



# FREQUENTLY ASKED QUESTIONS

## GENERAL OVERVIEW

### WHAT IS A WELLNESS PROGRAM?

A wellness program is a health program designed to maintain a high level of well-being through nutrition, activity, stress management, and illness prevention and management.

### HOW DOES THE WELLNESS PROGRAM WORK?

Team Members and Spouse/Domestic Partners covered by a Niagara medical plan as of 1/1/2020 may voluntarily participate in the *Hydrate Your Health* Program to avoid paying the Wellness Surcharge, an additional medical premium beginning in April. The surcharge is \$40 per paycheck for team members and \$40 per paycheck for spouses/domestic partners.

To avoid the surcharge, the following must be completed by covered Team Members and Spouses/Domestic Partners by the 2/29/2020 deadline.

- Complete your Personal Health Profile (PHP), an online, confidential questionnaire through Virgin Pulse
- Schedule and Participate in a Biometric Health Screening at a Niagara onsite event OR at a participating Quest facility
- During the Biometric Screening, participate in a Nicotine Test and test negative for tobacco

Alternative: Team Members and Spouses that are subject to the Wellness Surcharge may enroll in Personal Health Coaching. When you complete 6 sessions, no more than once per week and over 3 months by the deadline of September 30, 2020, the surcharges will stop in your paycheck and you will earn a full refund of all surcharges paid.

- Team Members and Spouse/Domestic Partners may focus in the area of health of their choice – from Tobacco Cessation to Nutrition, Exercise, Sleep or Stress. Contact Virgin Pulse to learn more options.

### WHAT HAPPENS IF I CHOOSE NOT TO PARTICIPATE IN THE WELLNESS PROGRAM?

Your choice (and if applicable, your spouse/domestic partners' choices) to participate in the program will impact your medical premiums. If you choose not to participate in one or more features of the program, you will pay an additional pre-tax medical premium and you will not be able to earn dollars toward Virgin Pulse Cash.

### WHY ARE SPOUSES/DOMESTIC PARTNERS INCLUDED IN THE WELLNESS PROGRAM?

Spouses/Domestic Partners covered by a Niagara Medical plan account for a large percentage of Niagara's overall healthcare claims. The health and wellbeing of your partner is just as important to Niagara as the health and wellbeing of our team members. Niagara's *Hydrate Your Health* wellness program is designed to promote good health and wellbeing.



# FREQUENTLY ASKED QUESTIONS

## ARE SPOUSES ELIGIBLE FOR ALL ASPECTS OF THE WELLNESS PROGRAM?

Yes! Spouses/Domestic Partners covered by a Niagara Medical plan are included in all aspects of the program including completion of their own Personal Health Profile, completion of their own Biometric Screening and tobacco status, and all additional wellness activities and alternative programs.

## PERSONAL HEALTH PROFILE OVERVIEW

### WHAT IS A PERSONAL HEALTH PROFILE (PHP)?

A Personal Health Profile is an online, *confidential* questionnaire that asks about your personal health choices like nutrition, tobacco use, personal safety, physical activity, alcohol consumption, emotional well-being, etc. Your answers will never be shared with Niagara.

The PHP, along with your lab results, are a great source of information for your personal physician. We recommend you share your PHP results and your Biometric Screening results during your next Annual Physical.

### HOW DO I COMPLETE THE PERSONAL HEALTH PROFILE (PHP)?

Both Team Members and Spouses/Domestic Partners will complete separate PHPs in the Virgin Pulse system.

Team Members and spouses/domestic partners must register separately and have unique usernames. Login to <https://join.virginpulse.com/niagarawater> and find the PHP in your To Do List in the upper right menu.

- Answer all of the questions.
- If you are completing your PHP before your Biometric Screening, you can enter your most current results or indicate “I don’t know” and choose a best guess from the drop down menu. When your biometric results are available, and you re-visit your PHP, Virgin Pulse will update the statistics.
- If you are completing your PHP after your biometric screening results have been returned, then the PHP will be updated to show your results when you take it.
- When you have reached the last screen, click on the Programs Icon to view your PHP Score. It will be in the top right corner. The score is in a rainbow circle, in the white bar at the top.



