



*Offered Exclusively by Core Health Services (CHS)*

Core's LifeStyles Management Plan is a program which identifies and assists individuals with known and unknown chronic illnesses. The purpose of the LifeStyles Management Program is to promote member participation in building a healthier lifestyle as well as provide education and management of chronic medical conditions. Plan participants can expect to receive professional health care support in order to self-manage and prevent catastrophic complications.

The LifeStyles Management Program focuses on five defined health benchmarks: blood pressure, body mass index (BMI), cholesterol, triglyceride, diabetes management. All five of the chosen categories, if unmanaged, may result in dramatic health issues and extensive health costs for you and your health plan.

### **Health Incentive Credits for the 2014 Plan Year**

Health Incentive Credits can be earned to use toward the calendar year deductible.

<b><u>HEALTH RISK ASSESSMENT</u></b>	<b><u>CREDITS EARNED</u></b>
Blood Pressure Reading	\$250
Body Mass Index (BMI)	\$250
Cholesterol	\$250
Triglyceride Levels	\$250
Diabetes Management	\$250
	<b>\$1,250 TOTAL</b>

To receive the credit(s), the following health benchmarks must be met:

- Blood Pressure Reading <sup>1</sup> ≤ 140/90
- Body Mass Index (BMI) <sup>2</sup> ≤ 30.0
- Cholesterol ≤ 200
- Triglyceride levels ≤ 150
- Diabetes Management <sup>3</sup>
  - Type I diabetic Hemoglobin A1c (HbA1c) ≤ 7.6
  - Type II diabetic Hemoglobin A1c (HbA1c) ≤ 7.0
  - Non-diabetic Hemoglobin A1c (HbA1c) ≤ 6.0

For each benchmark met, a \$250 credit will be applied to the individual deductible, up to \$1,250 in credits to reduce the individual deductible.

*If an employee and/or spouse are genetically (or otherwise) predisposed and they minimize their risk by taking prescribed medications that bring their test results to desired levels, they can still be awarded the health incentive credit(s)...see Second Chance Alternative Standard on page 3.*

<sup>1</sup> American Heart Association recommendation

<sup>2</sup> Centers for Disease Control and Prevention recommendation

<sup>3</sup> American Diabetes Association Standards of Medical Care in Diabetes



## **Frequently Asked Questions**

### **Q1: How are deductible credits earned?**

A1: A health risk assessment is required to qualify for deductible credits, except for dependents 26 and under.

### **Q2: What is a Health Risk Assessment (HRA)?**

A2: HRAs consist of:

- Assessment of height, weight, blood pressure
- Personal Health Survey (online company referral code 6323697)
- Blood Work (Hemoglobin A1c and Lipid Panel)

(This is a fasting assessment; therefore, do not eat or drink anything after midnight before having the assessment performed. However, if you are taking medication for blood pressure or diabetes on a regular basis, it is permissible to take your medication with a sip of water.)

### **Q3: When are HRAs conducted?**

A3: HRAs will be conducted from August 1 – November 30, 2013 in Vidalia and in December for Dublin and Savannah Locations. If you were a **new hire** and completed a new hire HRA in the months of June through December 2013 for the 2013 plan year, you may request that those 2013 results be applied towards the 2014 Plan Year deductible. To use new hire lab results you must make this request **in writing** to Core no later than December 31, 2013.

### **Q4: Where are HRAs conducted?**

A4: HRAs are performed in the office of the Core nurse located in the Clark Building at 504 Maple Drive, Vidalia, GA 30474 and onsite in the Dublin and Savannah locations.

### **Q5: I missed the HRA window, can I reschedule?**

A5: No. The 2014 Plan Year consists of a four (4) month window of opportunity to complete the HRA. If the HRA is not scheduled or completed within the allotted time, you will be ineligible for the deductible credit(s) until the next plan year. **It is your responsibility to contact Core Health Service's nurse at 888-741-2673 to schedule your assessment. See PCP Option in section "Your Responsibility"**

### **Q6: Who is eligible to receive deductible credits?**

A6: Enrolled employee and spouse can participate in the LifeStyles Health Incentive Program.

