

2016

Qualifier Toolkit

HEALTHY
Choices *for a*
Healthier
YOU

It's as easy as

1



2



3



What You Need To Know...

The dates for the 2016 Open Enrollment are **August 24, 2015 through September 11, 2015** for coverage effective **November 1, 2015**. You must log in to My QC Benefits and make your benefit elections or waive your coverage.



This toolkit provides easy-to-use instructions to help you complete each of the qualifier steps – plus tools, resources, and a timeline and contacts should you have any questions.

The information in this toolkit applies to all full-time Team Members and their spouses currently enrolled in a QuickChek medical plan with an effective date before **February 1, 2015**. All current medical plan participants are required to complete the 3 steps described below to be eligible for the medical plan discount in 2016.

What You Need To Do...

You and your spouse, if covered by a QuickChek medical plan, need to complete these three qualifiers by **June 30, 2015**. If you do so, you will be eligible for a discount on your medical plan premium in 2016.

- 1. Metabolic Screenings** – complete between March 1, 2015 and May 31, 2015
- 2. Wellness Physical** – complete between July 1, 2014 and June 30, 2015
- 3. Complete Health Risk Assessment (HRA)** – complete between January 1, 2015 and June 30, 2015

Complete the Spousal Opt In form online during Open Enrollment. There is no longer a paper form. Completing this information is required in order to enroll your spouse in the medical, dental or vision plans. If your spouse is employed and eligible for health care coverage through his or her employer, your spouse is not eligible for coverage under the QuickChek plans. If your spouse is not employed or not eligible for coverage from their employer, you will not be able to enroll them in the QuickChek plans until you answer questions online during Open Enrollment.

Your Cost, Your Choice

The medical premiums you pay depend on the actions you take throughout the year. If you meet the three qualifiers and are tobacco/nicotine free, you will pay the least in medical premiums.

Completed Qualifiers and Tobacco/Nicotine Free	Completed Qualifiers, Not Tobacco/Nicotine Free	No Qualifiers, Tobacco/Nicotine Free	No Qualifiers, Not Tobacco/Nicotine Free
 Lowest medical plan contributions. You will receive discounts for completing the qualifiers and being tobacco/nicotine free.	 You will receive discounted medical premiums, but not the additional tobacco/nicotine free discount.	 You will receive the tobacco/nicotine free discount but not the discount for completing the qualifiers.	 Highest medical plan contributions. You will not receive any discounts.

NOTE: QuickChek’s medical plans are considered affordable and meet the minimum coverage requirements. If you should decide to drop your QuickChek coverage and enroll in a public exchange, you will not be eligible to receive a government subsidy for this coverage.

How To Verify – My QC Benefits

Through My QC Benefits you can access your qualifier information 24/7. After you log in to QC Express, My QC Benefits allows you to view the progress of all your qualifiers in one location. You may visit this site as often as needed to review your qualifier status. Results will be updated on a weekly basis and your results will be available within two weeks after you complete each qualifier.

To view your qualifier information:

1. Log on to QC Express with your current user name and password.
2. Click on the link to **My QC Benefits**.
3. Click on the Wellness Tab on the top of the screen.



After you successfully log in, you can view your qualifier results.

New for 2016

QuickChek's Open Enrollment is now an automatic enrollment. This means if you are currently enrolled in a QuickChek medical plan and do not make your personal elections during Open Enrollment, you will be automatically enrolled in the QuickChek Basic Plan effective November 1, 2015. All Team Members are required to participate whether or not you elect medical coverage with QuickChek. If you have coverage through your spouse or elsewhere, you must still participate by waiving you benefits.

View Your Qualifiers

Once you click on View Qualifier Results, you can see the status of your qualifiers and your spouse's qualifiers (if enrolled in a medical plan). Once you complete the Metabolic Screening, Qualifier #1 will be marked as a "Complete" or "Incomplete."

After you complete your Wellness Physical and your Health Risk Assessment, Qualifier #2 and #3 will be marked "Complete." Until you complete Qualifier #2 and #3, the field will remain blank. Your tobacco/nicotine screening results will also be available on My QC Benefits. The field will be marked "Yes" or "No" if you are tobacco/nicotine free.

