highland Park employees and is described in the Employee Handbook. The Fitness Bonus Program allows employees to earn paid time off for achieving the 75<sup>th</sup> percentile of the Cooper Institute Standards.

**Open Enrollment** – The Open Enrollment period for the Employees WIN program will be announced annually and generally be offered within the first quarter of each year.

**Plan Year** – The Plan Year runs from November 1 through October 31 of each year. The 2016 Plan Year is the period November 1, 2016 through October 31, 2017.

**WIN Committee** – An employee-based committee established to solicit feedback, suggestions, and conduct research regarding the Employees WIN program. Committee members will consist of volunteers from each of the City departments and the Highland Park Public Library who will meet on a quarterly basis. Human Resources will chair the Committee.

**WIN Points** – Those points an employee who is eligible for the program may earn by completing certain actions.

*The **WIN** program is intended to achieve our vision of enhancing the lives of the City of Highland Park employees and their spouses by providing them the health information, resources and the ongoing support intended to improve their health. In an effort to achieve our goals, the program is designed to enable the employee's easy access to information in an understandable format. The program format allows ample time to participate in all facets of the program. If, due to a medical condition or other reason, it is unreasonably difficult for the employee or spouse to achieve the standards for the reward under this program, or if it is medically inadvisable to attempt to achieve the standards for the reward under this program, please contact Human Resources who will work with the participant to develop another way to qualify for the reward.*

## Appendix A: WIN Points Summary Chart

Phase 1-Program Eligibility					
ACTIVITY	POINTS EARNED	PROGRAM GUIDELINES	EMPLOYEE	SPOUSE	FINAL DATE TO EARN WIN POINTS
Biometric Screening	N/A	<b>Required</b> - Will be administered by wellness vendor.	✓	✓	February 2017
Health Risk Assessment (HRA)	N/A	<b>Required</b> - Will be administered by wellness vendor.	✓	✓	October 31, 2017
Coaching Sessions	N/A	May be <b>required</b> - Coaching will be determined by risk factors from HRA & Biometric Screening.	✓	✓	October 31, 2017
Phase 2-Earning WIN Points					
Points Needed to Earn 10% Single 100 or with Spouse 150 Points Needed to Earn 5% Single 50 or with Spouse 75					
Zero Risk Factors	30	Employees or spouses can earn 30 points for zero risk factors based on biometric screening results.	✓	✓	October 31, 2017
Milestone Screening	25	Employees or spouses will earn 25 points for any required screening; only employees who fall into the age requirement or risk factors are eligible.	✓	✓	October 31, 2017
Wellness Exam	20	Employees or spouses who complete a physical will earn 20 points; must submit physical form to receive credit.	✓	✓	October 31, 2017
Dental Visit	20	Employees or spouses will receive 20 points for a dental visit; must submit dental form to receive credit.	✓	✓	October 31, 2017
Complete eLearning Lessons	30	Access the WIN website to complete eLearning lessons on various topics. Employees or Spouses will receive 5 points per lesson.	✓	✓	October 31, 2017
Health and Fitness Trainings	15	Employees will receive 15 points per training attended; sign in is required to receive points. There are a minimum of 4 trainings per program year.	✓	✓	October 31, 2017
Health Challenge Programs	25	Employees or spouses can earn 25 points after completing a challenge. There are a minimum of 4 challenges per program year.	✓	✓	October 31, 2017
Fitness Bonus Tests	30	Employees are not required to pass to earn points; 10 points will be awarded per test—3 test limit.	✓	✓	October 31, 2017
Use of Fire/Police Fitness Center, Rec Center Track or Home Gym	20	Employees or spouses will receive 2 points per visit up to 10 visits (Police station is only available to Police Employees); sign in or affidavit is required to receive points.	✓	✓	October 31, 2017
Gym Membership	20	Employees or spouses will receive 20 points if they have an active gym membership; proof of membership is required.	✓	✓	October 31, 2017
External Nutrition or Fitness Programs	20	Employees or spouses will receive 20 points if they belong to a nutritional program or fitness league/group.	✓	✓	October 31, 2017
Organized Run / Walk (5K, 10K,	10	Employees or spouses who submit a copy of a race bib or registration confirmation can earn 5 points	✓	✓	October 31, 2017

Half Marathon, etc.)		per run/walk up to 10 points. City sponsored races cannot be used to earn points in this category.			
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### Appendix B: Milestone Screening Chart

<b>MILESTONE PREVENTATIVE SCREENS</b>			
<b>Health Screen</b>	<b>Gender</b>	<b>Age</b>	<b>Note</b>
Abdominal Aortic Aneurysm	Men	60	Men who have ever smoked
Breast Cancer (screening)	Women	40	Every two years
Cervical Cancer	Women	21-65	Or within the onset of sexual activity Screen every 3 years Or considered high risk
Colorectal Cancer	Men and Women	50	Every 5-10 years
Osteoporosis	Women	65	As recommended by doctor
	Men and Women	60	If considered high risk

Information obtained in original form: in Life Course Chart from [http://www.benefitcounselingassociates.com/wp-content/uploads/2013/04/life\\_course\\_chart\\_adults.pdf](http://www.benefitcounselingassociates.com/wp-content/uploads/2013/04/life_course_chart_adults.pdf)

Please note that frequency of preventative screenings as well as high risk factors should be determined between you and your physician.