## FREQUENTLY ASKED QUESTIONS

Your health plan is committed to helping you achieve your best health. Rewards for participating in the Niagara Hydrate Your Health Wellness Plan are available to all eligible team members of Niagara. Rewards may include both incentives paid and surcharges avoided. If you are unable to meet a standard for a reward under the Niagara Hydrate Your Health Wellness Plan, you may be able to earn the same reward by meeting the reasonable alternative standard offered under the Plan for that reward. Contact [benefits@niagarawater.com](mailto:benefits@niagarawater.com) to learn about the reasonable alternative standard offered, so that you have an opportunity to qualify for the reward offered by the Niagara Hydrate Your Health Wellness Plan.

### BIOMETRIC SCREENING OVERVIEW

#### WHAT IS A BIOMETRIC SCREENING?

A Biometric Screening is a standard blood test for blood sugar, triglycerides and cholesterol. It also includes a blood pressure check, measure of waist circumference and tobacco use status through a cotinine blood test.

#### WHO IS PROVIDING THE BIOMETRIC SCREENINGS?

Biometric Screenings are provided through Quest Diagnostics.

#### WHAT ARE THE QUALIFICATIONS OF THE BIOMETRIC SCREENING PERSONNEL?

All screening personnel are certified as required by individual state law.

#### WHAT HAPPENS DURING THE SCREENING PROCESS?

During the Biometric screening process, you will have your blood pressure measured, a blood sample drawn and your waist circumference measured (you hold the end of the measuring tape at your belly button, turn around and the screener will check the measurement).

#### HOW LONG WILL THE SCREENING TAKE?

Each screening takes approximately 10-15 minutes.

#### SHOULD I CLOCK INTO KRONOS DURING MY SCREENING?

If you are regularly scheduled to work on the day of your Biometric Screening and you are completing the screening at a Niagara Onsite Event, you should clock into Kronos prior to your screening and remain clocked in. On the day of your screening, notify or remind your supervisor of the time of your screening. Team Members completing the Biometric Screening at a Quest facility will not be paid for your time.



# FREQUENTLY ASKED QUESTIONS

## DO I NEED TO FAST BEFORE THE BIOMETRIC SCREENING?

Yes, the blood draw is fasting sample. For the most accurate readings, you need to fast for 9-12 hours before the screening. Drink plenty of water and continue to take your medication as scheduled.

## WHAT IF I AM MEDICALLY UNABLE TO COMPLETE THE BIOMETRIC SCREENING?

Team Members and Spouses that are under care of a physician for a critical condition, or those that may be pregnant may apply for a medical waiver from the Biometric Screening.

Please call Virgin Pulse at 888-671-9395 to learn more about your options. All medical waivers must be requested by 2/15/2020.

## WHERE CAN A NIAGARA TEAM MEMBER GO FOR A BIOMETRIC SCREENING

Schedule your Biometric Screening starting 1/1/2020. There are two ways to complete a Biometric Screening.

Login to <https://join.virginpulse.com/niagarawater>

- After you log in, locate your **"To Do List"** on the top right side of the home page
  - Click **"Complete Your Health Screening"**
1. **Niagara Onsite Events:** If you want to complete at a Niagara Onsite Event, choose **"Attend an Onsite Screening"**
- OR**
2. **Quest Facility:** If you want to complete at a participating Quest facility, choose **"Find Location"** and print out your Quest voucher. Find **PRINT VOUCHER** in the top right corner. **You must schedule through Virgin Pulse and bring your personalized Voucher to Quest Diagnostics.**

To avoid the Wellness Surcharge and qualify for Pulse Cash, Team Members and Spouse/Domestic Partners must complete the Personal Health Profile and Biometric Screening on or before February 29, 2020.



# FREQUENTLY ASKED QUESTIONS

## WHERE CAN MY COVERED SPOUSE/DOMESTIC PARTNER GO FOR A BIOMETRIC SCREENING?

Most Niagara locations are welcoming spouses to the onsite events, as long as there are no safety concerns, parking concerns, or building access concerns. Please confirm with your local HR Manager. Spouses and Domestic Partners must register and access the Virgin Pulse site, <https://join.virginpulse.com/niagarawater> and choose programs. Choose Quest Diagnostics Biometric Screening. This will take you to the Quest website, where you can log in and schedule appointments at your preferred location. They will follow the same steps listed above for team members.