Qualifier #1 – Metabolic Screening	Complete
Qualifier #2 – Adult Well Physical	Complete
Qualifier #3 – Health Risk Assessment	Complete
Tobacco/Nicotine Free	Yes

Remember, to be eligible for the medical plan discount in 2016, you and your spouse will need to complete the three qualifiers by **June 30, 2015**.

To view the specific details of your Metabolic Screening results, go to Quest Diagnostic's website at my.blueprintforwellness.com. Then compare your personal results to the healthy targets to find what areas can be improved.



Tobacco/Nicotine Screening

When you and your spouse receive your metabolic screening from Quest Diagnostics, you will also be screened for tobacco/nicotine use. The screening will be completed at the same time, so there is no need to set up an additional appointment for the screening. The screening will test for cotinine in your blood system. Cotinine is a chemical that is made by the body from nicotine, which is found in tobacco. Cotinine measurements can show how much nicotine enters your body.

You will be able to view your tobacco/nicotine results along with the results of the metabolic screening on My QC Benefits. If you are tobacco/nicotine free, you will receive a discount on your medical premiums for 2016. If you are not tobacco/nicotine free, you can receive the discount in the future by completing the Alere Quit For Life® program. Information about this program is located in the back of this toolkit.

Metabolic Syndrome

Metabolic Syndrome is a group of factors that increase the risk of cardiovascular (heart) disease and diabetes. Based on medical guidelines set by the American Heart Association, an individual has Metabolic Syndrome if he or she has **three or more** of the risk factors in the table below.

Risk Factor	Risk for Metabolic Syndrome	Healthy Targets
Blood Pressure	Greater than 130 over 85	Less than 130 over 85
Triglycerides	Greater than 150	Less than or equal to 150
HDL Cholesterol ("good" cholesterol)	Below 40 for men and 50 for women	Greater than or equal to 40 for men Greater than or equal to 50 for women
Blood Glucose	Greater than 110 (fasting)	Less than 110 (fasting)
Waist Circumference (measured across the belly button)	More than 35 inches for women More than 40 inches for men	Less than or equal to 40 for men Less than or equal to 35 for women

Your Results

After you complete your metabolic screenings through Quest Diagnostics and receive your results, compare them to the targets in the table above. If you meet three of the five targets, congratulations! If your screening results do not meet three of the five targets, you can enroll in an Aetna Health program to help you improve your numbers. Information about these programs is located in the back of this toolkit.

Important
The deadline for meeting the metabolic targets is May 31, 2015.



QUALIFIER #1

Complete the Metabolic Screenings

We are again partnering with Quest Diagnostics for the metabolic screenings. Beginning March 1, 2015, you can begin to schedule appointments at a Quest Diagnostic Patient Service Center. **You must schedule your appointment online at my.blueprintforwellness.com.**

The metabolic screenings must be completed by May 31, 2015.

✓ What to Expect at Your Screening

When you go for your screening, you can expect the following:

- Blood drawn to fill two vials
- Blood pressure taken
- Waist circumference measured

If all of these screenings are not done when you go for your appointment, the screening qualifier **will not** be considered complete. Please be sure that all three actions are completed at your visit.

You and your spouse will also be screened for tobacco/nicotine use during your visit. To learn more about the screenings, Metabolic Syndrome and Healthy Targets, see page 2.



Important

You are required to fast prior to your screening. This means that you will not be able to eat or drink anything, other than plain water, for a period of 9–12 hours prior to your blood draw. This is required when testing your cholesterol, triglycerides and blood glucose. If you arrive for your screening and you have not fasted, you will not be able to have your blood drawn that day. You will need to reschedule your appointment for another day.

Remember your Quest Diagnostic appointment and my.blueprintforwellness.com log in information.

