

Koch Wellbeing: Frequently Asked Questions

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Who to Contact for Information about Your Programs

Program	Vendor	Phone Number
Health Screening	Wellworks for You	(800) 425-4657
Weight Management	Omada	(888) 409-8687
Diabetes Support	Omada	(888) 409-8687
Care Management	Anthem	(833) 227-2091
24/7 NurseLine	Anthem	(800) 700-9184
Engage Technical Support	Engage	(800) 596-6994
Wellbeing Completion	Engage <i>(self-service option)</i>	www.engage-wellbeing.com
	Anthem <i>(assistance option)</i>	(833) 224-6935
Surcharge Status	<i>myLifeChoices (self-service option)</i>	www.myLifeChoices.com
	Koch Benefits Solution Center <i>(assistance option)</i>	(877) 344-5772
Mental/Emotional Wellbeing	SupportLinc EAP	(888) 901-1327
	Anthem Behavioral Health	(800) 292-2879

Wellbeing Participation and Surcharges

Completing Your Wellbeing Actions

What is the Steps for Health program? The Steps for Health program provides the opportunity for all employees, and spouses of Guardian employees, to know their health risk by completing a free health screening and allows them to take action, if applicable, through healthy lifestyle programs. Employees that complete the Steps for Health program will avoid a medical plan surcharge and continue to pay the lowest cost for their medical plan coverage.

What steps do I need to take in 2022 to avoid a surcharge in the Koch medical plan for the 2023 plan year? If you are currently enrolled in the medical plan and were hired on or prior to 1/1/2022, you need to complete the Steps for Health by November 30, 2022 to avoid a monthly surcharge in the medical plan in 2023.

Step 1: Complete a health screening on-site, with your personal physician, or at a LabCorp lab

- You must complete this step. You cannot complete step 2 without step 1.

Step 2: Complete one of the below options:

- Body Mass Index (BMI) less than 30
- Waist circumference less than 35” for women and 40” for men
- 2-point BMI improvement from the previous year results
- Enroll in Omada and complete each of the below actions at least one time per week for nine weeks:
 - one lesson AND
 - log one meal AND
 - one weigh-in or one glucose check or one blood pressure check

When do I need to complete the above steps to avoid a \$50/month surcharge in the medical plan? The above two steps must be completed by November 30, 2022 to avoid a surcharge that begins on the first paycheck in January 2023. If you do not meet the healthy outcomes goal and need to participate in Omada, the program will take up to 9 weeks to complete. This means you should be screened and start your program (if required) by September 1, 2022.

If you complete the Know Your Numbers health screening and/or a lifestyle program (if required) after November 30, 2022, applicable surcharges will be removed as soon as administratively possible.

How do I know if my screening results meet the healthy outcomes goal? If you complete a screening onsite your nurse will review your results with you. You can compare your results to the Body Mass Index (BMI), or waist circumference goals outlined above. Most importantly, your Engage account will also update with your screening results to notify you of your program goals. From the Engage home page, click Progress under My Activities to see your progress toward program completion.

If I complete a screening and/or healthy lifestyle program after the program deadline, will my surcharge be removed? Yes. If you complete a screening and/or healthy lifestyle program after the November 30, 2022 deadline, your surcharge will be removed from your account going forward as soon as administratively possible. There are no refunds for surcharges prior to your completion of the screening and/or healthy lifestyle program.

Can I use the results from the previous year to count toward the 2022 program goal? No, you always need to complete a new screening year. If you completed a screening in 2021, you need to complete a screening again in 2022.

What is the Omada completion requirement to avoid a monthly surcharge in the medical plan (for employees that did not meet the healthy outcomes goal)? As outlined above, completion of the Omada program as an alternative to the healthy outcomes goal is defined as completing one food log AND one lesson AND one weigh-in/one glucose check/one blood pressure check each week for nine (9) weeks. You must complete all three activities each week for nine (9) weeks by November 30, 2022 to meet to avoid a monthly surcharge (starting January 1, 2023) in the medical plan. It is recommended you start the program by September 1, 2022 to complete the program by the deadline.