1. **Niagara Onsite Events:** If you want to complete at a Niagara Onsite Event, choose “**Attend an Onsite Screening**”

OR

2. **Quest Diagnostics Facility:** If you want to complete at a participating Quest Diagnostics facility, choose “**Find Location**” and print out your Quest voucher. Click on PRINT VOUCHER and take your voucher to your appointment with you. **You must schedule through Virgin Pulse and bring your personalized Voucher to Quest.**

## HOW DO I RECEIVE MY BIOMETRIC SCREENING RESULTS?

If you have your screening at a Niagara onsite event, your Biometric Screening results will be provided at the Onsite Event. It may take up to 2 weeks for your nicotine test results to be mailed to your home.

If you have your screening at a Quest Diagnostics facility, expect your results within 5-10 business days, mailed to your home. It may take up to 2 weeks for your nicotine test results to be mailed to your home.

Look for more information on your test results, including what the results mean to you, at <https://join.virginpulse.com/niagarawater>

## WHAT HAPPENS TO MY INFORMATION AFTER I TAKE THE BIOMETRIC SCREENING?

You will receive a reporting package. Niagara will only learn the names of Team Members and Spouse/Domestic Partners who complete the screening. Your private health information is protected by HIPAA and will not be disclosed to anyone at Niagara.

## WILL THE RESULTS OF MY SCREENING BE KEPT CONFIDENTIAL?

Yes, your individual results will be 100% confidential. Niagara will know if the team member and/or spouse completed the Biometric Screening and Tobacco Use Status (Yes/No). Only aggregate health results will be provided to Niagara. This provides Niagara with metrics on the health of the population and helps set priorities for future Wellness initiatives. Use of any personal medical information beyond the Wellness Program is explicitly prohibited by HIPAA.



## FREQUENTLY ASKED QUESTIONS

### **WILL NIAGARA RECEIVE DATA ON MY FAMILY HISTORY OR GENETIC INFORMATION? CAN IT BE USED AGAINST ME?**

Individual genetic information will not be shared with Niagara. A Federal Law called GINA protects against the use of Genetic Information in employment decision making. Niagara complies with all current laws and regulations.

### **HOW WILL VIRGIN PULSE PROTECT MY PRIVATE HEALTH INFORMATION?**

Virgin Pulse will provide Niagara a direct secure feed. Niagara and Virgin Pulse are required to fully comply with HIPAA, the federally mandated law on medical privacy.

## **WELLNESS SURCHARGE OVERVIEW**

### **IS THERE A DEADLINE TO COMPLETE THE PERSONAL HEALTH PROFILE (PHP) TO AVOID THE WELLNESS SURCHARGE?**

Yes. Team Members and covered Spouses/Domestic Partners must complete the Personal Health Profile by February 29, 2020 to avoid the Wellness Surcharge and earn access to the Virgin Pulse Store. Any extensions beyond this must be approved by the Benefits Manager. *For 2020, the deadline was extended to 3/6/2020.*

### **WHEN WILL SURCHARGES BEGIN AND END?**

For Team Members and Spouses/Domestic Partners covered by a Niagara Medical Plan that do not complete all three activities by the deadline OR test positive for tobacco, the Wellness Surcharge will begin on 4/7/2020 and end on 12/22/2020, unless the Team Member and/or Spouse/Domestic Partner completes 6 Personal Health Coaching sessions by the deadline of September 30, 2020.

### **WHAT SHOULD I EXPECT ON MY PAYCHECK IF I AM SUBJECT TO THE WELLNESS SURCHARGE?**

For Team Members and Spouses/Domestic Partners that do not complete all activities by the testing deadline OR test positive for tobacco, you will see a separate deduction on your paycheck starting April 2020.

- Wellness Surcharge – Team Member
- Wellness Surcharge – Spouse
- The amount will be \$40 each per paycheck



# FREQUENTLY ASKED QUESTIONS

## WHAT IF I DO NOT SCORE IN THE HEALTHY RANGES FOR THE BIOMETRIC SCREENING?

For Wellness Surcharge purposes, we are asking Team Members and Spouses/Domestic Partners to **complete** the Biometric Screening and test negative for tobacco use. You are not required to score in the healthy ranges to avoid the Wellness Surcharge.

However, you will receive points averaging ~\$25 for each of the 5 metrics you score in the healthy ranges. So if you score in the healthy ranges for 5 of 5, you will earn \$125 toward the store, 4 of 5, you will earn \$100, etc.