User Name _____

Password _____

Appointment Date _____ Time _____



✓ Register and Schedule Your Screening

To schedule your appointment for your screening, you must first register at Blueprint for Wellness before you can schedule your appointment for your screening at a Quest Diagnostic Patient Service Center. All scheduling needs to be completed online at my.blueprintforwellness.com. If you have trouble logging into the website, you can contact the Blueprint for Wellness Call Center at **1-866-908-9440**. Here is how to register you and your spouse:

For Returning Visitors:

Team Members who have a record in the Quest system from completing the screenings last year:

1. Log onto my.blueprintforwellness.com (also available through QC Express). **Do not** use the Quest Diagnostic website at www.questdiagnostics.com.
2. Under Returning Participant enter your **user name** and **password**.
3. If you do not remember your user name and password, click on **Forgot User Name or Password**. You will be asked to fill in either your user name or the registration key **quickchek**, your **employee ID#** and your **date of birth**. Then, you will be asked to answer a secret question. Click **Submit**.
4. Your user name will be provided, and you will enter a new password and re-enter the new password for confirmation.
5. Once you log on with your user name and password, you are ready to schedule your appointment. Select the Quest Patient Service Center location you prefer. Click **Submit**.
6. **Print the appointment confirmation and take it to your appointment.** A confirmation page is required for a Patient Service Center appointment. Without your confirmation page, you could be turned away.

For First Time Visitors:

1. Log onto my.blueprintforwellness.com (also available through QC Express). **Do not** use the Quest Diagnostic website at www.questdiagnostics.com.
2. Under New Participant enter **quickchek** for the registration key.
3. Enter your **employee ID#**, which you can find on your electronic paystub. Then, re-enter your ID#.
4. Enter your **date of birth**.
5. Click **Yes** for employee or **No** for spouse and then click **Submit**.
6. Complete the requested information.
7. Create a user name and password. Enter password again. Be sure to save this information for future visits to the site to confirm screening appointment, review results and to access rewards.
8. Answer the security question and then click **Submit**.
9. Now you are ready to schedule your appointment. Select the Quest Patient Service Center location you prefer. Click **Submit**.
10. **Print the appointment confirmation and take it to your appointment.** A confirmation page is required for a Patient Service Center appointment. Without your confirmation page, you could be turned away.

✓ Verify Your Results

Three-to-five days after you've completed the metabolic screenings, you can access your results online. You will also be mailed a copy of your results within two-to-three weeks following your screening. Here is how to retrieve your information online.

1. Go to my.blueprintforwellness.com.
2. Under Returning Participant enter your user name and password, then click **Submit**. If you forgot your user name or password, click on **Forgot Password** and follow the prompts.
3. Once you have signed in, click on **Review Results** to see your results online.
4. Compare your results to the Healthy Targets in the Risk Factor table on page 2. If you do not meet at least 3 of the 5 targets, be sure to discuss your Metabolic Screening results with your doctor during your wellness physical.
5. Confirm your completion on My QC Benefits by **August 15, 2015**.

Important

If you need to register your spouse, you have to log out and log in again. You will need to enter an employee ID# for your spouse as well. Use your employee ID# and add an S at the end. For example, 1234S. If you are already in the system, but your spouse is registering for the first time, you will need to go through the First Time Visitor steps to register your spouse.

QUALIFIER #2

Get a Wellness Physical

If you had a wellness physical anytime between July 1, 2014 and now, that will count towards completing the wellness physical qualifier for the 2016 Open Enrollment. If you haven't had a wellness physical since July 1, 2014, contact your physician as soon as possible to schedule an appointment.

The wellness physical must be completed by June 30, 2015.

✓ Find a Doctor on WellMatch

If you do not currently have a doctor, here is how you can locate one:

1. Go to <http://wellmatchhealth.com>.
2. Log in using your email and password. If logging in for the first time, click **Register** in the top right corner and follow the prompts.
3. Click **Find a Provider** in the top right corner of the screen and type in "General Practice."
4. Select "New Patient Office Visit."



Important

A well-woman physical at your OB/GYN will not be considered as meeting this requirement. You will need to complete a wellness physical with your primary doctor.

Remember your doctor appointment and WellMatch log in information.

