



## Finance Committee Meeting

### AGENDA

September 3, 2013

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#### I. CALL TO ORDER

#### II. MATTERS BEFORE COMMITTEE

1. [Bravo Wellness Spouse Testing](#)
2. [Approval - Utility Application Process Policy Amendment](#)
3. [Approval - Commercial Deposit Policy Amendment](#)

#### III. ADJOURN



## Finance Committee Meeting

### AGENDA

September 3, 2013

**Item:**

Bravo Wellness Spouse Testing

**Department:**

**Additional Information:**

**Financial Impact:**

**Budgeted Item:**

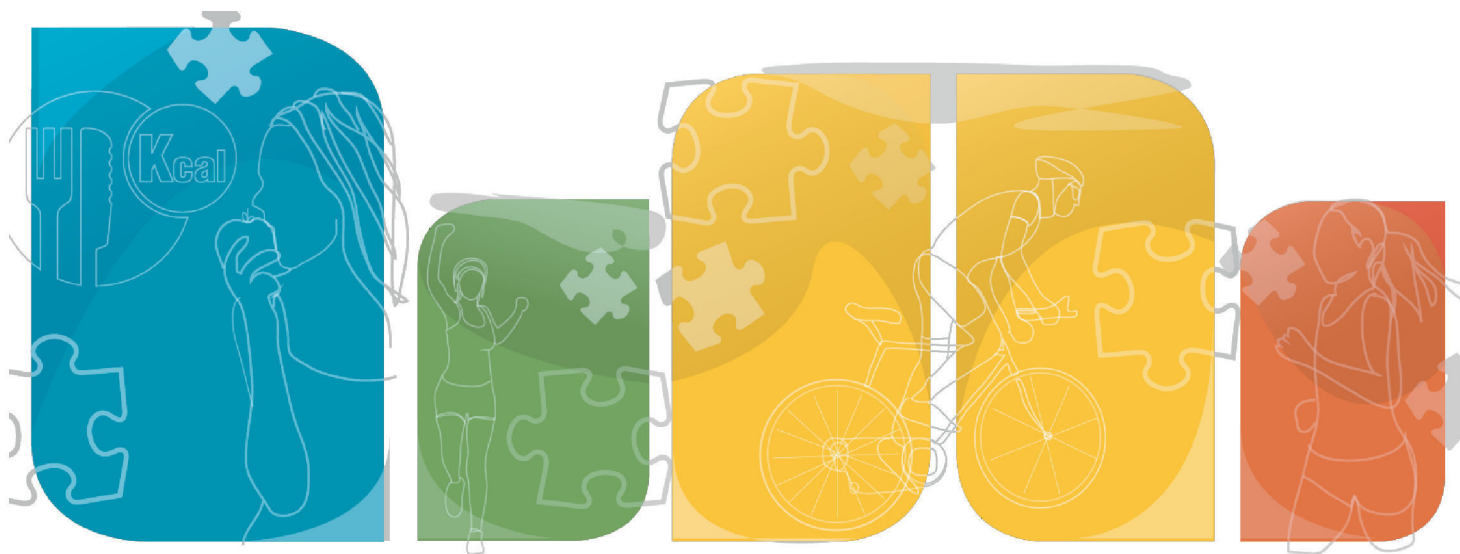
**Recommendation / Request:**

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Attachments / click to download

 [Spouse Testing Info](#)

# City of Monroe Spouse Participant's Guide To Wellness



# YOUR HEALTH. YOUR MONEY.



Dear Spouse of City of Monroe employee,

As a valued member of the City of Monroe's team, your spouses's employer is always looking for ways to maximize your healthcare benefits.

We are all too familiar with the fact that America is facing a health epidemic and that health plan costs are increasing at rapid rates – a trend that is both destructive and unsustainable. Rather than have high health benefit costs prevent your employer from offering comprehensive benefits at reasonable rates, your company is asking you to take personal accountability for your health and, in turn, help reverse this trend. Working together, we can create a healthier work place and nation.

