



Proposed Incentive Design for The City of Foley

In order to provide the most effective disease management and wellness program for the City of Foley employees, spouses and dependents that are participating in the health plan, Symbol recommends the following:

- 1) Employee access to the clinic, on the clock, without loss of Paid Time Off;
- 2) Zero Co-Pay for visits to the clinic;
- 3) Zero Co-Pay for Generic prescriptions DISPENSED at the clinic;
- 4) Clinic access provided to all Employees, Spouses and Dependents, at least 2 years old, that are on the City of Foley Blue Cross Blue Shield Health Plan;
- 5) If EMPLOYEES complete the comprehensive biometric screening offered to them in November 2013, and require no further coaching visits (coaching visits are assigned based upon risk level and include a minimum of 2 sessions per year and a maximum of 6 sessions per year) the EMPLOYEES will see no increase to their individual or family premiums in 2014;
- 6) If EMPLOYEES decline participation in the comprehensive biometric screening offered to them in November 2013, there will be an automatic increase of \$50.00 per month to their individual or family premiums starting January 2014 (individual \$50 and family \$204.94);
- 7) If EMPLOYEES complete the comprehensive biometric screening offered to them in November 2013, and complies with ALL required coaching visits (see above) in 2014, the EMPLOYEES will see no increase to their individual or family premiums in 2015;

- 8) If EMPLOYEES complete the comprehensive biometric screening offered to them in November 2013, and are required to attend further coaching visits (see above) in 2014, but fails to comply with ALL the required coaching visits in 2014, there will be an automatic increase of \$50.00 per month to their individual or family premiums starting January 2015 (individual \$50 and family \$204.94);
- 9) In November 2014, all EMPLOYEES must complete the comprehensive biometric screening offered to them to be able to participate in reducing their premiums back to the original employee costs (zero cost for individual premiums and \$154.94 for family premiums). As in options 6 and 8 listed above, the EMPLOYEES must complete the comprehensive biometric screening and comply with ALL required coaching visits (see above) in 2015, for a reduced premium in 2016;
- 10) Health premiums in 2014 will increase by \$50 per month for each employee that is not participating in the wellness program and not compliant with coaching sessions (individual \$50 and family \$204.94);
- 11) Health premiums in 2015 will increase by \$50 per month for each employee that is not participating in the wellness program and not compliant with coaching sessions (individual \$50 and family \$204.94).