Delta Health Rewards is a wellness program that is part of the Delta Account-Based Healthcare Plan. It was created in partnership with UnitedHealthcare to encourage Delta employees and spouses/eligible same-sex domestic partners to become engaged in their health and to reward those who take action to get or stay healthy. The program is completely confidential and voluntary. Information obtained cannot, by law, be used to deny coverage or increase premiums at any time.

Q: How long do I have to complete my Delta Health Rewards health actions?

- A. The program year is January 1 December 31.
- Q: When will dollars be deposited into my Health Reimbursement Account (HRA) or Optum Bank[®] Health Savings Account (HSA)?
- **A.** Rewards for health actions completed from January 1 to September 30 will be deposited the first week of the following January. Rewards for health actions completed from October 1 to December 31 will be deposited the first week of April the following year. By making two deposits each year, employees who have earned rewards dollars by September 30 will start the new year with funds in their account.

Health Actions Completion Date	Health Rewards Deposit
January 1 to September 30	First week of January
October 1 to December 31	First week of April

Q. What is RallySM

A. Rally is a leader in digital health engagement. It makes earning Delta

Health Rewards a more personalized and fun experience. On Rally, you can complete your Health Survey and complete Missions, if needed, to earn Delta Health Rewards. (Missions are simple activities you can do every day to help improve your diet, fitness and mood.) You can also track your Delta Health Rewards progress on the Rally site. You can access Rally through **myHealthcareView.com** or the Delta Health Rewards page on Deltanet. In 2016, you and your covered spouse/eligible same-sex domestic partner can earn up to **\$650** each for your 2017 HRA or Optum Bank HSA.

Q. The target range for one of the Delta Health Rewards biometrics is not appropriate for me. Will I be penalized and not receive my reward because of it?

A. No. We understand that not all biometric targets are appropriate for everyone all the time.* For example, if you are pregnant, the BMI target isn't an appropriate measure. In the instances when you and your provider feel that a target is not appropriate for you, have your provider complete the Provider Alternative Action Form. This will allow your doctor to be the one that makes a decision about your biometric values. Access the form through Rally, the Delta Health Rewards page on Deltanet or from the biometric screening registration site at https://register.wellness-inc.com/delta.

*If you are unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward(s) by different means. If you have markers outside of the target ranges you can complete either one telephonic wellness coaching program or three Rally Missions to earn your full biometric screening reward. The plan will provide a reasonable alternative if a participant's personal physician provides a statement that the wellness coaching program or Rally Missions are not medically appropriate for that individual. The personal physician should fill out, sign and send the Provider Alternative Action Form, carefully following all directions on the form.





Q. Do new hires need to complete the health actions in the year they are hired?

A: All employees hired or newly enrolled will automatically receive the *prior year's* maximum Delta Health Rewards earnings deposited into their account within 30 days of their coverage effective date.

Employees newly enrolled **from January 1 through June 30** and their covered spouse/eligible same-sex domestic partner, if applicable, will each need to complete health actions to earn Delta Health Rewards dollars for the following year.

Employees newly enrolled **after July 1** will automatically receive the maximum Delta Health Rewards earnings for the following year. Those rewards dollars will be added to the employee's HRA or Optum Bank HSA the following year.

Q: I completed my health actions. When should I expect to see results on my online scorecard?

- A: Immediately after completing the Rally Health Survey (Note: If you confirm that you are tobacco-free on the Rally Health Survey, those results will also post immediately.)
 - Up to 30 days after completing the telephonic Delta Health Direct quit tobacco program or a telephonic Delta Health Direct wellness coaching program
 - Immediately after completing a Rally Mission
 - 30 days after completing a biometric screening at an onsite Delta event or 30 days from when the Provider Health Screening Form is received
 - 30 days after completing an annual physical exam

Call Delta Health Direct at **877-912-1820** for completed health action(s) not appearing in the time frames above.

Q. Do I need to submit the Provider Health Screening Form to receive rewards for completing an annual physical exam?

A: No, you do not need to submit any forms to receive rewards for you annual physical exam. UnitedHealthcare will process your visit through claims and automatically update your scorecard with your rewards. Please note that if you complete your biometric screening during your annual exam, you must submit the Provider Health Screening Form to receive rewards for any biometrics in the healthy range.

Q: I completed a health action and it does not appear on my scorecard. Can I request Delta Health Rewards dollars for the completed health action?