Bravo Wellness will be administering City of Monroe's wellness program. Our role is to support program confidentiality and protect your health information. The City of Monroe will not see your results; they will only know how your results impact **your spouse's insurance premium**. Participation in this program is **voluntary**; however your spouse may be responsible for contributing an additional amount towards their health insurance premium if you do not participate.

The following pages within this guide tell you more about the company's program and how to get started.

# GETTING STARTED

## Reaping the benefits of the City of Monroe's program is easy:

1. Sign up to participate. Go to [www.bravowell.com/monroe](http://www.bravowell.com/monroe) and get started using the instructions in the "Access Directions."
2. Select your screening appointment time and complete your Health Assessment.
3. Undergo a confidential health screening conducted by a qualified health professional, at no cost to you.
4. Compare your results against the National Institutes of Health's goals, your employer's goals, and available alternatives in key wellness categories. Be sure to take advantage of the reasonable alternative and appeal process as they apply to you.
5. Decide for yourself what the next health step will be. The City of Monroe is offering you several resources for improving your health. Be sure to check them out!

## RESOURCES ARE AVAILABLE THRU

**CareHere!**

Clinic & Wellness Coaches



Employment Assistance Program Counselors



The University of Georgia  
**College of Pharmacy**

"A Healthy Fit" Wellness Program

See last page for more details

## Why you should participate in the program?

- To manage your spouse's biweekly healthcare costs
- To improve the health of you and your family
- To do your part to reverse the emerging national trend of poor health

**NEED HELP?**

You can reach  
Bravo Wellness  
Customer Support at  
877.662.7286



# ASSESSMENT & SCREENING

**To participate in the program, you will undergo a confidential health screening conducted by a qualified health professional. The screening will consist of the following simple tests:**

- Blood pressure reading
- Body mass index (BMI) determination - by taking height and weight measurements
- Waist measurement
- Blood draw - to determine cholesterol, nicotine levels, and other results that are for informational purposes only
- Tobacco/Nicotine use

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## Here are some tips to prepare for your health screening:

**FASTING:** For the most accurate results, fast 12 hours prior to your scheduled time of testing. Do not eat.

PLEASE NOTE: If you know you are diabetic, hypoglycemic, or on medication, please follow your provider's instructions regarding fasting.

**DRINKS:** You may drink water or black decaffeinated coffee (no creamer or sweeteners of any kind). In fact, it is recommended that you drink a glassful (6 to 8 ounces) of water at least one hour prior to your scheduled testing time to ensure a more accurate blood panel.

**TOBACCO:** If you use tobacco, do not smoke or chew tobacco for at least one hour prior to your screening.

**HIGH CHOLESTEROL/ SODIUM FOODS:** Limit your intake of salt and high cholesterol foods 24 hours prior to screening.

**EXERCISE:** Do not engage in strenuous physical activities 24 hours before your exam.

**BE SURE TO BRING YOUR PHOTO ID.**



# FREQUENTLY ASKED QUESTIONS

## **Is this program legal? Can the City of Monroe really base my spouse's premium on my health results?**

Bravo administers programs in compliance with the Affordable Care Act's (ACA) Incentives for Non-Discriminatory Wellness Programs in Group Health Plans. This allows employers to adjust healthcare cost for those who meet certain health goals. At Bravo, we also adhere to the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and Protected Health Information (PHI) protocols. This ensures that your personal information, including your results, will not be shared with any unauthorized parties, including your spouse's employer.

## **Does everyone have to participate?**

No, participation in this program is voluntary. However, if you choose not to participate, your spouse may miss out on significant financial impacts, and may be responsible for contributing an additional amount towards their health insurance premium.