Email _____

Password _____

Appointment Date _____ Time _____



✓ What to Expect at Your Physical

Although each physician may have their own preferences for what is included in a wellness physical, here is what you can typically expect:

- **History:** This is your chance to mention any complaints or concerns about your health. Your doctor will also likely ask you about important behaviors, like smoking, excessive alcohol use, sexual health, diet and exercise. The doctor will also check on your vaccination status and update your personal and family medical history.
- **Vital Signs:** These are some vital signs checked by your doctor: Blood pressure, heart rate, respiration rate, and temperature.
- **General Appearance:** Your doctor gathers a large amount of information about you and your health just by watching and talking to you. How is your memory and mental quickness? Does your skin appear healthy? Can you easily stand and walk?
- **Heart Exam:** Listening to your heart with a stethoscope, a doctor might detect an irregular heartbeat, a heart murmur or other clues to heart disease.
- **Lung Exam:** Using a stethoscope, a doctor listens for crackles, wheezes or decreased breath sounds. These and other sounds are clues to the presence of heart or lung disease.
- **Head and Neck Exam:** Opening up and saying "ah" shows off your throat and tonsils. The quality of your teeth and gums also provides information about your overall health. Ears, nose, sinuses, eyes, lymph nodes, thyroid and carotid arteries are also examined.
- **Abdominal Exam:** Your doctor can use a range of examination techniques, including tapping your abdomen to detect liver size and presence of abdominal fluid, listening for bowel sounds with a stethoscope and palpating for tenderness.
- **Neurological Exam:** Nerves, muscle strength, reflexes, balance and mental state are assessed.
- **Dermatological Exam:** Skin and nail findings could indicate a dermatological problem or disease somewhere else in the body.
- **Extremities Exam:** Your doctor will look for physical and sensory changes. Pulses can be checked in your arms and legs. Examining joints can assess for abnormalities.

✓ Remember to Talk to Your Doctor!

You should discuss your metabolic screening results with your doctor, either at your wellness physical, or by calling your doctor with the results if you've already had your physical. It is especially important to discuss the results if you do not meet three of the five targets.

✓ Confirm Your Wellness Physical is Recorded

To ensure that Aetna has a record of your wellness physical, you will need to access your online Aetna Personal Health Record. To access:

1. Go to www.aetna.com.
2. If you are already registered on the Aetna site, enter your user name and password, and you can skip down to Step 5. If you are registering for the first time, on the left-hand side of the screen, select **New Members: Register**. Both team member and spouse need to register separately.
3. You will be asked if you are the medical subscriber (Team Member) or the dependent. Select the one that applies to you.
4. The next page will ask you for personal information. Complete the information about yourself (the subscriber). If you do not know your Medical ID number (located on your Aetna medical ID card), please use your (the subscriber) Social Security number.
5. On the tool bar at the top of the page, click on **Health Records**. Then select **Personal Health Record**.
6. Then select the **Tests and Procedures** tab.

Important

Please remind your doctor's office that this visit needs to be coded as a wellness visit. You need credit for this wellness visit (along with your metabolic screenings and completion of the HRA) to receive a discount on your 2016 medical plan premiums.

To ensure your visit is recognized as a preventive wellness visit, you can provide these codes to your doctor's office:

Preventive Medicine Services codes:

- 99381-99397
- G0344
- G0402
- G0438-G0439

Important

If you don't see a record of your wellness physical, you need to contact Aetna at 1-800-962-6842 and inform them of the date you completed your wellness physical. Also, be sure to confirm the documentation of your wellness physical on My QC Benefits by August 15, 2015.

QUALIFIER #3

Take the Health Risk Assessment

The Health Risk Assessment (HRA) is a series of confidential questions about your health habits and history to help identify health issues before they become a problem. If you completed the HRA last year, you need to update your information by **June 30, 2015** for it to count as being completed. If you chose not to take the HRA last year, we encourage you to do so this year. You can access the HRA through Aetna Navigator at www.aetna.com.

The Health Risk Assessment must be completed by June 30, 2015.

✓ If You Are a Returning User and Updating Your HRA Information

1. Go to www.aetna.com.
2. On the left-hand side of the screen, select **Aetna Navigator Member Log In**.
3. Enter your **user name** and **password**. If you don't remember your user name or password, click on the **Forgot your user name or password** link and you will be provided with the information after you answer a few security questions.
4. Once you have logged in, click on **Health Programs** in the toolbar on the top of the page and then **Take a Health Assessment** from the center of the page.
5. You will now be at the **My Health Assessment** page. Select **Update Your Current Health Assessment** here.
6. Please complete all of the questions; if you do not know the answer, please select **Not sure**.
7. When completed, click **Submit**, and a screen should appear that shows your Health Assessment Summary and your Risk Score. Be sure to continue until you see your risks and strategies and then a message that says **"Congratulations. You Have Completed your Health Risk Assessment"** with the date and time. If you do not continue through until you get this message, your HRA will not be considered updated.
8. **Print the confirmation page and retain for your records. This is proof of completion. You should have two printouts if both you and your spouse complete the HRA.**

Remember your Aetna log in information.