A: Yes. To request Delta Health Rewards dollars for a health action completed but that does not appear on the scorecard within the designated period (see previous question for a list of these time frames), submit the Provider Health Screening Form to report the completed action. Proof that the health action was completed is required. Acceptable forms of proof are listed on the form. Access the form through Rally, the Delta Health Rewards page on Deltanet or from the biometric screening registration site at https://register.wellness-inc.com/delta.

Q: I am a pilot and I am required to get an annual FAA physical exam to retain my license. These exams are not covered under my medical plan. How will I get credit for it to receive my Delta Health Rewards?

A: Delta recognizes that pilots are required to receive an annual FAA physical exam. The rewards dollars associated with the annual physical exam health action will automatically be credited periodically throughout the year for pilots who are enrolled in a Delta HRA or HSA medical option.

Q: Why do I need to have biometric results in the healthy range to earn the Delta Health Rewards dollars associated with biometric results?

- A: Delta continues to focus on you knowing your biometric numbers because healthy biometric numbers are so critical to your overall health. Delta Health Rewards dollars (up to \$300 total) are provided when the results from the biometric screening are in the recommended healthy range. If one or more of the biometrics are not within the recommended healthy range, the entire \$300 in Delta Health Rewards dollars can be earned by completing ONE of the following options:
 - A Delta Health Direct telephonic wellness coaching program
 - Three Rally Missions

Q: My doctor is sending me to a lab to have my biometric blood work done. How do I ensure my lab work is covered at 100 percent?

A: Biometric testing for the Delta Health Rewards program is covered at 100 percent when performed at an in-network lab. (LabCorp is in the UnitedHealthcare network.) To find a network lab near you, visit **myHealthcareView.com** or the UnitedHealthcare Health4Me[®] app, or call Delta Health Direct at **877-912-1820**.

Q. I want to complete my health screening at a LabCorp facility. What do I need to do?

A. You need to register at https://register.wellness-inc.com/ delta. Print and take the LabCorp registration form with you. LabCorp will complete and submit the form back to UnitedHealthcare. We recommend that you call ahead to schedule an appointment, although it is not required.

Q: What if my physician's office charges a fee to complete the Provider Health Screening Form?

A: Some physician offices may charge a fee to complete the form. Fees charged are not reimbursable by Delta or UnitedHealthcare. The Provider Health Screening Form is required if you complete your biometric screening at your provider's office and want to receive Delta Health Rewards dollars for results in the healthy range.

To avoid the fee, consider completing the biometric screening with a UnitedHealthcare professional at an upcoming onsite event. Results from an onsite screening are automatically populated to your Delta Health Rewards scorecard, so there is no need to submit the form. Or, complete your screening at a LabCorp facility using the LabCorp Registration Body Mass Index Form.

DELTA HEALTH REWARDS WELLNESS COACHING PROGRAMS

- Q: Does everyone have to complete a wellness coaching program (Delta Health Direct telephonic program or three Rally Missions)?
- A: It depends upon your personal results. You may have to complete a wellness coaching program to receive the full \$650 in Delta Health Rewards dollars. Participants who qualify for the entire \$650 **without** completing a wellness coaching: program:
 - Have completed the Rally Health Survey (\$50)
 - Are tobacco-free (**\$150**)
 - Have gotten an annual physical exam (**\$100**)
 - Have all biometric results in the recommended healthy ranges: a. Body mass index between 29.9 or less (**\$100**)
 - b. Fasting blood sugar less than 100 or A1C less than 5.7% (**\$75**)
 - c. Blood pressure less than or equal to 140/90(both numbers must be less than or equal to) (\$75)
 - d. Total cholesterol less than 240 (\$50)
 - Have watched the Health Plans 101 video and completed the knowledge check during open enrollment (Fall 2016) (\$50)

There are two scenarios for which you will need to complete a wellness coaching program in order to earn the full \$650:

- You are not tobacco-free, and therefore you must complete the quit tobacco program, which can ONLY be completed telephonically by calling Delta Health Direct at 877-912-1820.
- 2. Any of your biometric results do not fall into the recommended healthy range, and therefore you must complete one of the following options:
 - A Delta Health Direct telephonic wellness coaching program
 - Three Rally Missions

See the table on next page for more detail on each option.

Q: Do I need to complete a wellness coaching program for each biometric result not in the recommended healthy range to earn the full \$300 in Delta Health Rewards associated with biometric results?

A: No. Upon completion of just one wellness coaching program (Delta Health Direct telephonic wellness coaching program or three Rally Missions), you will receive the full reward for ALL of your biometrics not in the recommended healthy range.