## **What are wellness points?**

Your health screening will assess basic health in key areas: blood pressure, cholesterol, body mass index (BMI)\* and tobacco/nicotine use. If the results fall within the established goals, you will earn wellness points. Your wellness points will be tied to a financial impact that will be used towards managing healthcare costs. If you are unable to meet a goal, you may qualify to earn the same financial impact by different means.

## **If I take medication that allows me to achieve the goals, do I still qualify for wellness points?**

Even if you have a pre-existing condition like high blood pressure or high cholesterol, you may receive points if you are following the prescribed treatment for your condition and fall within the target goal ranges. If you are genetically or otherwise predisposed to a condition, and you minimize related risks by taking prescribed medications that bring your test results to the desired levels, you may still be awarded wellness point(s).

## **How often does the health screening take place?**

The screening is performed at least once a year and typically coincides with the City of Monroe's annual benefits enrollment period.

## **Who conducts the screening?**

Health screenings are performed by qualified health professionals who are hired by screening vendors and contracted by Bravo Wellness or your employer.

## **Do spouses and adult dependent children need to be screened?**

Since studies show that engaging spouses can help improve the health of the employee, the City of Monroe is allowing spouses to be screened this year. However, adult dependent children do not need to be screened.

\* Waist measure automatically correct elevated BMI due to lean muscle mass, even if the participant fails the BMI goal.

# FREQUENTLY ASKED QUESTIONS

## How will I receive my results?

Bravo Wellness will send your screening results confidentially to your home address that is on file with your HR team. Results will also be made available on your custom web portal.

## Will my spouse’s employer see my results?

No, Bravo Wellness will not share your individual results with your spouse’s employer. They will be given a summary of the number of wellness points each employee received as a result of the health screening, but will not know which category or any specific laboratory results.

## What is BMI?

Body Mass Index (BMI) is a measurement of your weight distribution compared to your height. Carrying excess weight based on healthy ranges for your height may predispose you to various medical conditions. Even a small amount of weight loss (5-10% of your total body weight) will result in improving weight-related health problems. Many health factors, including cholesterol levels and total heart health, are related to your body mass.

## What is a BMI secondary measure?

A BMI secondary measure is a measurement used to automatically correct an elevated BMI result that is due to lean muscle mass, even if you fail the BMI plan goal. This means that if your BMI result is above the City of Monroe’s plan goal, and the result is because of your lean muscle mass, then a secondary measure will allow you to earn the BMI point.

## What are the BMI secondary measure options?

One secondary measure is a waist measurement. Waist measurements are requested at all screenings, but if measurements are not obtained at the time of the screening, a secondary measure can be provided through the appeals process. Another secondary measure is body fat percentage.

### Waist Measurement <sup>1</sup>

Gender	Less Than
Female	33
Male	35

### Body Fat <sup>2,3</sup>

Gender	Age	Healthy Range-Upper Value
Female	20-39	33%
Female	40-59	35%
Female	60-79	36%
Male	20-39	19%
Male	40-59	22%
Male	60-79	25%

<sup>1</sup>Waist measurement figures supported through the Harvard Health Publications of Harvard Medical School.

<sup>2</sup>Based on National Institute of Health (NIH) and World Health Organization (WHO) BMI Guidelines.

<sup>3</sup>As reported by Gallagher, et al, at NY Obesity Research Center.

To determine the percentage of body fat that is appropriate for your body, consult your healthcare provider.



# FREQUENTLY ASKED QUESTIONS

## What if I don't meet my program goal?

If your program requires the achievement of a goal, there may be alternative ways to qualify. Since **Bravo** does not have prior results, you will be provided the information you need to request an alternative goal in your results letter. Alternatives are typically based on improvement from prior results or on completion of a program that is related to health improvement within a certain biometric.