I participated in Omada last year, but I need to participate again. What are the requirements for a multi-year Omada user? Participants that have completed Omada for multiple years still need to complete 9 weeks of high engagement each year you do not meet the healthy outcomes goal. If you have lessons showing as "Start" or "Continue" in your user dashboard you must complete at least one lesson, one weigh in and one food log each week for 9 weeks. If the lessons are showing as "Completed" in your user dashboard you must complete one weigh in and one food log each week for 9 weeks. You can review the "Lessons" section of the user dashboard to see if you have any lessons left.

What other options do I have to complete a healthy lifestyle program? If you did not meet your healthy outcomes goal and are not eligible for the Omada health programs, you may contact the Anthem Health Guide team to review other options. All lifestyle programs take nine (9) weeks to complete.

Surcharge Administration

Who does the surcharge in the medical plan apply to? For Koch, GP, Molex and Infor, the surcharge only applies to employees enrolled in the company medical plan that were hired on or prior to 1/1/2022. Spouses and dependents do not need to participate (although they are eligible for some of the programs such as Omada). For Guardian, the surcharge applies to employees and spouses enrolled in the company medical plan that were hired on or prior to 1/1/2022.

When will I receive the monthly surcharge if I do not participate? The surcharge will begin the first paycheck in January 2023. The surcharge will be outlined on your pay stub (see below for pay stub questions).

What is the maximum cost of the monthly surcharge? If you do not complete the Steps to Health outlined above, the most you will pay is a \$50/month surcharge in the medical plan. If you choose not to participate in a Know Your Numbers health screening, you will pay a \$50/month surcharge in the medical plan. If you choose to complete the Know Your Numbers health screening but you do not complete any of the activities outlined in step 2 above, you will pay a \$25/month surcharge in the medical plan.

Do employees not currently enrolled in the medical plan need to participate even if they plan on enrolling in the medical plan for the following year? No, employees do not need to participate until their first full year on the medical plan, meaning they are enrolled in the medical plan on 1/1/2022.

Will new employees pay a surcharge in 2023 if they do not participate? Employees who are hired after 1/1/2022 will be waived from the surcharge in 2023 if they choose not to participate. Only employees hired on or prior to 1/1/2022 are subject to the surcharge. All employees are still encouraged to participate in a health screening, regardless of hire date.

Will a transfer employee pay the surcharge in 2023 if they do not participate? Yes, because all Koch companies are under the same plan, if you transfer companies you still need to complete the wellbeing actions.

Please note, if your transfer takes you from a plan that doesn't participate in wellbeing to a plan that does participate in wellbeing, you are waived from the program requirements until your first full year in the new plan.

If my doctor recommends that I do not participate in a health screening or believes I'm unable to meet the requirements because of a medical condition, may I be excused from participating and avoid a \$50/month surcharge in the medical plan? Yes. To be medically excused from participating in the program, your doctor must complete the Medical Exemption Form that notes you are medically unable to, or are advised not to, complete the program goals. Once complete, you must submit the signed form to the Koch Wellbeing program. The Medical Exemption Form can be found on the Wellbeing tab of *myLifeChoices.com*.

Additional Questions?

For all wellbeing program questions please contact the Anthem Health Guide team on the phone number on the back of your medical ID card (the blue phone number).

Surcharge Display on Payroll

What does a wellbeing surcharge look like on my paycheck? Below is an example of a wellbeing surcharge on a paycheck. The surcharge will show as “Well Surcharge” *with* a “subtraction” sign (-).

Current Deductions	Year to Date Deductions
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DEDUCTIONS (* Indicates Pre-Tax)

*Dental	16.44-	115.08-
*HSA	225.92-	1,581.50-
*Pre-Tax 401(k)	213.12-	1,618.64-
*LTD	6.08-	42.56-
*Medical	52.89-	370.23-
*Well Surcharge	11.11-	77.77-
*Voluntary AD&D	2.27-	15.89-

What does a wellbeing surcharge *refund* look like on my paycheck? If a participant received a surcharge(s) in error a refund will be given. Below is an example of a wellbeing surcharge *refund* on a paycheck. The surcharge will show as “Well Surcharge” *without* a “subtraction” sign (-).