### **Q7: Can my dependent child who is under age 26 participate in the incentive program?**

A7: No. **Dependent children up to age 26 will automatically have their deductible lowered to the \$1,000 minimum.**

### **Q8: If a participant is added to the Plan mid-year, when must they complete an HRA?**

A8: Anyone who does not have a January 1<sup>st</sup> effective date (e.g., new hire, addition of spouse, etc.) must complete the HRA within ninety (90) days of their effective date in the Plan.

### **Q9: If all Health Incentive credits are earned, how low can the deductible be?**

A9: Individual deductible – \$1,000; Family deductible – \$3,000

### **Q10: Can the credits earned by my dependent apply to the Family deductible?**

A10: No. Only credits earned by the employee are applied to the Family deductible.

### **Q11: What happens if I meet the required benchmark but my spouse does not (or vice versa)?**

A11: Credits follow the person who earned them. Depending on the benchmarks met, you and your spouse may have different deductibles. For example: you earn four (4) credits and your covered spouse earns two (2) – your adjusted deductible is \$1,250 and your spouse's adjusted deductible is \$1,750. If a benchmark is not met this plan year, you can see if you qualify at the next plan year. **Also see Second Chance Alternative Standard.**



**Q12: What happens if I and/or my covered spouse are identified with having a health risk?**

A12: Core Health Services Medical Director, Dr. John A. Wells, will counsel and meet with the members who are high risk and have the largest gaps in care. These sessions are mandatory; failure to comply (or if there are 2 missed appointments) will have consequences up to, and including, the privilege of insurance eligibility for coverage revoked.

## **Your Responsibility**

**CHANGES FOR 2014: Based upon your feedback, Core will schedule monthly appointments in alphabetical order by last name, allow assessment by your own primary care physician (PCP), eliminate HRAs on children 26 and under, and offer a new Second Chance alternative standard!**

Last Name Starting with	Scheduled Month	Number of Days Available	Must Schedule Appointment by
A, B, C and D	August 2013	8	July 30, 2013
E, F, G, H and I	September 2013	7	August 30, 2013
J, K, L, M, N, O, P, Q, and R	October 2013	9	September 30, 2013
S, T, U, V, W, X, Y and Z	November 2013	6	October 30, 2013

**Step 1: Complete online HRA Questionnaire at**

<http://corelink.corehealthbenefits.com/healthservices/>. The online Company Referral Code is 6323697. The questionnaire is to be completed by **you and your spouse** 72 hours prior to the scheduled assessment.

**Step 2: Call and make your HRA appointment with Core Health Benefits at 1-888-741-2673. For example, if your last name starts with the letter D, you must schedule your August appointment during the month of July.**

**Step 3: Go to the MRMC Hospital Lab as soon as you schedule your appointment, but no later than 2 weeks prior to the HRA appointment.** All labs must be performed at Meadows Regional Medical Center Hospital laboratory between 7:00 to 9:30 am on Tuesday, Wednesday or Thursday. This is a fasting blood test. Please do not eat or drink anything (other than your regular medication) after midnight the night before testing. If you are diabetic and fasting is a problem, please contact CORE at 888-741-2673 for guidance.

**PCP Option to Step 2 and 3: At your own expense, members may use their own primary care physician (PCP) for the purpose of completing Step 2 and/or Step 3. This option must be completed and results faxed to Core between August 1 and November 29, 2013. Please call Core to obtain your 2014 PCP HRA Evaluation Form to use this option.**

