



## **O'Neal Steel Health Plan 2023-2024 Wellness Program (LIVESMART) Premium Reduction FAQ's**

### **GENERAL QUESTIONS**

#### **When do the LIVESMART Premium Reduction rates go into effect?**

Health Premium Reductions go into effect January 1 of each year for employees and covered spouses.

Beginning each January 1st, employees and spouses covered under an O'Neal Industries health plan are required to participate in LIVESMART by November 30 of the preceding year to qualify for the Wellness Program premium reduction in the new calendar year. For example, to receive the premium reduction beginning in January 2024, LIVESMART participation requirements must be completed by November 30, 2023.

#### **What if I am a Newly Hired employee?**

Newly hired employees are eligible for the premium reduction to begin during the year if they complete an annual health screening and health coaching within 30 days of the start of their insurance. The same requirements would apply to their spouse if they are covered under an O'Neal Industries health plan too.

#### **To whom do the premium reductions apply?**

All employees with single insurance coverage and all employees and their spouses covered by an O'Neal healthcare plan that certify they are LIVESMART Participants.

#### **How much is the premium reduction?**

The premium reduction is 12.5% of your monthly premium for calendar year 2023.

#### **How will the premium reduction be administered?**

The reduction will be divided by your number of scheduled pays and an equal reduction will be applied to your insurance premium throughout the calendar year.

#### **What is considered LIVESMART Participation?**

To be considered a LIVESMART participant, you must complete your annual LIVESMART Health Screening and Health Coaching and up to 2 additional health coaching sessions per year either in person or via telephone. Additionally, each year you will need to complete two or more LIVESMART approved health improvement campaigns that are offered. Each campaign must be four (4) weeks or longer in length and can include fitness center participation, weight management programs or other LIVESMART wellness campaigns.

### **How do I know how many follow-up sessions I need per year?**

Follow-up frequency is based on your club status and therefore health risk. Club status, Platinum, Gold, Silver or Bronze, will be established at your initial LIVESMART consultation. If you are in the Bronze or Silver club you will need to participate in the annual health screening and in health coaching every four (4) months. If in the Gold or Platinum club, LIVESMART participants are required to participate in the annual health screening and health coaching and also participate in additional health coaching a minimum of one time during the year.

### **What if I do not complete all follow-up sessions or wellness program participation in the calendar year?**

If you do not complete participation in the program as outlined above, you will no longer be eligible for the Wellness Program (LIVESMART) premium reduction.

### **What if I am not at work when LIVESMART visits my location for health screenings or follow-up sessions?**

You may complete your LIVESMART screening and health coaching by taking the LIVESMART Medical Qualification Form to your primary care provider who will complete your measurements and send your results to LIVESMART. A member of the LIVE SMART team will then contact you to complete your health coaching session. Follow-up sessions may be conducted over the phone as well. It is recommended your annual health screening is completed annually on or before August 15 for current participants and November 15 for new employees and spouses.

### **If I go to my primary care provider for measurements and blood work for LIVESMART, will this be covered by my insurance?**

Employees and dependents under an O'Neal Industries health plan are eligible for annual wellness and preventive care benefits.

### **Is my spouse eligible to participate?**

Yes, spouses are eligible to participate in the LIVESMART program and receive financial awards based on their completed club status.

### **Does my spouse need to participate for me to receive my LIVESMART reduction?**

If you and your spouse are covered on an O'Neal health plan, your spouse will need to participate in LIVESMART by November 30, 2023 to be eligible to receive the wellness program health premium reduction off of medical premiums in 2024.

### **Why is O'Neal requiring Spouses on the health insurance plan to join LIVESMART?**

O'Neal cares not only for the employee but their family as well. The LIVESMART Program is an attempt to reward spouses and employees who are making good health choices, while also creating a financial incentive for others to do the same.

### **What if my spouse is not on an O'Neal medical plan with me?**

They may still participate in LIVESMART and receive the financial awards tied to club status, but they do not have to participate for the employee to continue to receive their LIVESMART health premium reduction.

**What if my spouse does not want to participate?**

LIVESMART is an optional program. However, if you and your spouse are on an O'Neal Health plan you will both need to participate to receive the health plan premium discount in 2023.

**Are there alternate measures for the LIVESMART screening tests?**

If it is unreasonably difficult or medically inadvisable due to a medical condition for a participant to achieve the optimal level for certain criteria measured in the LIVESMART Health Screening then an alternate measure can be provided. For example, for individuals with diabetes, an HgbA1c test from your physician can be used instead of a fasting blood glucose. For more information on alternate measures and documentation, please contact LIVESMART at (888) 501-1252.