## What can I do to improve my health?

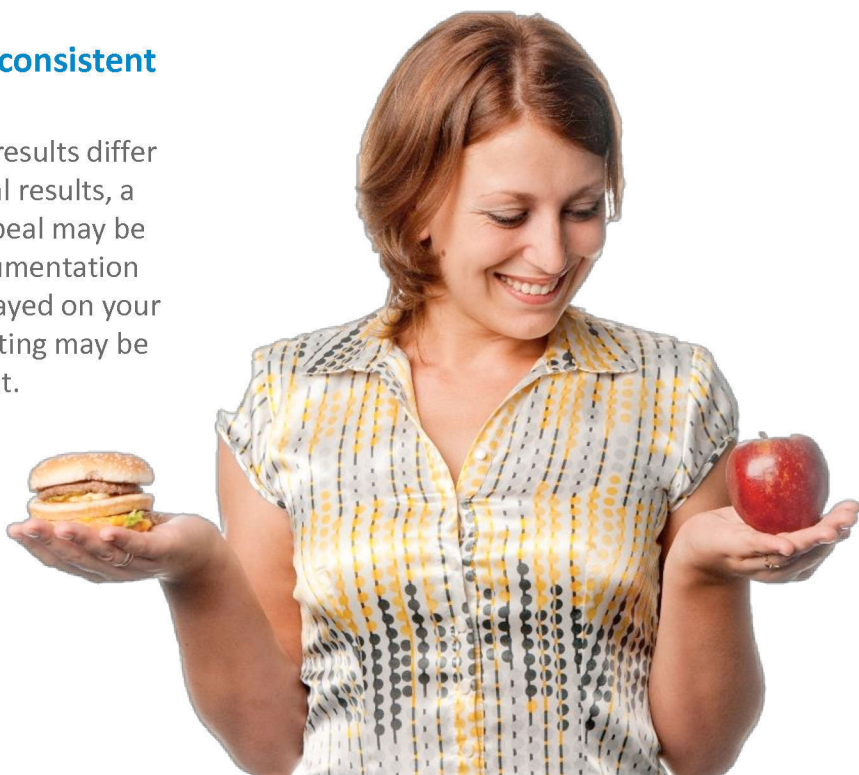
Discuss your screening results with your healthcare provider. Ask him or her to help you set goals and come up with a plan that will allow you to qualify next year for any points you might not have earned. Also, take advantage of the wellness materials and programs being offered through your spouse's employer.

## What resource and tools will be available to me?

Wellness does not end with the completion of a biometric screening or health assessment. Bravo Wellness understands this and takes an active role in the promotion and organization of ongoing wellness initiatives to improve or maintain your good health. That is why you will see links to free health resources when you view the results of your health screening on your web portal. Educational materials will be made available for each graded biometric. Take advantage of these programs and tools from nationally recognized organizations such as the National Institutes of Health (NIH) and the American Heart Association.

## What if my results are not consistent with recent tests?

In the event that the screening results differ significantly from recent medical results, a Type 1 (dispute of accuracy) appeal may be submitted with supporting documentation within 30 days of the date displayed on your original results letter. Any retesting may be at the expense of the participant.



# FREQUENTLY ASKED QUESTIONS

## What if I have a medical condition and I cannot meet the goal or the alternative goal (if applicable)?

If your spouse's employer's goals or reasonable alternatives goals are considered unreasonably difficult due to a medical condition or medically inadvisable (Type 2 Appeal), Bravo Wellness manages appeals and gives personalized alternatives for these goals. Any retesting may be at the expense of the participant.



- Blood pressure may be retested by your provider. You may provide four readings taken within the past four months or provide a passing reading that is within 30 days of the original results letter.
- LDL Cholesterol may be retested by a CLIA (Clinical Laboratory Improvement Amendment) certified laboratory. You may provide a passing reading that is within 30 days prior to or after the original results letter, and include a lab report.
- BMI may be retested by your provider including waist and hip circumference measurements, in addition to height and weight, or provide results that are within 30 days prior to or after the original results letter. Height & weight to be measured without shoes.
- Tobacco/Nicotine use may be retested by a CLIA certified laboratory. A blood or urine-based nicotine test will also be accepted. An affidavit (downloaded from web portal) may also be considered or provide a reading that is within 30 days prior to or after the original results letter.

