

2026 HEALTH INSURANCE WELLNESS INCENTIVE

FREQUENTLY ASKED QUESTIONS

➤ **How much is the wellness discount?**

The discount is \$50/month regardless of the tier of coverage you elect (EE only, EE+SP, EE+CH, or Family). During open enrollment, the non-wellness health insurance rate will display in the ADP enrollment portal. Prior to the first payroll of 2026, the wellness discount will be applied to those who have completed the requirement and will display within your ADP enrollment.

➤ **Do both health insurance options qualify for the wellness incentive discount?**

Yes. The \$50/month discount applies to both the QHDHP and the Traditional PPO plans.

➤ **What is considered a preventive exam?**

Any exam coded as routine/preventive will fall under this category. When scheduling your appointment, request an annual routine physical exam. Standalone laboratory screening/blood profiles do not qualify.

➤ **I started my employment mid-year and previously had my preventive exam under other insurance/self-pay. Do I qualify?**

Yes. You must submit proof of preventive exam to Jessica Raasch to receive the wellness incentive in 2026. For example, an insurance Explanation of Benefits (EOB) would suffice.

➤ **I am a new team member. Am I eligible to receive the wellness discount upon enrollment in 2026?**

You will be enrolled in the non-wellness rate until you can provide proof of preventive exam done in 2025.

➤ **I have dependents on my health insurance plan. Who must receive a preventive exam to qualify for the wellness incentive in 2026?**

At this time, only the member (employee) must complete a preventive exam in 2025. However, it is strongly recommended that all your dependents do the same. The deadline for exam completion is 12/31/25.

➤ **If I am currently under the regular care of a physician for a medical reason (i.e., pregnancy, oncology, etc.), do I need a separate preventive exam to qualify for the wellness incentive?**

Yes. Getting a preventive annual exam is important, even if you are under the care of an oncologist or another specialist, because it provides a comprehensive overview of your overall health and addresses areas that specialists may not focus on. Specialists typically concentrate on specific conditions or systems, while a primary care provider (PCP) or general practitioner takes a holistic approach to your health.