



Questions about the Medical Premium Incentive

What is the Medical Premium Incentive?

The Medical Premium Incentive is an opportunity for employees to earn a \$500 reduction in their 2013 medical plan premiums by getting a biometric screening and taking a Health Assessment before November 30, 2012.

Who is eligible for the Medical Premium Incentive?

The Medical Premium Incentive is available to all US-based employees with Gulfstream medical coverage.

How is the Medical Premium Incentive applied?

The Medical Premium incentive will be deducted in equal amounts each week during 2013 from the employee's weekly premium cost.

What if the employee earns the Medical Premium Incentive and then leaves Gulfstream?

If an employee leaves during the year, the deductions stop with his or her final paycheck where a medical contribution is also deducted. Although an employee might continue medical coverage under COBRA, the Medical Premium Incentive does not continue after termination.

Why is Gulfstream offering a Medical Premium Incentive?

Gulfstream believes the health of its employees is important. It impacts an employee's quality of life and it impacts the health of the business. The simple fact is that when employees are healthy, they have a greater quality of life at home, their healthcare costs are lower, their productivity is higher on the job – and Gulfstream has a healthier business.

Is participating in the Medical Premium Incentive mandatory?

No. Employees do not have to take the Health Assessment nor do they have to get a biometric screening. However, an employee will pay the higher premium rates in 2013 if he or she does not get a biometric screening and complete a Health Assessment in 2012.

Why should an employee participate in the Medical Premium Incentive?

It's really not about the \$500 premium discount. Getting a biometric screening and entering the information into the Health Assessment is part of the responsibility each of us has for personal continuous improvement. It's about understanding our health and our health risks so that we can treat issues before they become major health problems and so that we can make improvements each year to be as healthy as we can.

How does an employee get the Medical Premium Incentive?

An employee will need to complete a biometric screening and take their health plan's Health Assessment by November 30, 2012 in order to earn the Medical Premium Incentive in 2013.



What if the employee is a new hire?

Keep in mind that newly hired employees have 31 days from their date of hire to enroll in medical coverage. Once they've enrolled, they will be able to access the Health Assessment a week or so after enrolling.

Employees hired between October 1 and December 31, 2012 have until February 28, 2013 to complete the health assessment to qualify for the 2013 Medical Premium Incentive.

Employees hired in 2013 have 61 days after their date of hire to get a screening and complete the Health Assessment to qualify for the 2013 Medical Premium Incentive. The Medical Premium amount will be prorated based on the number of weeks remaining in 2013. Employees should take the Health Assessment as soon as possible, because they will pay the higher medical premium until they do. Once the health plan verifies timely completion of the Health Assessment, overpayment of premium will be reimbursed.

What happens if an employee doesn't get a biometric screening or fails to take the Health Assessment?

There is no penalty for not participating in a screening or failing to take the Health Assessment. An employee will simply pay the higher rate for health care premiums under the plan he or she chooses. However, the employee will miss out on the \$500 Medical Premium Incentive. The employee will also miss out on the opportunity to gain a better understanding of his or her personal health situation, as well as the chance to develop a better relationship with his or her personal physician and the knowledge of what to do to improve his or her health.

If both husband and wife are employed by Gulfstream will they both need to get screened and take the Health Assessment to get the Medical Premium Incentive?

It depends on whether one employee covers the other as a spouse (and pays the medical premium for the family) or both employees are enrolled in coverage individually and pay a separate medical premium. Only the individual(s) paying a weekly premium for Gulfstream medical coverage needs to do the screening and take the Health Assessment in 2012 to get the Premium Incentive for 2013.

If both husband and wife are employed by Gulfstream and both get screened and take the Health Assessment will they both get a Medical Premium Incentive?

If both employees are covered together as a family, only the employee paying the medical premium is eligible for the Medical Premium Incentive. If, however, each employee is enrolled individually and pays a separate medical premium, both are eligible for the Medical Premium Incentive. The Medical Premium Incentive can only be earned by employees paying a medical premium.



Who will see the results of the biometric screening and the Health Assessment?

