



Interested new employees should notify HR if they plan to enroll in the Wellness Incentive Program (WIN). New hires have **60 days** from the date of hire to complete their biometric screening OR can wait until the following calendar year's enrollment period. The biometric screening can be completed during the annual biometric screening event (February) or through an outside primary care physician.

The Biometric Screening is "Step 1" in the process. Once Human Resources receives confirmation the employee (and spouse, if applicable) has completed the screening, they will notify the Finance Department and credit the employee with the 10% WIN tier (highest savings). This savings will carry through to the end of the current calendar year. Savings will not take effect until the biometric screening is completed.

To qualify for the savings for the *next* calendar year, the employee should complete the HRA, coaching calls (if applicable), and earn the required points. Points are always earned for savings eligibility in the *next* calendar year. *Example:* 100 points earned in 2021 are counted towards 2022 savings eligibility.

- **Step 1:** Complete the Biometric Screen
- **Step 2:** Take the HRA- Health Risk Assessment Survey Online
- **Step 3:** Complete Health Coaching Calls (if needed)
- **Step 4:** Earn points towards the following WIN year

### Understanding the Savings

The standard bi-weekly premium an employee pays is based on a **% of the full cost** of the insurance. The rate can be 12%, 14%, or 16% based on your compensation band. When you participate in the Wellness Incentive Program (WIN), the City *reduces* this rate 10 percentage points (10% tier) or 5 percentage points (5% tier) based on participation level.

#### **Without Discount**

Salary Band	Single	Family (+1, +2, +3, etc.)
\$25,000 - \$49,999.99	12%	13%
\$50,000 - \$89,999.99	14%	16%
\$90,000+	16%	17%

#### **With Discount**

Salary Band	Single		Family (+1, +2, +3, etc.)	
	5% Reduction	10% Reduction	5% Reduction	10% Reduction
\$25,000 - \$49,999.99	7%	2%	8%	3%
\$50,000 - \$89,999.99	9%	4%	11%	6%
\$90,000+	11%	6%	12%	7%

The savings can be **significant!** In our example below, the employee reduced his bi-weekly premium by 83%.

*Example:* John Doe elects the PPO Plus Insurance option at a 2021 full cost of \$9,495.72 per year (\$365.22 per pay period). John falls into Salary Band 1, which means his standard rate is 12% of the full cost (\$43.83 per pay period). Enrollment in the WIN program at the highest savings tier reduced John's bi-weekly premium payroll deduction from \$43.83 to just \$7.30!

Full Rate Per Year	\$ 9,495.72
Full Rate Per Bi-Weekly Pay Period	\$ 365.22
Employee Cost Per Pay Period	\$ 43.83
Employee Cost Per Bi-Weekly Pay Period with 10% WIN Reduction	\$ 7.30

<p><b>New Hire</b></p> <table border="1" data-bbox="103 344 586 443"> <thead> <tr> <th>Hired After</th> <th>But Before</th> </tr> </thead> <tbody> <tr> <td>February Biometric</td> <td>September 1</td> </tr> </tbody> </table>	Hired After	But Before	February Biometric	September 1	<p><b>Option 1:</b> Complete the Biometric <b>within 60 days</b> of start date for immediate 10% tier upon receipt of results. Complete the HRA and points by October 31 (end of current WIN year) for participation the following year.</p> <p><b>Option 2:</b> Wait until the next <b>February Biometric event</b> to enroll. 10% tier will be granted upon receipt of results. Complete the HRA and points by October 31 (end of next WIN year) for participation the following year.</p>
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February Biometric	September 1				
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Hired After	But Before				
November 1	February Biometric				
<p><b>Current Employee</b> New to WIN Program</p>	<p>Wait until the next <b>February Biometric event</b> to enroll. 10% tier will be granted upon receipt of results. Complete the HRA and points by October 31 for participation the following year.</p>				
<p><b>Current Employee</b> New to City's Healthcare Plan</p>	<p>Wait until the next <b>February Biometric event</b> to enroll. 10% tier will be granted upon receipt of results. Complete the HRA and points by October 31 for participation the following year.</p>				
<p><b>Adding a Spouse</b> Before September 1</p>	<p>Spouse must complete the Biometric <b>within 60 days</b> of start date for immediate 10% tier upon receipt of results. Complete the HRA and points by October 31 for participation the following year.</p>				
<p><b>Adding a Spouse</b> After September 1</p>	<p>Spouse must complete the Biometric <b>within 60 days</b> of start date for immediate 10% tier upon receipt of results. Complete the HRA and points by October 31 for participation the following year.*</p> <p><i>*Can request an extension from Human Resources to complete points for current year. Will then need to begin earning points for the next WIN year once current year points are complete.</i></p>				