DEDUCTIONS (* Indicates Pre-Tax)

*Dental	5.16-	36.12-
*HSA	111.11-	777.77-
*GP Hrly Pre-Tax 401(k)	58.36-	405.23-
*Medical	82.22-	575.54-
*Well Surcharge Hrly	66.66	
*Voluntary Life	4.20-	29.40-
*Vision	4.96-	34.72-

What does a paycheck without a wellbeing surcharge look like? Below is an example of a paycheck *without* a wellbeing surcharge. There is no line item for “Well Surcharge.”

DEDUCTIONS (* Indicates Pre-Tax)

*PreTaxParkl		100.00-
*Dental	15.75-	47.25-
*HSA	83.33-	166.66-
*Pre-Tax 401(k)	300.00-	975.00-
*Medical	51.50-	154.50-
*Voluntary Life	4.50-	13.50-
*Vision	5.13-	15.39-

Know Your Numbers Health Screening

Completing a Health Screening

Who administers the Know Your Numbers health screening program? The Know Your Numbers program is managed by *Wellworks for You* and administered by *eHealthScreenings*. This includes on-site health screenings, as well as the collection of LabCorp and physician screening results.

Who is eligible to participate in the Know Your Numbers health screening? All active employees are eligible to participate in a free screening. Spouses, children or other dependents are not eligible*. As a reminder, employees not enrolled in the medical plan do not need to participate to avoid a monthly surcharge.

*Guardian spouses are eligible to participate in the Know Your Numbers screening.

How long will a Know Your Numbers health screening take? Screenings typically take approximately 10-15 minutes.

What is measured during a Know Your Numbers health screening? The screening measures your height, weight, waist circumference, blood pressure, blood glucose, total cholesterol, HDL and LDL cholesterol and triglycerides. Body Mass Index (BMI) is calculated from your height/weight. All measurements must be completed for the screening to be valid.

Will my blood be taken during a Know Your Numbers health screening? Yes. During the on-site health screening, a healthcare professional will draw a small amount of blood through a quick finger stick. During the LabCorp screening, a healthcare professional will draw a small amount of blood through venipuncture. If using the physician screening option, you can check with your physician on how they collected blood samples.

Do I have to pay for a Know Your Numbers health screening? No. The Know Your Numbers health screening is FREE to you if completed on-site at a Koch company location or if completed at a LabCorp location with the voucher. You also can get a Know Your Numbers health screening from your personal physician. The screening must be coded as a preventive care exam in order to be covered at 100% by the medical plan. If any other tests or exams are done during the same visit you might be charged for that portion of the exam. Please check with your provider's office prior to the screening to ensure they will code the screening as preventive, and it will be covered at 100%. Any costs incurred during this visit are to be paid by the employee.

How do I register for an on-site Know Your Numbers health screening? To schedule your on-site screening appointment, you may access the online scheduler through Engage. Click *Benefits* → *Know Your Numbers* → *Visit* to be redirected to the scheduler website. Please review the document *Step by Step Screening Instructions* on myLifeChoices.com/wellbeing for more information.

Once you are logged in, click the **Onsite Screening** tab. You will be able to find a listing of locations that are having on-site events near you. Pick the location, date and time that works best for your schedule and follow the on-screen prompts.

If you are having difficulty with the online scheduler, please contact customer support at **800-425-4657** or **koch@wellworksforyou.com**.

Will you offer an on-site Know Your Numbers health screening at my work location? On-site health screenings are offered at most large worksite locations. Visit the online scheduler outlined above to find a listing of the on-site events near you, or connect with your site wellbeing champion or HR rep.

Can I visit a different Koch company location for a Know Your Numbers screening? Yes. However, various worksites may have different badge and access requirements related to the health and safety of employees. It is recommended that you check with the site prior to your arrival.

Can I walk into an on-site Know Your Numbers health screening without making an appointment? Yes, you can receive a screening at an on-site event without scheduling an appointment if the schedule allows for it. However, appointments are strongly encouraged because they help to ensure proper staffing, supplies, and a prompt screening flow. If there are too many walk-ins, it's possible the location will not be able to accommodate all of them and will turn you away.

Please note, you CANNOT walk into a LabCorp location for your screening without an appointment.

When do I need to register for a Know Your Numbers on-site screening at a Koch company location? You may register for your screening as soon as the event is planned and dates become available on the online scheduler. The online scheduler will close 24 hours prior to the screening event date to allow time to prepare for the number of people who registered for the event.

