

TULSA FOP 93 HEALTH AND WELFARE TRUST

WELLNESS COMMITTEE INTRODUCES

PREMIUM INCENTIVE PROGRAM 2024-2025

The Wellness Committee was established to provide participants with ideas to improve their overall health and wellness. The focus is to provide information and incentives that will benefit all participants by emphasizing a healthy lifestyle. By improving the overall health of our participants, we anticipate lowering future health care costs for all participants.

The goal of the Premium Incentive Program is to encourage participants to get a health assessment in order to have a total understanding of their current health status, reduce nicotine usage and lower the number of overweight participants. *We will continue to provide nutrition education and encourage participants to take advantage of the many exercise programs that are available.*

Why focus on nicotine cessation and body composition? Studies have shown that smokers have as much as 40% higher health care costs over non-smokers. In 2009, health care costs for smokers were \$21, 000.00 higher over a lifetime than costs for non-smokers.¹ Smokeless tobacco, cigars, pipe tobacco E-cigarettes are directly linked to oral cancer, dental and gum diseases, heart disease, high blood pressure and stroke.² . Obese adults spend 42% more on direct healthcare costs than adults who are a healthy weight. Per capita health care costs for morbidly obese adults (BMI>40) are 81% higher than healthy weight individuals. Moderately obese (BMI between 30 and 35) are more than twice as likely as healthy weight individuals to be prescribed pharmaceuticals to manage medical conditions.³ Obesity now accounts for almost 21% of U.S. health care costs.⁴

On the wellness plan, the participant (and spouse if enrolled on the plan) must complete the PHA and qualify for 3 out of the 5 categories in order to receive the With Wellness incentive.

- Negative nicotine results
- Green or yellow in the heart health category (total cholesterol, LDL, triglycerides)
- Green or yellow in the A1C category
- Waist/height ratio of .52 or less or a 5% weight decrease from the previous year
- Green or yellow in the blood pressure category

¹ <https://www.tobaccofreekids.org/research/factsheets/pdf/0327.pdf>

² <http://www.americanexchange.com/tobacco-users-health-insurance-premiums/>

³ <http://stateofobesity.org/healthcare-costs-obesity/>

⁴ <https://www.hsph.harvard.edu/obesity-prevention-source/obesity-consequences/economic/>

CATEGORY	NORMAL	URGENT	CRITICAL
Hemoglobin A1c	Normal: 4.8-5.6	Urgent Low: 0-4.7 Urgent High: 5.7-8.9	Critical High: 9 & up
Total Cholesterol	Normal: 0-199	Urgent High: 199.1-239.0	Critical High: 240 & up
LDL low density lipoproteins	Normal: 0-99	Urgent High: 99.1-159.9	Critical High: 160 & up
HDL high density lipoproteins	Normal: 40 & up	Urgent Low: 0-39.9	
Triglycerides	Normal: 0-149	Urgent High: 149.1-199.9	Critical High: 200 & up
Female ratio of Cholesterol to HDL	Normal: 0-4.4	Urgent High: 4.5 & up	
Male ratio of Cholesterol to HDL	Normal: 0-5	Urgent High: 5.1 & up	
Nicotine	Normal: 0-2.9		Critical High: 3 & up
Blood Pressure Systolic	Systolic Pressure Normal: 100-119	Urgent Low: 50-99 Urgent High: 120-159	Critical Low: 0-49 Critical High: 160 & up
Blood Pressure Diastolic	Diastolic Pressure Normal: 65-79	Urgent Low: 36-64 Urgent High: 80-99	Critical Low: 0-35 Critical High: 100 & up

If the participant successfully completes at least 3 of the above categories, they will earn the With Wellness deduction for the next plan year.

Trust-approved Wellness Education Programs will be available for employees/retirees and their spouses who take the PHA and do not achieve the required parameters outlined in the Premium Incentive Policy.

*Premium Incentives are available for the employee/retiree and spouse (if applicable) Plan coverage option under which he/she is enrolled in. Premium Incentives are not available for any additional cost (if applicable) for dependent child(ren) Plan coverage.

**Contact Rooney Insurance (918) 878-3425 for further details regarding reasonable accommodations. *Note: To obtain a reasonable alternative standard, the written recommendation of your personal physician will be required.*

***Green category is the acceptable category in the Personal Health Summary report provided by Remedy Health.

Right to Terminate or Amend. The Trust has the right, in its sole discretion to terminate the Program at any time without any liability for that action. The Trust has the right, in its sole discretion, at any time and without notice to modify, alter, or amend any or all of the rules of the Program.