User Name _____

Password _____

Important

Be sure to answer all of the questions in the HRA, otherwise it will not be considered complete.



✓ If You are Taking the HRA for the First Time

1. Go to www.aetna.com.
2. On the left-hand side of the screen, select **New Members: Register**. Both Team Member and spouse need to register separately.
3. You will be asked if you are the medical subscriber (Team Member) or the dependent. Select the one that applies to you.
4. The next page will ask you for personal information. Complete the information about yourself (the subscriber), and then go to the bottom of the page and answer the information requested on the subscriber. If you do not know your Medical ID number (located on your Aetna medical ID card), please use your (the subscriber) Social Security number.
5. On the toolbar on the top of the page, click on **Health Programs** and then **Take a Health Assessment** from the center of the page.
6. You will now be at the **My Health Assessment** page. Select **Create New**.
7. Please complete all of the questions. If you do not know the answer, please select **Not sure**.
8. When completed, click **Submit** and a screen should appear showing the HRA is complete.
9. **Print the confirmation page and retain for your records. This is proof of completion. You should have two printouts if both you and your spouse complete the HRA.**



What You Can Do Next...

If your metabolic screening results do not meet three of the five targets, Aetna has resources available to help you meet these targets. Programs are available either online, through the Simple Steps to a Healthier Life coaching sessions (wellness or condition management), or personal support from an Aetna nurse or clinician through the Aetna Condition Management Program. Access to Aetna's website (www.aetna.com) is available through QC Express.

These programs are available based on the condition that needs improvement. To get started, you need to access the Aetna Navigator website at www.aetna.com. Below you will find step-by-step instructions on how to enroll in a program.

Getting Started with Aetna's Online Programs

Aetna's Health Programs can help you meet your specific health goals, at your own pace. Wellness coaching is available to help you reach a healthy weight, or condition management programs can help you manage chronic conditions.

Online Wellness Programs

To get started in an online wellness program:

1. Go to www.aetna.com.
2. Enter your **user name** and **password**. New to the site? Just click **Register Now**.
3. On the tool bar at the top of the page, click on **Health Programs**, then **Take a Health Assessment**.
4. Click **Go To MyHealthMedia** programs.
5. Choose the online wellness program that meets your needs.



Online Condition Management Programs

To get started in an online chronic condition management program:

1. Go to www.aetna.com.
2. Enter your **user name** and **password**. New to the site? Just click **Register Now**.
3. On the tool bar at the top of the page, click on **Health Programs**, then **Take a Health Assessment**.
4. Click **Go To MyHealthMedia** programs.
5. Choose the online condition management program that meets your needs.

Condition Management with Nurse Engagement

If you prefer to work one-on-one with an Aetna counselor, a condition management program may be right for you. To get started:

1. Go to www.aetna.com.
2. Enter your **user name** and **password**. New to the site? Just click **Register Now**.
3. On the tool bar at the top of the page, click on **Health Programs**.
4. In the center of the screen, click on **Condition Management**.



Online Wellness and Condition Management Programs

If You Need Help with...	You Can Enroll in...
Quitting Smoking	Online Condition Management – Breathe™
Managing Your Weight	Online Wellness Program – Balance™ Condition Management Program with Nurse Engagement
Eating Healthier	Online Condition Management – Nourish™
Dealing with Stress	Online Condition Management – Relax™
Depression	Online Condition Management – Overcoming™ Depression
Sleeping Better	Online Condition Management – Overcoming™ Insomnia
Blood Pressure	Online Condition Management – Control™ Condition Management Program with Nurse Engagement
Triglycerides	Online Condition Management – Achieve™ Condition Management Program with Nurse Engagement
Cholesterol	Online Condition Management – Achieve™ Condition Management Program with Nurse Engagement
Blood Glucose / Diabetes	Online Condition Management – Care™ for Diabetes Condition Management Program with Nurse Engagement
Chronic Conditions	Online Condition Management – Care™ for Your Health

Coaching begins when you complete an initial consultation to measure where you are now. You will then receive a customized plan to help you meet your specific health goals.