What if my location is not offering a Know Your Numbers on-site screening? You may schedule a free screening at a LabCorp location or complete the screening with your personal healthcare provider. Please see the below questions regarding screening with your provider or at a LabCorp.

How do I complete my screening with my personal healthcare provider? You can complete your health screening with your personal healthcare provider. Follow your providers office protocol for making an appointment. You must complete and submit the physician screening form with all measurements completed for your results to be counted for the wellbeing program. You can download the screening form through the online scheduler, which you can access from Engage using the steps outlined above. Once on the site, select the **Physician Screening** option and follow the on-screen prompts to download your form. Please review the document *Step by Step Screening Instructions* on myLifeChoices.com/wellbeing for more information.

If using the physician option, the screening must be coded as a preventive care exam in order to be covered at 100%. If any other tests or exams are done during the same visit you might be charged for that portion of the visit. Please check with your provider's office to ensure they will code the screening as preventive, and it will be covered at 100%. Any costs incurred during this visit are to be paid by the employee.

How do I make an appointment for a LabCorp health screening? You can schedule a LabCorp screening through the online scheduler outlined above. Select **Off Site Lab Screening** and follow the on-screen prompts to download your voucher and make an appointment. You must take the LabCorp voucher with you to your appointment. You may also Visit www.LabCorp.com and enter zip code to find the nearest location. Under "Select Service," choose "Employee Wellness with body measurement." Choose a location and click "Appointments." Please note, you CANNOT walk into a LabCorp location for your screening without an appointment.

Can I walk into a LabCorp location without making an appointment online? No, you will need to use the online scheduler to make an appointment at a LabCorp location. You must take the proper lab screening form with you to your appointment.

What if I am not located near a LabCorp location and my location is not having an event? First check the online scheduler site or LabCorp site to locate all LabCorp locations. If there is not one near you, your personal healthcare provider can complete your screening. You must have them fill out the Physician Screening Form as outlined above.

If my doctor recommends that I do not participate in a health screening or believes I'm unable to participate because of a medical condition, may I be excused from participating? Yes. To be medically excused from participating in the program, your doctor must complete the Medical Exemption Form that notes you are medically unable to, or are advised not to, complete the program goals. Once complete, you must submit the signed form to the Koch Wellbeing program. The Medical Exemption Form can be found on the Koch Wellbeing website, myLifeChoices.com/wellbeing.

What to Expect After Your Health Screening

When should I receive results? If you participate in an on-site event you will receive a copy of your results before you leave. If you complete the screening through your physician or LabCorp location, you will need to ask if they provide a copy of your results. For your convenience, your results will be loaded onto your Engage account 10 – 14 days after completing your screening.

After I receive my health screening report, what should I do? We encourage you to share your results with your doctor so that you can make a health plan together, whether it's to improve them or to keep them in the desired range.

Visit your Engage account to check if you met the wellbeing program goals. On the home page, click "Progress" to see the goals. You can also compare your results to the healthy outcomes goals for the program. To avoid a surcharge in the medical plan you must meet one of the below goals:

- BMI less than 30
- Waist circumference less than 35" for women and less than 40" for men
- 2-point BMI improvement from the previous year screening program
- Enroll in Omada and complete each of the below actions at least one time per week for nine weeks:
 - one lesson AND
 - log one meal AND
 - one weigh-in or one glucose check or one blood pressure check

Privacy and Confidentiality

Will my health data including screening results be kept private? Yes. All Koch companies respect the privacy of its employees and your individual results will be private. Federal laws, including the Health Insurance Portability and Accountability Act (HIPAA), require all Koch companies to protect the privacy of individual results. ***Please see the full Privacy Disclosure on the Koch wellbeing website, myLifeChoices.com/wellbeing.***

Will Anthem have access to my results? Yes. As the medical claims provider, Anthem will have access to your results and may reach out to members who may be at risk for a serious health concern. Anthem will also protect the privacy of your individual results.

Will my doctor automatically get a copy of my results? No. We encourage you to share your results with your doctor so that you can make a care plan together. For your convenience, your results will be available through Engage for you to access at any time.

Additional Questions?

For all wellbeing program questions please contact the Anthem Health Guide team at the blue phone number on the back of your medical ID card.