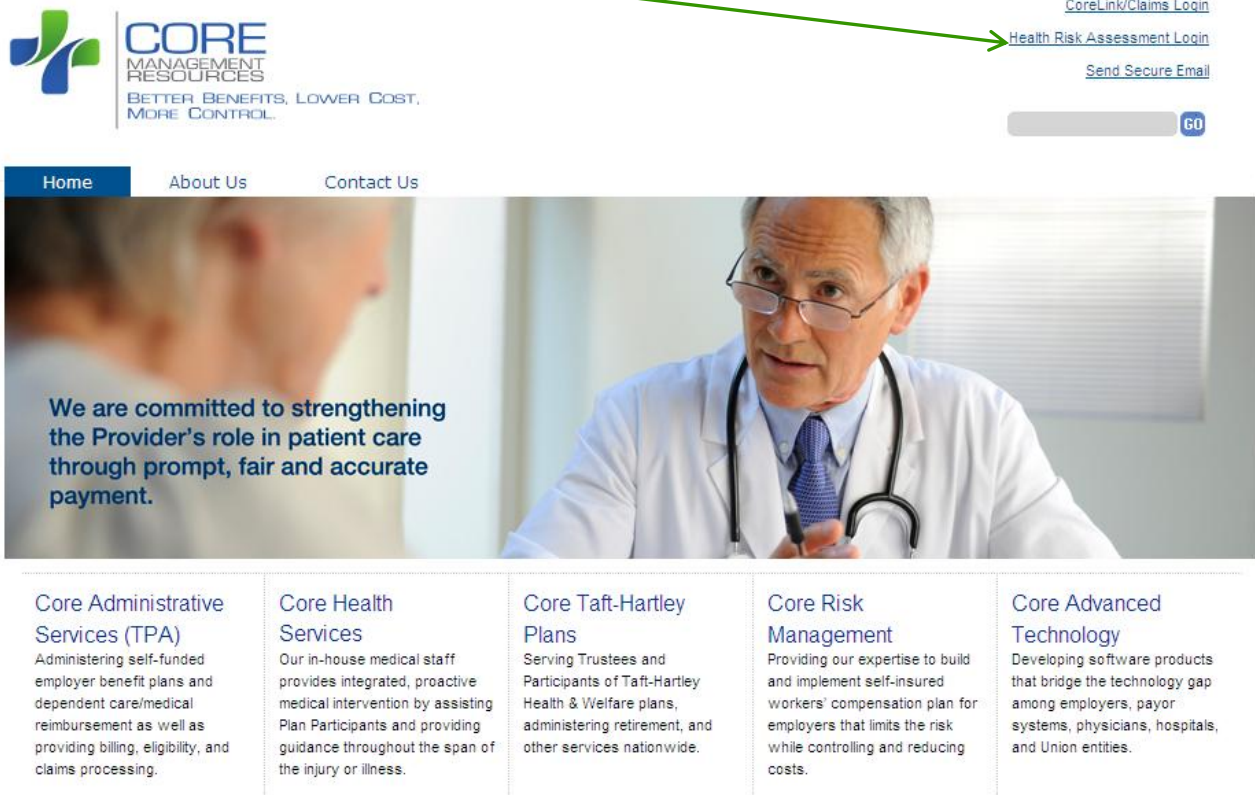
Once all three steps are completed you will receive a copy of your assessment. You may be asked to make a follow-up appointment if your parameters are significantly out of the normal range.

**Second Chance Alternative Standard: If any employee or spouse is unable to meet a specific parameter, they are eligible for a Second Chance alternative standard. The alternative will be to meet the specific parameter by June 30, 2014. For example, if you fail to earn a credit for a healthy blood pressure, you will have an opportunity to reach a healthy blood pressure between your original HRA and June 30, 2014. The alternative standard for BMI will be a 5% reduction in body weight.**



## Core Health Services website

To access Core Health Services, go to [www.corehealthbenefits.com](http://www.corehealthbenefits.com) & click on “Health Risk Assessment Login”



**CORE**  
MANAGEMENT  
RESOURCES  
BETTER BENEFITS. LOWER COST.  
MORE CONTROL.

[CoreLink/Claims Login](#)  
[Health Risk Assessment Login](#)  
[Send Secure Email](#)

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**We are committed to strengthening the Provider's role in patient care through prompt, fair and accurate payment.**

<b>Core Administrative Services (TPA)</b> Administering self-funded employer benefit plans and dependent care/medical reimbursement as well as providing billing, eligibility, and claims processing.	<b>Core Health Services</b> Our in-house medical staff provides integrated, proactive medical intervention by assisting Plan Participants and providing guidance throughout the span of the injury or illness.	<b>Core Taft-Hartley Plans</b> Serving Trustees and Participants of Taft-Hartley Health & Welfare plans, administering retirement, and other services nationwide.	<b>Core Risk Management</b> Providing our expertise to build and implement self-insured workers' compensation plan for employers that limits the risk while controlling and reducing costs.	<b>Core Advanced Technology</b> Developing software products that bridge the technology gap among employers, payor systems, physicians, hospitals, and Union entities.
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## Register / Login

If you are a new user to Core Health Services, follow the Register link to set up a new account; otherwise, login with your username and password.