Bravo Wellness customer support will have appeal forms if you decide to appeal any of your test results. Forms are also available at [www.bravowell.com/monroe](http://www.bravowell.com/monroe). You can call Bravo Wellness at 877.662.7286 if you have additional questions regarding appeals.

## When will I be notified of the decision and when will the adjustment be made if approved?

You will receive a decision regarding appeals or the achievement of an alternative in the mail within 3-7 business days from submission. If the Type 1 or Type 2 appeal is approved, or you achieve your alternative, it will be as if you passed the category originally. The timing of the full reward is based on the decision made by your employer. Participants must be actively employed, still enrolled in the plan, and have completed the reasonable alternative in order to obtain the refund.

# RESOURCES AND TOOLS

## Take advantage of the health improvement resources and tools made available to you:

The City of Monroe wants you to succeed! Below are a list of the resources and tools being made available to you to help you meet your health goals or maintain your current health. Take advantage of what your wellness plan has to offer. These programs help to inspire personal accountability and real behavior change, which means that the improvements you experience are more likely to last.

Utilize additional resources and tools available through your employer.

### CareHere!

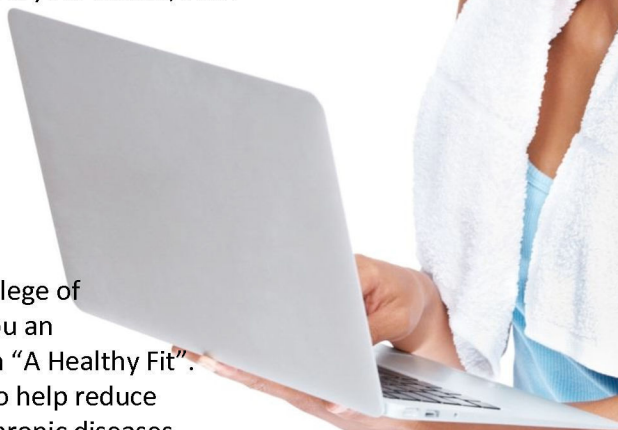
Thru our free CareHere clinic employees have access to a Wellness team of health coaches who will help you pursue a path to better health by setting goals and action steps. You can participate in a tobacco cessation program, attend "Teaching Tuesdays" and other Live Webinars. You can also track your progress on line at CareHere Connect, including an annual "Walking Challenge" virtual walking tour of an exotic location like the Riviera or Hawaii.



The City provides six free and confidential counseling appointments per year to help with personal issues that can impact your health, such as stress.



In partnership with UGA College of Pharmacy, the City offers you an opportunity to participate in "A Healthy Fit". This is a wellness program to help reduce health risks for diagnosed chronic diseases such as hypertension and high cholesterol.





## Finance Committee Meeting

### AGENDA

September 3, 2013

**Item:**

Approval - Utility Application Process Policy Amendment

**Department:**

**Additional Information:**

**Financial Impact:**

**Budgeted Item:**

**Recommendation / Request:**

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**Attachments / click to download**

[Utility Application Process Amendment](#)



**PROPOSED POLICY:**

**New Service & Transfer of Service:**

An application must be completed for all any customers requiring requesting any utility services. ~~The application will be filled out by the Customer Service Representative (CSR).~~ The customer will need to present a valid, current driver's license and their social security number to the CSR. In the absence of a valid driver's license, the customer will need to present two forms of valid and current identification that contain a picture ID and the customer's social security number, such as a W-2 Form, pay-check stub, or an insurance card.

The customer will have to provide their social security number. This will be used to run a credit check, which is used in determining the amount (if any) of deposit the City will require from the customer before providing service. The customer will be required to sign a "Consent to Obtain Credit" Information form. The customer is also provided the option of refusing to provide a social security number, in which case such customer will be required to sign a refusal form and to pay the maximum security deposit for the services desired. The amount of the required deposit will be determined by the currently in-force chart of "Service Deposit Requirements".

