



2010 *Healthy Habits* Cash Incentive Program

Changes for 2010

- The official *Healthy Habits* year will change in 2010 to coincide with Calvin's fiscal year: July 1-June 30.
- The first six months of 2010 will consist of two "transition quarters"

Transition Quarters:

TQ1: January-March

TQ2: April-June

\$75 Incentive Requirement:

Earn two *Healthy Habits* credits (see list below)

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New *Healthy Habits* Year:

Q1: July-September 2010

Q2: October-December 2010

Q3: January-March 2011

Q4: April-June 2011

\$75 Incentive Requirement:

Complete Priority Health's online questionnaire

Earn two *Healthy Habits* credits (see list below)

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Be up-to-date on the physical exam requirement

Be complete on one of four PH "lifestyle" modules

Earn one additional *Healthy Habits* credit (see list below)

Transition Quarter Prerequisite

1. You must be enrolled in Priority Health's medical insurance through Calvin College.

2010-2011 Prerequisites (beginning July 1, 2010).

1. You must be enrolled in Priority Health's medical insurance through Calvin College.
2. You must complete the online health questionnaire, which is the first requirement of **Priority Health's HealthbyChoice** program. Your HealthbyChoice status can be checked at www.priorityhealth.com after July 1, 2010.

Amount of Incentive

- Cash incentives can total \$300 annually if you meet the minimum requirements for all 4 quarters.
- Incentives are paid quarterly. Earned incentives of \$75 each quarter are added to paychecks in the month following the end of each quarter (April, July, October and January).

New this Year

Cashless Class Payment

Beginning sometime in March, all *Healthy Habits* exercise class fees for employees will automatically be deducted from your paycheck. Unless noted during registration confirmations, deductions will generally be applied following the second week of class. Look for additional information in March.

Use Your Cash Incentive for *Healthy Habits* Classes

Beginning in "Transition Quarter 2" (TQ2), you will have an opportunity to choose to use some or all of your incentive dollars to pay for *Healthy Habits* exercise classes. One advantage of choosing this option would be that your incentive dollars are applied to class fees *prior* to taxes.

"Bank" Your Cash Incentive for Up-coming *Healthy Habits* Trips

More information will be sent out later this year regarding this option.

HEALTHY HABITS CREDITS – What Qualifies in 2010?

Participate in as many activities as you want. Fulfill requirements in each quarter to receive your quarterly incentive. With *Healthy Habits* sponsored events (classes, seminars, etc.) your participation is automatically recorded. For qualifying activities completed on your own, submit a “General Activity Tracker” (available at www.calvin.edu/go/healthyhabits) at the end of each quarter for each activity.

One Credit Options:

- Participate in a *Healthy Habits* challenge such as a pedometer challenge, fitness challenge, nutrition challenge or “Hold It for the Holidays.” New health challenges are announced each semester. (Participation in a challenge is automatically recorded in your *Healthy Habits* Record).
- Participate in a structured *Healthy Habits* activity class such as Yoga, Spinning, Ball & Bands, Water Aerobics, etc. (automatically recorded).
- Take a structured activity class at a location other than Calvin (email *Healthy Habits* with the details following the completion of the class).
- Work out regularly (at least twice a week) in Calvin’s Fitness Center (automatically recorded).
- Work out regularly (at least twice a week) on your own. Document your activities using the “General Activity Tracker” available on the *Healthy Habits* website.
 - Workout regularly at a local health club (such as MVP).
 - Participate in a regular physical activity program on your own (jogging, biking, swimming, racquetball, rock climbing, etc.).
 - Participate regularly in a *Healthy Habits*-sponsored faculty/staff sports program such as volleyball, basketball, soccer or tennis.
 - Bike or walk to and/or from work at least two times per week for at least six weeks.
- Complete a *Healthy Habits*-sponsored screening, such as cholesterol and/or blood pressure. Screenings will be offered periodically as budget allows (automatically recorded).
- Complete four Personal Training sessions with a *Healthy Habits* Student Trainer, or complete a “Personal Training Plus” series (automatically recorded).
- Participate in Calvin’s Weight Watchers @ Work program (automatically recorded), OR participate in a community WW program (email details to *Healthy Habits* for credit).
- Be a *Healthy Habits* “Ambassador” or Wellness Committee member.
- Documented weight loss of 10%, maintained for at least two months (email details to *Healthy Habits* for credit).
- Quit smoking and stay smoke-free for 6 month or more.
- Complete a Physical Exam every other year. Physicals, regardless of the quarter in which they are completed, count as one credit in the 4th quarter (April-June 2011).

