

Dear Employee,

During annual enrollment you did not enroll in the Health Care Premium Discount. In order to promote the health and wellness of our staff, we are pleased to announce we are offering employees the option to enroll in the Premium Discount Program during a special enrollment period taking place now thru April 5, 2018. You must return your enrollment form no later than April 5; late enrollment forms will not be accepted. Scan and e-mail your enrollment form to BenefitsHelp in Outlook or fax to 914-493-2062.

If you enroll, your premium discount will be effective April 15 and reflected in your May 3 paycheck. You will receive an e-mail providing you with instructions on how to register for a screening or obtain a personalized form to provide to your physician for completion. Below are details regarding the Quest screenings and registering for Teladoc.

2018 Health Premium Reduction Plan

The Health Premium Reduction Plan saves you \$25 per month per person enrolled up to \$100 per month. Employees who elect to participate in the health care premium reduction program are required to complete a biometric screening and sign up for Teladoc by July 5, 2018. Only employees need to complete a screening to receive the full premium discount for themselves and their eligible dependents. Your spouse or dependent children are not required to take a biometric screening in order for you to complete the first step to receive the full discount. For Teladoc, you or your spouse or both can set up an account in Teladoc to complete the second step to receive the full discount.

Step 1: Schedule your Biometric Screening

The on-site biometric screening for 2018 will be a finger stick screening with results immediately provided during your visit. The screening includes: a blood test that provides key indicators about your health, specifically cholesterol levels and average glucose levels; blood pressure reading; and body mass information. All information is private, and the results of the screening are only available to you. The screenings will be administered on campus at specified times or can be completed at your physician's office or at WMC's Advanced Physician Laboratory Services. Only employees are required to complete a screening to complete the first step to receive the full premium discount for themselves and their eligible dependents.

Choose How to Complete a Biometric Screening for 2018	
1. Participate in an on-campus event (finger stick screening)	In the first part of 2018, we will host events for biometric screenings. Quest labs will be on-site. You will be able to have the blood work done at the event. The screening being provided will not require fasting, so you can participate at a time convenient for you.
2. Ask your doctor to complete a Quest form during your annual physical or other visit	If you have an annual physical exam, it usually includes blood work and other results as part of your preventive screening. Your doctor can complete a form indicating your results. This will fulfill your biometric screening requirements for 2018. (Note: If you had a recent physical exam and blood work on or after November 1, 2017, your doctor can complete the form using those results.)

3. Have the biometric screening blood work completed at WMC Advanced Laboratory Services	19 Bradhurst Avenue, Suite 2600 South, 2 nd Floor, 8 a.m. to 5:30 p.m. Monday through Friday, 914.493.5344 Phone, 914.493.2426 Fax Your doctor can fax the prescription for the screening directly to the lab. Lab results are then sent to the doctor who will complete and send the form to Quest.
--	--

If you choose an on-site event, after your screening, you will have a brief consultation with a phlebotomist who will provide you with your results. If you choose to visit WMC's Advanced Laboratory Services, a personal lab report of your results will be sent to your doctor in the mail. Please note that there is no charge for the biometric screening. The plan pays for this at 100%.

If your spouse/domestic partner is interested in participating (though not required for the discount), the second option is available. If you enroll in the program, you will be mailed additional information about the on-site events and how to register. If you choose the second option above, personalized forms listing the required tests will be available on the Quest website.

Step 2: Set up your Teladoc Account

Members, their spouses and domestic partners can set-up a free Teladoc account by phone, web, mobile app or by texting. While you need not use Teladoc, you or your spouse (or domestic partner) needs to set up an account to meet the requirements of the 2018 Health Premium Reduction Plan. Being signed up with Teladoc means you are ready to reach a doctor for a convenient virtual visit as an alternative to visiting a doctor in person. Teladoc visits offer services for a number of needs.

Choose How to Set Up a Teladoc Account	
1. Online	Go to www.Teladoc.com and click "set up account".
2. Mobile app	Visit www.teladoc.com/mobile app to download the app. Download the app and click "Activate account".
3. Call Teladoc	855.835.2362
4. Text	Text GET STARTED to 469.844.5637

The Health Premium Reduction Plan will be available starting with your May 3 paycheck. In order to keep the Health Premium Reduction for the remainder of 2018 you must complete the two steps above by July 5, 2018. **If you sign up for the Health Premium Reduction Plan, but do not complete the Biometric Screening and do not enroll in Teladoc by July 5, 2018, your premiums will be increased for the remainder of the year.** You will also be required to reimburse the premium reduction you received since April 15.

Enrollment in the Health Premium Reduction Plan is required each year. If you do not sign up, you will pay the higher premiums. Premiums are listed in the annual enrollment communications on iCare at Human Resources/2018 Annual Benefits Enrollment/Enrollment Letters.