Healthy Lifestyle Programs

Omada Health

What is Omada? Omada provides digital lifestyle change programs designed to help people make healthy behavior changes through habits that last. Omada offers a Weight Management program and a Diabetes Support program to eligible employees and spouses enrolled in the medical plan.

What is Omada Weight Management? Omada Weight Management is a digital lifestyle change program designed to help people reduce the risk of developing certain chronic conditions by losing weight and building healthy habits that last. Features of the program include access to a professional health coach, support groups, interactive self-paced lessons and a connected digital scale. Learn more and watch the 2-minute video at www.omadahealth.com/koch.

What is Omada Diabetes Support? Omada Diabetes Support is a digital lifestyle change program designed to help participants with type 2 diabetes receive the support they need to navigate the complexity of the diabetes specific to diet, medication adherence, physical activity and glucose monitoring. Features of the program include access to a certified diabetes educator, peer support groups, interactive self-paced lessons and a connected scale and glucometer. A connected blood pressure monitor is also available for participants with diabetes and hypertension.

Who is eligible for Omada Weight Management? Omada Weight Management is available to employees and spouses enrolled in the medical plan who have:

- Body Mass Index (BMI) greater than 30, or
- BMI greater than 25 with one or more risk factors for diabetes or heart disease.

Who is eligible for Omada Diabetes Support? Omada Diabetes Support is available to employees and spouses enrolled in the medical plan who have:

- BMI greater than 25 with a diagnosis of insulin-dependent type 2 diabetes, or
- BMI greater than 25 and lab values indicative of type 2 diabetes (A1C 6.5% or above; fasting blood glucose 126 mg/dL or above)

How do I apply? Visit the www.omadahealth.com/koch to take a 1-minute eligibility quiz.

Are dependents eligible for Omada? Spouses enrolled in the medical plan may be eligible based on the program criteria outlined above. Dependent children are not eligible to participate.

How much does Omada cost? The program is FREE to employees and spouses enrolled in the medical plan that are eligible. Koch covers the entire cost of the program (a ~\$650 value).

I participated in Omada last year, but I need to participate again. What are the requirements for a multi-year Omada user? Participants that are completed Omada for multiple years still need to complete 9 weeks of high engagement. If you have lessons showing as “Start” or “Continue” in your user dashboard you must complete at least one lesson, one weigh in and one food log each week for 9 weeks. If the lessons are showing as “Completed” in your user dashboard you must complete one weigh in and one food log each week for 9 weeks. You can review the "Lessons" section of the user dashboard to see if you have any lessons left.

What if I am not eligible for Omada but I would like support to achieve my health goals?

Through Koch Wellbeing, you have access to other programs such as Anthem Care Management, UBreathe and SupportLinc where you can connect with tobacco cessation experts, licensed counselors, dieticians, exercise physiologists and others who can help you reach your goals.

Do I get to keep the tools after the Omada program ends? Yes, all the tools that are provided to you during the program are yours to keep.

What privacy measures are in place? As a healthcare company, Omada takes security and privacy very seriously, and it operates in accordance with all applicable privacy and data protection laws. Omada employs stringent physical, technical and administrative controls to protect your personal information. You can learn more about Omada’s use and protection of personal information by reading their [Privacy Policy](#) and [Terms of Use](#).

Will my employer have access to personal results or health information? Federal laws, including the Health Insurance Portability and Accountability Act (HIPAA), require your employer to protect the privacy of individual results. Please see the *Notice Regarding the Koch Companies Wellbeing Program* on the Wellbeing tab of [myLifeChoices.com](#) to learn more about how your information is protected and how it can be used.

What personal information will be shared with my peer group? Your small group members will have access to limited information about you as you go through the Omada program together. Group members can see each other's photo, first name, and hometown, and they can read the introduction note you write. Concerning your progress through the program, your group can see when you last logged in, your lesson completion progress, and a progress bar that measures your weight loss as a percentage, without sharing your actual weight. No one in your group will be able to see private information such as your weight or last name.

What if I have questions? If at any point in the process you have questions about the status of your application or account, you can email support@omadahealth.com, or check out our help center articles at support.omadahealth.com.