Half (1/2) Credit Options (unless noted, email completion details to *Healthy Habits* for credit):

- Participate in a fun run, triathlon, or fund-raising walk. Credit will be given for up to two runs/walks per quarter. Send copy of race bib to *Healthy Habits*.
- Participate in a Calvin Outdoor Recreation and Education (CORE) program, such as kayaking, biking or rock climbing. These opportunities will be announced when available.
- Obtain CPR/AED/first aid certification or re-certification.
- Attend a *Healthy Habits* seminar, workshop or lunch-n-learn. Credit will be given for up to two seminars per quarter (automatically recorded).
- Complete a routine dental checkup/cleaning.
- Complete a preventive mammography or colonoscopy procedure.
- Complete a comprehensive eye exam from an ophthalmologist or optometrist.
- Obtain a flu shot or other preventive immunization.
- Participate in a one-time, special *Healthy Habits* activity or event, such as swing dancing or a “*Healthy Habits* Fridays” event (automatically recorded).
- Get a 30-minute table massage. Credit will be given for up to two massages per quarter. (Massages conducted at Calvin will be automatically recorded).
- Participate in a short-term (one week or less) recreational activity or trip such as hiking, back-packing, biking or kayaking. Credit will be given for up to two trips per quarter.

As always, feel free to contact *Healthy Habits* at healthyhabits@calvin.edu or Roy Zuidema at raz4@calvin.edu (526-8408) if you have any questions or comments.

FREQUENTLY ASKED QUESTIONS

1. Q: Do I need to “sign up” to participate in the cash incentive program?
A: No. As an employee of Calvin College enrolled in Priority Health’s insurance, you are automatically considered a participant. If for some reason, you do not wish to participate, please let us know and we will remove your name from specific emails that we send out during the year.
2. Q: What is HealthbyChoice?
A: *Healthy Habits* is the comprehensive wellness program for faculty and staff of Calvin College. HealthbyChoice is a program that Priority Health offers to its corporate members to help promote wellness initiatives. *Healthy Habits* uses Priority’s HealthbyChoice program as part of its cash incentive program.
3. Q: Why is the cash incentive only available to Priority Health members?
A: Priority Health believes in and encourages its individual and corporate members to practice “prevention”. As an incentive, Priority Health offers a premium rebate to organizations that practice prevention (as determined by their level of engagement in Priority’s HealthbyChoice program). Since Calvin’s “rebate” helps to subsidize the cash incentive, the incentive is made available to those who participate in HealthbyChoice.
4. Q: How can I find out my quarterly cash incentive status?
A: *Healthy Habits* maintains an online database of everyone’s incentive status. Simply go to the *Healthy Habits* homepage at www.calvin.edu/go/healthyhabits, and click on the “Check Status” link.
5. Q: My spouse and I both work at Calvin, but I am the primary name on our Priority Health plan. Is my spouse eligible for the cash incentive?
A: Yes, as long as your spouse works at Calvin at least half time (50% FTE), he/she would also be eligible for up to \$300 per year as well. Non-primary spouse should confirm that they are in Priority Health’s HealthbyChoice database by contacting Calvin Human Resources.
6. Q: What if I am not covered by Calvin’s Priority Health insurance or work less than half time? Are there any incentives for me to participate in *Healthy Habits*?
A: You are still eligible for the many program incentives that *Healthy Habits* offers throughout the year, such as t-shirts, iPods, mugs, towels and other prize giveaways.
7. Q: How do I get credit for participating in activities? What about activities that I do on my own?
A: *Healthy Habits* automatically records your participation in our classes, seminars, challenges, Fitness Center use and other *Healthy Habits* campus activities and events. To record regular physical activities that you do on your own (such as jogging and biking), please use a printed copy of our “General Activity Tracker,” available on the *Healthy Habits* website (www.calvin.edu/go/healthyhabits). For qualifying activities that *Healthy Habits* does not have a record of (such as dental check-ups, preventive immunizations and CPR certification), please email healthyhabits@calvin.edu with the date that you completed the activity or event.
8. Q: I participate in a Yoga class at a local fitness center. Can I count this as a *Healthy Habits* “credit”?
A: Absolutely. Please send *Healthy Habits* an email with the details at the completion of your class.
9. Q: Are my cash incentive payments taxed? Why not use gift certificates?
A: Tax laws require that this type of employee incentive, whether in cash or in the form of a gift certificate, must be taxed. To simplify the process, cash incentives are added to employee paychecks, where the taxes are deducted automatically. Beginning in March 2010, *Healthy Habits* will communicate additional information regarding the use of some of your incentive dollars to pay for *Healthy Habits* activities pre-tax. Stay tuned!
10. Q: Do all activities have to occur during the quarter that I get credit for them. Can I “bank” credits?
A: No, “banking” credits is not allowed. One of the goals of the program is to help encourage “healthy habits” -- things that are done regularly, throughout the year, not just for a short period of time. The only exception to this rule is the physical examination. Your physical exam can be done any time within the two-year eligibility window (July 1, 2009 to June 30, 2011), and counts as one of your credits in the *Healthy Habits* fourth quarter (April-June, 2011).