



## 2009 *Healthy Habits* Cash Incentive Program

### Program Prerequisites

1. You must be a Calvin College employee working at least half time.
2. You must be enrolled in Priority Health's medical insurance through Calvin College.
3. You must complete the first two commitments of **Priority Health's HealthbyChoice** program. This step is usually completed in the first quarter of the year, but can also be completed by new hires in the month that they are hired. Check your HealthbyChoice status at [www.priorityhealth.com](http://www.priorityhealth.com).

### Amount of Incentive

- Cash incentives total \$300 annually!
- Incentives are paid quarterly: Earned incentives of \$75 each are added to paychecks in the month following the end of each quarter (March, June, September and December).

### How to Earn Cash Incentives

Participate! See below for a list of available opportunities.

### New this Year

Two (2) *Healthy Habits* "Credits" (formerly "Activities") are required per quarter for your incentive. Quarterly requirements are summarized below. A detailed list of activities that qualify for "credits," and some "half-credits", is listed below.

### Quarterly Requirement Summary

#### **Quarter 1 (January 1 – February 28)**

Complete the first two steps of Priority Health's HealthbyChoice program ([www.priorityhealth.com](http://www.priorityhealth.com)).

**Note: You must complete these two steps to be eligible for Quarter 2-4 cash incentives.**

1. Complete the "Health Quotient" health and lifestyle questionnaire
2. Set a personal health goal.

#### **Quarter 2 (March 1 – May 31)**

- Earn two *Healthy Habits* "Credits" (refer to the detailed list below).

#### **Quarter 3 (June 1 – August 31)**

- Earn two *Healthy Habits* "Credits" (refer to the detailed list below).

#### **Quarter 4 (September 1 – November 30)**

1. Fulfill the other requirements of Priority Health's HealthbyChoice program:
  - a. Get a complete physical exam every other year. To meet this fourth quarter requirement for 2009, your exam must have taken place between 12/1/07 and 11/30/09.
  - b. See your primary care physician for any health condition that is recommended for follow-up (such as diabetes or high cholesterol). To determine whether this requirement applies to you, log on to your Priority Health member webpage at [www.priorityhealth.com](http://www.priorityhealth.com), and check your HealthbyChoice status.
2. Earn one additional *Healthy Habits* "Credit" (refer to the detailed list below).

## ***HEALTHY HABITS CREDITS – What Qualifies in 2009?***

---

Participate in as many activities as you want. Accumulate a total of at least two “credits” (formerly called “activities”) in each quarter to receive your quarterly incentive. *Healthy Habits* records most of your activities and updates your record automatically. The only thing that you need to do is participate! To receive a “credit” for activities completed on your own, submit a “General Activity Tracker” (available at <http://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, bike to work challenge, eating challenge or “Hold It for the Holidays.”
- Participate in a structured activity class such as Pilates, Boot Camp, Yoga, Weight Training or Zumba. Classes may be taken at Calvin or with another organization or facility.
- Work out regularly (at least twice a week) in Calvin’s new Fitness Center or at a local health club (such as MVP or the MAC).
- Participate in a regular (at least twice per week) physical activity program on your own (jogging, biking, swimming, racquetball, rock climbing, etc.). To document completion, submit a “General Activity Tracker” at the end of each quarter.
- Participate in faculty/staff sports programs such as noon volleyball or basketball at least once per week.
- Complete a Healthy Habits screening, such as cholesterol and/or blood pressure. Screenings will be offered periodically as budget allows.
- Complete four Personal Training sessions with a *Healthy Habits* Student Trainer.
- Participate in a Calvin Outdoor Recreation and Education (CORE) program, such as kayaking, biking or rock climbing.
- Participate in Calvin’s Weight Watchers @ Work program, OR participation in a community Weight Watchers program.
- Be a *Healthy Habits* “Ambassador” or Wellness Committee member.
- Bike or walk to or from work at least two times per week for at least six weeks.
- Documented weight loss of 10%, maintained for at least two months.
- Complete a Physical Exam every other year. Physicals, regardless of the quarter in which they are completed, count as one credit in the fourth quarter.

### **Half (1/2) Credit Options:**

- Participate in a fun run, triathlon, or fund-raising walk. Credit will be given for up to two runs/walks per quarter.
- 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.
- 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 massage or swing dancing.
- Participate in a short-term (one week or less) recreational activity or trip such as hiking, backpacking, 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](mailto:healthyhabits@calvin.edu) or Roy Zuidema at [raz4@calvin.edu](mailto: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 <http://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), they would also be eligible for up to \$300 per year.
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 give-a-ways.
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 activities that you do on your own (such as jogging, biking, and back-packing), please use a printed copy of our “General Activity Tracker,” available on the *Healthy Habits* website (<http://www.calvin.edu/go/healthyhabits>). In the future, we will also offer an online method to track activities done on your own.
8. Q: I participate in a Pilates class at a local fitness center. Can I count this as a *Healthy Habits* “credit?”  
A: Absolutely. If possible, ICM *Healthy Habits* with documentation of your class registration or a brief description of your class and we will add it to your record.
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, *Healthy Habits* offers cash incentives that are added to employee paychecks and where the taxes are deducted automatically.
10. Q: Why aren’t all of the quarters three-month periods?  
A. In order to meet end of the year payroll deadlines, the final eligibility period needs to end on November 30. We begin again in January in order to accommodate the opening of the Priority Health member site with new HealthbyChoice commitments. We also include some December activities for first quarter credit.
11. Q: Do all activities have to occur during the quarter that I get credit for them. Can I “bank” credits?  
A: No, “banking” 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 (December 1, 2007 to November 30, 2009), and counts as one of your credits in the fourth quarter.