## WHAT IS CONSIDERED HEALTHY RANGES IN THE BIOMETRIC SCREENING?

Biometric Screening Includes:	Healthy Ranges: Men	Healthy Ranges: Women
Waist Circumference	≤ 40 inches	≤35 inches
Blood Pressure	<120/80 mmHg	<120/80 mmHg
HDL Cholesterol	≥40	≥50
Cholesterol/HDL ratio	<5.0	<5.0
Glucose	65-99 mg/dl	65-99 mg/dl

## TOBACCO STATUS OVERVIEW

### WHO IS CONSIDERED A TOBACCO USER?

A tobacco user is someone who smokes cigarettes, pipes, or cigars, uses smokeless tobacco products, or nicotine products (E-cigarettes or nicotine replacement therapy).

### WHAT DOES THE COTININE BLOOD TEST CHECK FOR?

It checks for a nicotine metabolite or byproduct called cotinine.

### HOW LONG AFTER I QUIT USING TOBACCO CAN I TEST POSITIVE FOR COTININE?

Everyone metabolizes nicotine differently, but cotinine can be found for two weeks or more after stopping use of tobacco products.

### WHAT IF I LIVE WITH A SMOKER?

Quest is testing for your direct use of tobacco products containing nicotine. The level for a positive test is set high enough that a non-tobacco user exposed to secondhand smoke would have a negative result.





## FREQUENTLY ASKED QUESTIONS

### **IF I AM ON A NICOTINE REPLACEMENT THERAPY, WILL I TEST POSITIVE?**

Yes. If you are on a nicotine replacement therapy, you may test positive for cotinine in your system.

### **DO I HAVE TO COMPLETE THE BIOMETRIC SCREENING IF I AM A TOBACCO USER?**

Participation is voluntary. Niagara recommends you complete the Biometric Screening regardless of your tobacco status. The screening will provide you FREE and confidential lab results to gauge the status of your current health and also share with your physician.

### **CAN I EARN A REFUND OF THE WELLNESS SURCHARGE?**

Yes, you and your covered spouse can earn a refund of your 2020 Wellness Surcharges by completing *Personal Health Coaching* through Virgin Pulse by 9/30/2020. Call Virgin Pulse at 1-888-671-9395 to enroll now! Enroll no later than 6/30/2020 to guarantee enough time to complete by the deadline.

When you choose to participate in Personal Health Coaching, you can choose to focus on the following areas of health: Tobacco Cessation, Nutrition, Exercise, Stress or Sleep. The program requires you to interact with your coach 6 times, no more than 1 per week and complete over 3 or more months but no later than 9/30/2020.

If you (and/or your spouse) complete Virgin Pulse's Personal Health Coaching program by 9/30/2019, Niagara will stop the Wellness Surcharge and issue a full refund of all surcharges withheld year-to-date!

### **I QUIT USING TOBACCO AFTER THE BIOMETRIC SCREENING. CAN I RE-TEST TO STOP THE WELLNESS SURCHARGE?**

No. Re-testing is not the alternative program to stop the Wellness Surcharge. The only alternative program is *Personal Health Coaching*. You and your covered spouse can earn a refund of your 2020 Wellness Surcharges by completing *Personal Health Coaching* through Virgin Pulse by 9/30/2020. Call Virgin Pulse Store to enroll now!

### **CAN I ENROLL IN PERSONAL HEALTH COACHING NOW?**

Yes! You can enroll through Virgin Pulse prior to completion of the Biometric Screening. There is a deadline. You must enroll no later than 6/30/2020 and complete 6 sessions, no more and 1 session per week, within 3 months to qualify for the Wellness Surcharge refund.

## **VIRGIN PULSE STORE OVERVIEW**

### **FOR THE VIRGIN PULSE STORE HOW MUCH CAN I EARN IN 2020?**

Team Members and Spouses/Domestic Partners covered by a Niagara Medical Plan as of 1/1/2020 are eligible for up to \$200 each toward the Virgin Pulse Store.





## FREQUENTLY ASKED QUESTIONS

### **WHEN CAN I ACCESS THE VIRGIN PULSE STORE?**

Your points will translate to cash toward wellness-related products at the Virgin Pulse Store or you may make charitable donations with your Pulse Cash. You may begin spending your rewards as soon as they are available to you.

### **HOW CAN I EARN OTHER POINTS TOWARD THE VIRGIN PULSE STORE?**

There are many ways to earn points such as tracking steps, calories, sleep and much more. To learn of more ways to earn Virgin Pulse cash visit their site or download the Virgin Pulse App.

### **HOW CAN I ACCESS THE VIRGIN PULSE STORE?**

Visit <https://join.virginpulse.com/niagarawater>. Click on the sign in button, then on the home page, click on rewards.