Your biometric screening and your Health Assessment are confidential. Your personal health information is between you, your health plan and your physician. Gulfstream does not see what you enter into the Health Assessment, the results of your Health Assessment, or the results of your biometric screening.

Will employees be able to see the premium differential when completing annual enrollment?

If an employee took the health assessment between January 1 and October 12, the GD Benefits Service Center website will display the reduced premium during annual enrollment. If an employee takes the health assessment between October 13 and November 30, the GD website will not display the reduced premium. However, in 2013 the deduction will accurately reflect the reduced premium.

Where do I go if I have more questions?

Contact the Benefits Department at extension 2-3500 (912-965-3500) or by email at benefits@gulfstream.com.

Questions about Biometric Screening

What is biometric screening?

The biometric screening is a simple series of tests usually from a blood draw or finger prick. The tests provide measures of an employee's cholesterol levels (total cholesterol, HDL, LDL and Triglycerides) and blood glucose. Biometrics also includes an employee's height, weight and blood pressure.

How does an employee get a biometric screening?

There are three ways to get a biometric screening:

- Employees can go to their doctor for an annual check-up. This vital service is included in Gulfstream's preventive benefits – so employees should make the most of them.
- Employees can go to a House Call if they signed up for one.
- If your location has an onsite medical clinic that performs routine lab work, employees can schedule an appointment for a screening.

Is there a cost for getting a biometric screening?

Biometric screening is 100% covered by your Gulfstream health plans when services are received in-network, and onsite services via a House Call or onsite clinic are free to employees.



When can employees get their biometric screenings done?

Ideally your biometric screening results should be no more than 6 months old when you take the Health Assessment, but results obtained within a year of taking the Health Assessment are acceptable.

What can biometric screening do for employees?

A biometric screening is designed to provide clues about possible health risks. The results can help the employee better understand his or her own personal health situation. Discussing the results with a personal physician helps the employee know what to do to improve his or her health or avoid a serious health issue.

Questions about the Health Assessment

What is the Health Assessment?

The Health Assessment is a series of questions ranging from basic information about your health history, medical conditions and treatments, and preventive screenings appropriate to your age and gender. Employees will also be asked to provide their numbers from the biometric screening. In addition the Health Assessment asks questions about lifestyle and daily habits such as diet, exercise, seatbelt use, smoking, etc.

What are the benefits of taking a Health Assessment?

In exchange for answering the questions that make up the Health Assessment, an employee receives a report outlining his or her health risks and the lifestyle habits that can potentially lead to future health issues. The report also acts as a tool for an employee to use with his or her physician to discuss possible behavior changes to correct bad health habits and reduce health-related risks.

How does an employee take the Health Assessment?

An employee can access the Health Assessment from any computer with Internet access, by choosing the link that corresponds to his or her medical plan:

- Aetna Global: www.aetna.com
- Blue Cross/Blue Shield of Alabama and Memorial Health Partners/Simplifi (Savannah): www.myactivehealth.com/gulfstream
- Cigna: www.mycigna.com
- Kaiser: www.healthy.kaiserpermanente.org
- UnitedHealthcare: www.myuhc.com.

When can employees take the Health Assessment?

To qualify for the Premium Incentive in 2013, an employee must complete the Health Assessment between January 1, 2012, and November 30, 2012.

2013 Medical Premium Incentive: Questions and Answers

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What if the employee is not currently enrolled in a Gulfstream medical plan?

An employee who is not currently enrolled for coverage and wishes to benefit from the information provided by a Health Assessment may complete the assessment available at www.myactivehealth.com/gulfstream. However, unless the employee is enrolled in a Gulfstream Plan and paying the associated medical premium, he or she is not eligible to receive the Medical Premium Incentive.

An employee not enrolled in 2012 who elects enrollment for 2013 coverage during annual enrollment will have from January 1 through January 31, 2013, to have his or her biometric screening and complete the Health Assessment to receive the Medical Premium Incentive. If the activities are not completed by the January 31 deadline, he or she will not receive the Medical Premium Incentive.