

**State of Montana – Health Benefit Plan
Contribution Incentive
2014 Plan Year**

Discount for Members:

\$30/month maximum discount

- Members must earn 2,000 points to see any discount, 2,000 points equals a \$20.00/month discount from benefits payments.
- The maximum number of points that may be earned is 3,000 points, which equals a \$30.00/month discount from monthly benefits payments.
- By completing more activities, a member may earn additional points which will allow for a higher discount. The percentage of points earned out of 3,000 points will equal the percentage of the \$30.00/month discount earned. *For example, a member earning 2,500 points out of the possible 3,000 points maximum would get 83% of the potential \$30.00 discount amount or \$25.00 $[(2,500/3,000) \times \$30.00]$.*
- If a spouse or a dependent age 18 or older covered on the plan also completes activities, the member may receive an additional discount of up to \$30.00/month off of their benefits payments **for a total maximum discount of \$60.00 per policy holder member (regardless of number of eligible dependents)**. For policy holder members with more than one eligible dependent, all dependents may use the resources available through this program, but *the maximum discount is \$60.00/month per policy holder member total.*

Health Screening – 1,000 points:

Member must complete a health screening to receive 1,000 points. This data will be transferred from CareHere to Cigna's MotivateMe system. *There will be an exception request form that member's with extenuating circumstances may use to obtain lab results from outside sources available upon member request and exception approval.*

Health Assessment – 500 points:

Member must complete the Cigna Health Assessment (HA) to receive 500 points.

Tobacco Use – 500 points:

Member must answer the question on MotivateMe to indicate whether they use tobacco. Members who indicate that they DO NOT use tobacco will receive 500 points, members who DO use tobacco will receive no points.

Health Goals – 500 points:

Members who meet all established benchmarks (Figure 1) as determined by their CareHere Health Screening will receive 500 points.

Members who do not meet the benchmarks must complete one of the 3 options noted below to receive 500 points.

Figure 1:

Health Indicator	Benchmark
Body Mass Index (BMI)	30 or less (or a waist circumference WNL Male <= 40 inches or Females <= 35 inches)
Blood Pressure	140/90 or less (May be repeated once 15 minutes past original elevated BP. If BP is still 140/90 or greater, it does not meet benchmark.)
Cholesterol Level	220 or less (or Total Cholesterol/HDL ratio is WNL)
Blood Glucose Level	Below 100mg/dl

Option 1:

1. Members must make an appointment with a health coach/provider, and prepare a plan of care to address at least one of the benchmarks the member did not meet.
2. If the member works with a CareHere or Cigna provider or coach, CareHere/Cigna will send the Step 4 Completion Form upon completion. *Members must send in the form to Cigna themselves if they choose to participate with a non-CareHere/Cigna provider.*
3. Members must then complete the plan of care in order to receive 500 points. Members are NOT required to achieve benchmark levels to qualify for the points.

Option 2:

1. The member must complete a CareHere or Cigna online program to address at least one of the benchmarks the member did not meet.
2. Cigna and CareHere will provide lists of members who have **completed** the online programs related to the benchmarks.
3. The member must be on the list as having completed the program to qualify for the 500 points. Members are NOT required to achieve benchmark levels to qualify for the points.

Option 3:

1. Some members may qualify for a medical exemption. Examples include pregnancy or other health conditions where it would not be appropriate for a member to complete a plan of care.
2. The member must have their medical provider sign the *Step 4 Exemption Form* and indicate the reason why they cannot complete a plan of care related to the benchmark that was not met.

Preventive Services – 500 points

Members must complete a combination of the activities below to receive 500 points.

Activities worth 200 points each (maximum 400 points):

- An annual physical exam (annual adult/OBGYN preventive care exam);
- Women's/men's specific cancer screening tests;
- Immunizations – flu (influenza), tetanus, HPV, MMR, pneumonia, shingles, meningitis, whooping cough, etc.

Activities worth 25 points each (maximum 100 points).

- Completion of a wellness activity:
 - Governor's Stay Active, Healthy BINGO;
 - Attending a State-sponsored workshop or presentation;
- Completion of a worksite safety course;
- Completion of a stress management program available through Cigna/CareHere;
- Dental cleaning; or
- Routine eye exam.

The Step 5 activities shall be self-reported on the MotivateMe (Cigna) system and the total points earned for these activities must be 500 points.