Alere Quit for Life®

QuickChek is pleased to offer the Quit For Life® Program, brought to you by the American Cancer Society® and Alere Wellbeing. The American Cancer Society and Alere Wellbeing have 35 years of combined experience in tobacco cessation coaching and have helped more than a million tobacco users kick the habit for good.

When you join, an expert Quit Coach® will help you build a Quitting Plan based on your needs and lifestyle. It's free and confidential, call **1.866.QUIT.4.LIFE (1-866-784-8454)** or visit **www.quitnow.net** to get started.

To receive the medical plan discount, you must be tobacco/nicotine free. If you have not been tobacco/nicotine free, you can receive the discount in the future if you complete the Quit For Life® program.

Please Note

These resources are available to help you quit smoking. However, you will only receive the tobacco/nicotine free discount when you complete the Alere Quit for Life® program.

Additional Support Tools

Employee Assistance Program

If you or your spouse are not tobacco/nicotine free, there are resources available through the Employee Assistance Program (EAP) to help you quit smoking. All services are completely confidential and available to you 24/7 at **1-800-955-6422** or **www.MyLifeValues.com**, with the user name **quickchek** and password **eap**.

Tobacco Cessation Drug (Chantix) Covered

QuickChek also covers Chantix under the Pharmacy Plan. If you are enrolled in the QuickChek Premier HDHP, you will pay 20% of the cost and if you are enrolled in the QuickChek Basic HDHP, you will pay 30% of the cost. The deductible is waived for both plans. Your prescription for Chantix must be filled at a QuickChek pharmacy in order to be covered.

Make the Most of Your Aetna Personal Health Record

The Aetna Personal Health Record is a private and secure online tool where you can keep your health information. Your Personal Health Record is populated by your Aetna medical and prescription drug claims. You also have the ability to add your own health information not already included.

Keep track of your doctor visits and see when you are due for another checkup, as well as to remember when to get preventive screenings, like a mammogram or colonoscopy. Or, share a copy of your information with doctors: you can give them permission to view online over a secure website, or print a copy to share during an office visit. It keeps you from having to remember, and it can give your doctor a better sense of how to best care for you.

To access your Personal Health Record, follow the instructions on page 6.



Timeline and Contacts



Timeline

You and your spouse, if covered by a QuickChek medical plan, need to complete the three qualifiers by **June 30, 2015**. If you do so, you will be eligible for the medical plan discount in 2016.

Qualifier	Begin Date	Completion Date
Metabolic Screenings	March 1, 2015	May 31, 2015
Wellness Physical	July 1, 2014	June 30, 2015
Health Risk Assessment	January 1, 2015	June 30, 2015

There will not be any extension to the deadlines.

Contacts

Your Store Leader is your Leader Advocate and they should be the first place you go for help. They are prepared to assist you with any questions you have about completing the qualifiers. You can also contact the Benefits Team.

Contact	Phone Number	Email / Websites
QuickChek Benefits Team Linda Solt Kim Scully Nancy Rumpf	908-534-7263 908-534-7274 908-534-7359	lsolt@qchek.com kscully@qchek.com nrumpf@qchek.com
My QC Benefits	N/A	Access through www.qchek.com or through the QC Express link on your work computer
Aetna	800-962-6842	www.aetna.com
Quest Diagnostics	866-908-9440	my.blueprintforwellness.com
Alere Quit for Life®	866-QUIT-4-LIFE (866-784-8454)	www.quitnow.net
WellMatch		www.wellmatchhealth.com

Remember...

Open Enrollment for 2016 benefits will be from August 24, 2015 through September 11, 2015. You must log in during this time and either elect or waive coverage. You must complete your Qualifiers prior to this period in order to receive a discount on premiums. You must confirm completion by August 15, 2015.



Old Highway 28 • Whitehouse Station, NJ 08889-0600
Phone: 908-534-2200 • Fax: 908-534-7216
www.quickchek.com