Residential rental customers must also provide the CSR a copy of the lease agreement signed by the lessee and the lessor. Homeowners must present proof of ownership (i.e., warranty deed, settlement agreement, Quit Claim Deed, Deed of Assent, Administrator's Deed or Executor's Deed [which must have actual physical address on document]) ~~the closing papers or warranty deed~~ on property. The completed application should be signed by the CSR and the customer.

§ New Service: Customers ~~must~~shall apply in person. If not possible to apply in person, appropriate documentation must be received to verify identity and all required paperwork must be received at the City offices by a CSR before services will be connected at the new residence.

§ Transfer of Service: Customers may apply in person or by telephone. If by telephone, CSR must receive all signed required paperwork before services are will be connected at the new residence. There is a \$25.00 transfer fee assessed to the customer's account for processing such a transfer that the City will require from the customer before transferring services.

Customers applying for new services or transfer of services to be connected must complete such request and needed paperwork at the City office by 2:00 p.m., if service is to be turned on that day. Otherwise, services will not be turned on until the next City business day.

There will also be a \$25.00 consecutive trip charge fee added to the account if a second trip has to be made to the location due to a customer not checking to make sure that all valves and switches are turned off inside of the residence, thus causing services not to be turned on – to avoid potential damage to the property.

Customers must sign a Turn-On Agreement form when establishing utility services.

In situations where the customer must have services connected that day, and such customer failed to notify the City and complete the needed paperwork before the 2:00 p.m. deadline, such



customer must pay a \$70.00 after-hours connection fee before such work will be performed. No services will be connected on the weekend or holidays.

Where applicable, no services will be activated at any customer location until the City of Monroe's Building Code Enforcement Officer has inspected the property and notified the City that it is okay to initiate service to the property. In the event that a property fails inspection, the customer must have the fault(s) repaired and have the property re-inspected by the Building Code Enforcement Officer. Once the property passes inspection, and the City is notified of such by the Building Code office, services can be activated.

Temporary Power Poles for construction sites require inspection by the Walton County Planning and Development Building Department. Contractors must contact the Walton County Planning and Development Building Department for inspection of Temporary Power Poles.

All Customers applying for new service or transfer of services should receive a copy of the Customer Service Letter (see attached) explaining our payment requirements and services. If a Customer applies for transfer of service over the telephone, a copy of this letter should be mailed to the Customer's new service address.

All applications for utility services shall remain in effect until the owner or tenant making the service deposit wishes the service to be discontinued.

The City reserves the right to copy and retain any information used to verify establishment of the customer's account.



## Finance Committee Meeting

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September 3, 2013

**Item:**

Approval - Commercial Deposit Policy Amendment

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**Additional Information:**

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Attachments / click to download

[Commercial Deposit Policy Amendment](#)

***PROPOSED POLICY:***

**Non-Residential Security Deposit Requirements:**

The amount of security deposit required for any non-residential account will be determined by the management of the City. In general, such deposit will be based upon two times the highest estimated monthly utility bill for such location, with the minimum non-residential security deposit being no less than \$500.00. In lieu of a cash deposit, dDeposits can be insured by a licensed surety bonding company (with a 90-day cancellation notice) or will accept an irrevocable letter of credit in lieu of a cash deposit.

Where the service deposit will be for a new, previously unserved premise, the deposit will be calculated based on a similar business in type and size, or calculated on a square foot basis, at the discretion of the City.

All non-residential accounts may be reviewed periodically by Customer Service management to be sure a sufficient service deposit has been collected for any deposit adjustments based on the usage and payment history. Requests may be made to the customer for additional funds if it is determined that the initial service deposit is insufficient.

Any existing account having a history of requiring extra collection efforts may be required to provide an additional service deposit equivalent to the deposit originally posted.