HOME

[Login](#) | [Register](#)



### WELCOME TO CORE HEALTH SERVICES

Welcome to the new Core Health Services site for Lifestyle Plan Members. This site will enable you to complete your annual health risk assessment online, and monitor your monthly health risks in a private and secure way. In addition your entries will be monitored by our medical staff to provide you with guidance and support in maintaining a healthy lifestyle. We will also post healthy living tips and articles to encourage and guide you in achieving your goals for a healthier lifestyle.

If you have not yet registered, select REGISTER below. Please follow the instructions as provided and utilize the Referral Code provided to you from your CoreLink account.

(Note: Referral code provided to you from the CoreLink site)

If you have already registered, select LOGIN and you will be directed to your personalized health services account page.

If you need assistance please contact Core at 1-888-741-2673 and ask for a Health Services Representative.

Register

Login

## Preferred User Information

### Preferred User Information

**\*Note:** Membership to this portal is Public. Once your account information has been submitted, you will be immediately granted access to the portal environment. All fields marked with a red arrow are required.

? User Name:   
 ? First Name:   
 ? Last Name:   
 ? Email Address: 

Enter a password.

? Password:   
 ? Confirm Password: 

### ☐ Referral Code

? Company Referral Code: 

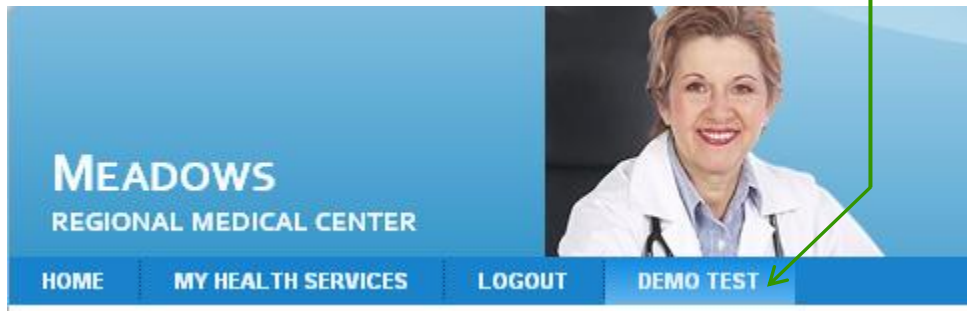
Company Referral Code:  
**6323697**

 [Register](#)



## User Settings

To access your user settings, click on *your name* to edit



You can change your password, e-mail address, and how your name appears on the CHS website.











HOME | MY HEALTH SERVICES

[Logout](#) | [Demo Test](#)

### User Account

 [Manage User Credentials](#)  [Manage Password](#)  [Manage Profile](#)

 **User Name:** coretest  
 **First Name:**    
 **Last Name:**    
 **Display Name:** Demo Test  
 **Email Address:**  

 [UnRegister](#)  [Update](#)


**NOTE:** this does not change your name in the claim system. See your HR representative to make that type of name change.



The MRMC Health Manager  
is your navigation menu.



## Health Risk Assessment

HEALTH RISK ASSESSMENT

Profile Information

\*Name

\*Date of Birth

Select One

\*Address

(line 2)

\*Primary Phone

+ 1. Previous or Existing Health Issues

+ 2. Medications

+ 3. Diet, Exercise and Social History

+ 4. Health Maintenance

+ 5. Respiratory

+ 6. Cardiovascular

+ 7. Endocrine

+ 8. Knowledge

+ 9. Physician or Primary Care Provider

Submit

Click the "+" to expand each section.