Anthem Care Management

What is Anthem Care Management? Through Anthem Care Management, you’ll have access to professional health coaches, registered dieticians, exercise physiologists, nurses and other healthcare professionals who can help you reach your goals whether it’s eating better, getting more exercise or managing a more serious chronic condition. They will work with you over the phone at times that are convenient to you.

How do I sign up for Anthem Care Management? Call 833-227-2091 to get started. You’ll answer a few questions about your current health so that Anthem can find the right support for you.

How does the program work? After your initial screening call with Anthem to determine your current health and learn more about your goals, Anthem will assign the best resource for you who will work one-on-one with you over the phone. You choose which goals to focus on, and you work with your resource to set dates and times for your calls.

Who is eligible? Employees, spouses and all dependents who are enrolled in the medical plan are eligible for Anthem Care Management. There are no eligibility requirements or medical condition restrictions.

How much does it cost? The program is FREE to eligible participants. The program is fully funded by your company.

UBreathe Tobacco Cessation

What is UBreathe? The UBreathe program is based on positive psychology and is designed to help you move from pre-contemplation, and all stages in between, to action. In this program, certified tobacco cessation specialists will help you learn where you are in your 'readiness to quit' tobacco and will provide you with support, education, information and accountability.

How do I sign up for UBreathe? You can access UBreathe by calling 800-882-2109 or emailing coaching@mywellportal.com. Once you're enrolled, you'll be assigned a personal coach who will work with you one-on-one to quit.

Who is eligible? UBreathe is available to all Koch company employees, their spouses and/or dependent children (18-25 years of age) who are interested in quitting tobacco.

How much does it cost? The program is FREE to eligible participants. The program is fully funded by Koch Companies.

SupportLinc EAP and Work-Life Balance

What is SupportLinc? SupportLinc is an important resource to help manage the challenges you face at work and home, whether it be everyday problems or more complex issues.

What topics can SupportLinc assist me with? SupportLinc can provide you with or connect you with any resource needed for work-life balance. Some examples include:

- Legal matter review, assistance and referrals by phone or face-to-face with a local attorney.
- Financial consultation, budgeting support and debt management advice.
- Expert referrals for child, elder or pet care, adoption, home repair, education and housing needs.
- Short-term counseling with up to six sessions per person per occurrence, delivered in-person or via technology, to address emotional health concerns like depression, stress, grief or substance abuse.

How do I sign up for SupportLinc? To learn more, visit supportlinc.com and enter Koch Companies at the prompt. SupportLinc counselors are also available 24/7 by calling 888-901-1327.

Who is eligible? SupportLinc is available to all Koch Companies employees, their spouses and/or dependent children (18-25 years of age).

How much does it cost? The program is FREE to eligible participants. The program is fully funded by Koch Companies.

Financial Wellbeing

What financial wellbeing resources are available to me? Your company offers a variety of financial wellbeing resources through Alight Financial and SupportLinc that can assist you through life's financial milestones. Some examples include: tools for retirement savings, creating a budget, paying down debt, making major purchases, etc.

What can financial wellbeing resources can Alight Financial assist me with? Alight Financial can provide you with or connect you with a variety of resources for financial wellbeing. Some examples include:

- Retirement planning services, 401K program
- Financial wellbeing assessment, calculators, Finance 101 online training sessions
- Financial Advisors

How do I use Alight Financial services? To learn more, visit mylifechoices.com and select the Financial Wellbeing tile on the home page.

Who is eligible? Alight Financial is available to all Koch Companies employees, their spouses and/or dependent children (18-25 years of age).

How much does it cost? Most resources through Alight Financial are FREE. However, after two investment advisory services with Alight Financial Advisors, there is an additional fee.

What can financial wellbeing resources can SupportLinc assist me with? SupportLinc can provide you with or connect you with a variety of resources for financial wellbeing. Some examples include:

- Legal matter review, assistance and referrals by phone or face-to-face with a local attorney.
- Financial consultation, budgeting support and debt management advice.

How do I use SupportLinc resources? To learn more, visit supportlinc.com and enter Koch Companies at the prompt. SupportLinc counselors are also available 24/7 by calling 888-901-1327.

Who is eligible? SupportLinc is available to all Koch Companies employees, their spouses and/or dependent children (18-25 years of age).

How much does it cost? The program is FREE to eligible participants. The program is fully funded by Koch Companies.