DELTA HEALTH REWARDS WELLNESS COACHING PROGRAMS

Question	Delta Health Direct Telephonic Wellness Coaching Program	Rally Missions (must complete a total of three)
What is it?	Work with a Delta Health Direct nurse or a wellness coach to create a custom wellness coaching program that focuses directly on your needs.	A Mission is a customized digital action plan designed to help you improve your life. Mission recommendations are made just for you under four categories: Move, Eat, Feel and Care. Each Mission is designed to be simple, action-focused and attainable. Missions meet you where you are and help you take small steps toward better health.
Online or telephonic?	Telephonic only	Online only
How long does it take to complete?	6 - 10 weeks	Each Mission lasts four weeks. These weeks don't have to be consecutive, but you must check in a minimum number of times each week for four weeks in order to complete the Mission.
What do I have to do to complete it?	Schedule an appointment with a nurse or wellness coach. Set goals and keep between three and five telephonic appointments depending on your personal goals.	 The requirements to complete a Mission will vary based on a few criteria, which will also vary by Mission. These criteria include: Individual Mission expectation — For example, you must walk three miles a day. Minimum success criteria — You must check in a minimum number of times to be given credit for that week.
How do I enroll?	Call Delta Health Direct at 1-877-912-1820	Log onto myHealthcareView.com and select Delta Health Rewards. You'll be automatically directed to the Rally site. To join a Mission, select the MISSIONS tab at the top of any page in Rally, and click on BROWSE ALL . You'll see the Missions RECOMMENDED FOR YOU at the top. In addition to the personal recommendations, you can view all available Missions in the Missions gallery. Select the Mission(s) you're interested in and click the green JOIN button.

- Q: I know that at least one of my biometrics will not be in the healthy range. Can I enroll in a telephonic wellness coaching program before completing my biometric screening?
- A: Yes, you can enroll at anytime but you must complete your biometric screening before completing your telephonic wellness coaching program in order to earn the rewards associated with missed biometrics.



QUIT TOBACCO PROGRAM

- Q: How do I enroll in the telephonic Delta Health Direct quit tobacco program?
- A: Call Delta Health Direct anytime at **877-912-1820** to enroll in the quit tobacco program.

Q: How long does it take to complete the telephonic Delta Health Direct quit tobacco program?

A: The program is customized for each participant, so there is no set time frame. On average, the program takes five to six months to complete. It's important to enroll in the quit tobacco program as soon as possible to complete the program before the December 31 deadline and receive Delta Health Rewards dollars. Inform the program coach of the December 31 deadline.

Q: What does it mean to complete the Delta Health Direct quit tobacco program?

- **A:** A member has completed the Delta Health Direct quit tobacco program when they meet one or both of the following criteria:
 - 1. Complete five calls with a quit tobacco coach, and/or
 - 2. Reduce tobacco usage by at least 50 percent or quit tobacco completely.

Note: The program takes a personalized approach to the number of calls and program length according to each participant's situation. Coaches will encourage members to complete all recommended calls and re-enroll in the program if needed. However, to be awarded the Delta Health Rewards dollars, only the requirements listed above must be met.

Q: I already know that I won't be tobacco/nicotine-free. Can I skip the online Rally Health Survey and just enroll in the Delta Health Direct quit tobacco program?

A: Enrollment in the quit tobacco program is acceptable before completing the Rally Health Survey; however, you must complete the Rally Health Survey and identify as a tobacco user before December 31 to receive Delta Health Rewards dollars for both health actions.

Q: I only use tobacco occasionally during social activities, maybe one time per month. Am I considered a tobacco user?

A: Yes. Tobacco use is unsafe and can cause harm; therefore, any form of tobacco use, whether regularly or recreationally, should be considered and indicated truthfully on the Rally Health Survey. Enrolling in the Delta Health Direct quit tobacco program is free and customized to each individual's needs.

Q: If I indicate I am a non-tobacco user on the Rally Health Survey and I happen to slip up and use it once or twice, will I be penalized?

A: No, but it is very important to be honest when completing the Rally Health Survey. The goal of the Delta Health Rewards program is to help participants achieve and maintain the best health possible.

Q: I have used tobacco for many years; do I have to be completely tobacco-free once I complete the Delta Health Direct quit tobacco program in order to receive the Delta Health Rewards dollars?

A: No. The program is designed to help participants set attainable goals. That may mean cutting back from two packs of cigarettes to one pack per day. Participants not completely tobacco-free by December 31 will need to repeat the process in order to earn applicable Delta Health Rewards the following year.