## Blood Pressure Log

Enter the results from your blood pressure test. You can edit and/or delete a result if you make a mistake.

**BLOOD PRESSURE READING ENTRY FORM**

### Blood Pressure Entry Form

Enter Systolic (top reading)

Enter Dystolic (bottom reading)

Filter **Systolic (top)** by

**COMPLETE BLOOD PRESSURE LOG CHART**

#### Blood Pressure Readings Log

— Bottom Reading — Bottom Reading

Readings	Bottom Reading (Green)	Top Reading (Blue)
0	90	170
1	95	150
2	110	160
3	100	160
4	80	130





## Blood Sugar Log

 BLOOD SUGAR READING ENTRY FORM

### Blood Sugar Entry Form

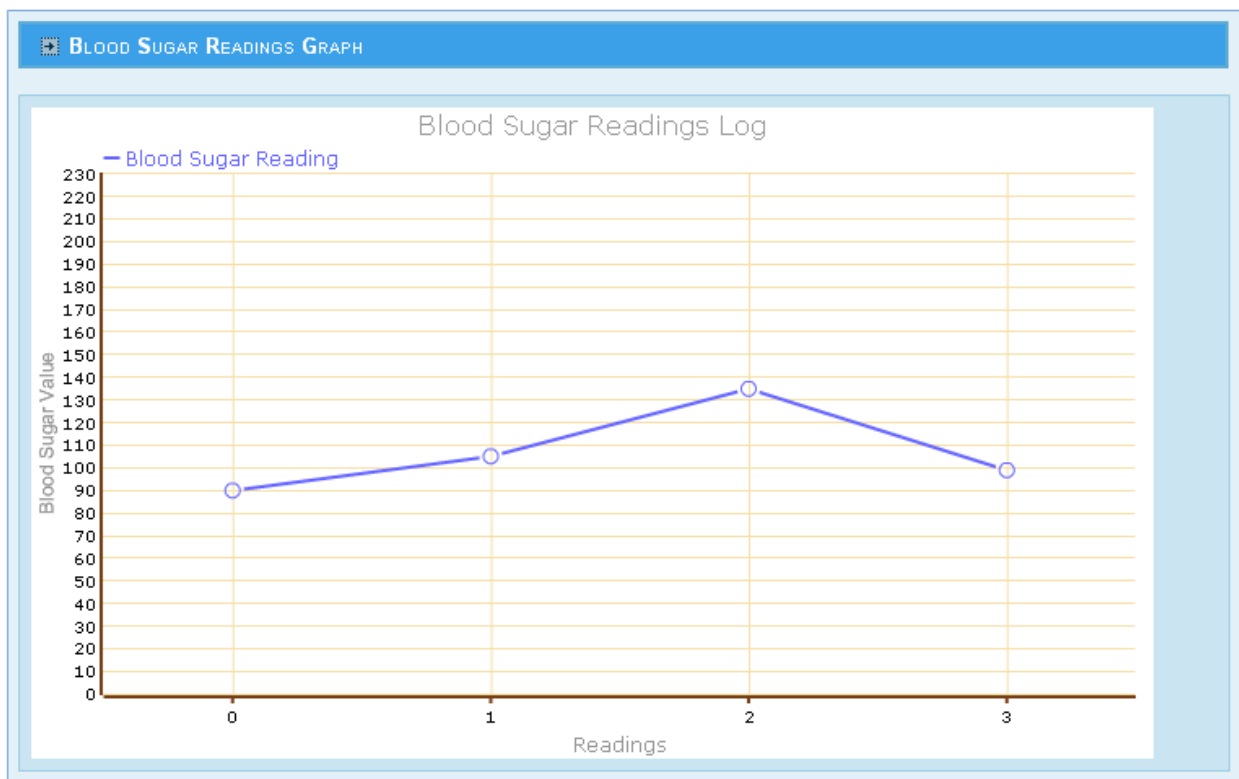
Enter Blood Sugar Reading:

Filter

Blood Sugar Reading

by





## Weight Log

**WEIGHT LOG ENTRY FORM**

### Weight Entry Form

Enter Weight Reading:

Filter

Weight Reading

by

