



Achukmalechi: Wellness Incentive Program Question & Answers

Q: Why does the Wellness Incentive Program exist?

A: The Wellness Incentive Program exists to encourage and improve disease management and prevention and promotes a healthier workforce, both of which can contribute to lower health care costs for plan holders.

Q: Is the Wellness Incentive Program only for those enrolled in an associate's health plan or can any associate participate?

A: Currently, the Wellness Incentive Program is only for associates enrolled in one of the four employee health plans administered by UMR.

Q: Do my dependents need to participate for me to qualify?

A: At this time only associates and spouses enrolled in a UMR health plan are encouraged to participate in the Wellness Incentive Program.

Q: How much will the Wellness Incentive Program save me?

A: Participants can receive a \$50 monthly premium discount, which could result in a total annual value of \$600 for the 2025 plan year.

B: Participant's spouse can receive an additional \$50 monthly premium discount, which could result in a total annual value of \$1200 for the 2025 plan year.

Q: What is the deadline to complete my Wellness and Cancer screenings?

A: The deadline is Sept. 30, 2024. This is a hard deadline.

Q: What counts towards my requirements?

A: Getting your annual physical, biometric screening, and if applicable, receiving cancer screenings recommended by your Primary Care Physician.

Q: Will my appointments from the previous year count towards this year?

A: Yes. Any physicals, biometric screenings, or cancer screenings performed on or after Oct. 1, 2023 will count.

Q: What is a biometric screening?

A: During a biometric screening, clinicians: Draw blood to measure cholesterol, glucose, and triglycerides. Capture resting blood pressure rate. Record height, weight, waist circumference, and BMI measurements.

Q: Can I get my physical and biometric screening done at the same time?

A: Yes. To save time, you may request that your physical and biometric screening be performed at the same appointment.

Q: What does Cancer Screening “(if applicable)” mean?

A: This is based on medical history and age (colonoscopies, mammograms, pap smear, etc.). Your Primary Care Physician will be the one to determine if cancer screening will be applicable.

Q: What would keep me from getting a screening?

A: Not scheduling the screening or not meeting the age, gender, and medical history requirement as determined by your Primary Care Physician.

Q: If I have my annual physical and a biometric screening but my Primary Care Physician says I do not need any cancer screenings, will I still receive the monthly premium?

A: UMR will review claims data submitted by your Primary Care Physician to ensure associates complete the required screenings based on their gender, age, and medical need.

Q: Where can I get my Wellness and Cancer screenings performed?

A: Associates who are CDIB card holders may use their Primary Care Provider or CNHSA facilities to have their exams and screening performed. For non-CDIB cardholders, Wellness and Cancer Screenings can be performed by your Primary Care Physician.

Q: Where can I have my Biometric Screening lab work processed?

A: At your request, a Primary Care Physician can process the lab work for your Biometric Screening through a nearby Employee Health Clinic. Otherwise, your Primary Care Physician will decide.

Q: Will I have to pay for my Wellness and Cancer screenings?

A: No. If you are enrolled in a Choctaw Health Plan AND utilize in-network providers, then all the required procedures should fall under preventative care and are covered at 100%.

Q: How do I determine if my Primary Care Physician is in-network or out-of-network?

A: Ask your Primary Care Physician or go to umr.com, log-in, and utilize the “Find A Provider” search tool located under “myMenu” to find an in-network Primary Care Physician.

Q: What do I do if I choose an out-of-network provider to perform a physical, biometric screening, or cancer screening?

A: You will need to submit an “Out-of-Network Physician Attestation Form.”

Q: How do I get an “Out-of-Network Physician Attestation Form”?

A: Submit a form request to benefits@choctawnation.com.