

# MAPFRE USA 2024 Medical Plan Premium Discount Program

## Program Overview

Employees enrolled in the MAPFRE USA medical plan are encouraged to complete both a **biometric screening** and the Better Health Virgin Pulse Wellness Portal **Health Check survey** to qualify for a \$20 per pay period medical plan premium discount in 2024. This discount program provides a \$520 annual savings on the cost of medical premiums deducted from your paycheck.

Medical plan rates and plan changes for 2024 will be shared during Open Enrollment in late October. Participation in this discount program is optional and strongly encouraged.

Employees who waive MAPFRE USA medical plan coverage are encouraged to complete a no-cost biometric screening to better understand their current medical needs. Additionally, employees who waive insurance may take the Health Check Survey during Q4 of 2023 and receive a \$25 Wellness voucher in January. The Wellness voucher can be redeemed in the Better Health Wellness Portal store.

## Access Instructions

### **Step 1: Complete a Biometric Screening**

There are **three** ways to complete a biometric screening, choose the best option for you.

**Option 1: Register for a screening at a LabCorp lab location.** Go to the eHealthScreenings.com site to receive a lab form to bring to the lab, and schedule an appointment.

**Option 2: Personal Physician Completion:** Go to eHealthScreenings.com to obtain a **Physician Screening Form** and complete a biometric screening with your physician. Schedule an appointment with your provider.

**Option 3: Participate in an onsite screening:** Go to eHealthScreenings.com to schedule an appointment at a time and location convenient for you. See page 3 for an onsite screenings listing.

Biometric screening must be completed by December 6, 2023.

### **Step 2: Complete the Health Check Survey**

The Health Check Survey is accessed on the Better Health Virgin Pulse Wellness Portal. Complete the survey and receive suggested steps to help improve your health. The information you enter is confidential and not shared with MAPFRE. If you completed the survey earlier this year, the survey must be completed again between October 1 and December 6 to qualify towards the Medical Plan Premium Discount.

### **Accessing the eHealthScreenings Registration Site for biometric screenings:**

Go to <https://www.ehealthscreenings.com/signup>

### **Already Registered ?**

If you participated last year, use the same username and password previously created. To reset your credentials, click the link below the log-in. If already registered, just login.

**Use Screening Key:**      **MAP07**

**New to Biometric Screening?** Use these instructions to setup your initial Username and Password.

USERNAME: First Initial + Last Initial + DOB (MMDDYYYY) (example: John Smith born 4/23/1975 is JS04231975)

PASSWORD: Last Name + Last 4 SSN (example: John Smith with social 123456789 is Smith6789)  
*Please note that both are case sensitive!*

**Use Screening Key:** MAP07 , when prompted.

SIGN IN TO YOUR ACCOUNT

Username	
Password	
Submit	
Forgot your <a href="#">username</a> or <a href="#">password</a> ?	
NOT YET REGISTERED?	
Screening Key	Submit

### **Registering for a LabCorp or physician screening?**

Login as noted above and select 'Click to Select' within the Offsite Lab Screening or Physician Screening section. Follow the instructions as prompted. Once complete, you will receive a registration confirmation email with a lab or physician screening form, and instructions on how to complete the screening.

### **Accessing the Better Health Virgin Pulse Health Check Survey:**

Go to the Virgin Pulse site, [join.virginpulse.com/BetterHealthProgram](https://join.virginpulse.com/BetterHealthProgram) or download the Virgin Pulse mobile app from the App Store or Google Play store. **First time users must register** to obtain a user ID and password. If already registered, log in using your user ID and Password and select 'Surveys' from the Health menu.

If you completed the Health Check Survey in the past, you will need to complete it again between October 1 and December 6 to qualify for the premium discount program. Take some time and explore the many resources available on the portal including daily wellness tips, healthy habit trackers, journeys, challenges, videos and recipes.

## **General Questions**

### **Am I required to participate in the Program?**

*No. This program is optional. We encourage you to participate to learn more about your health status and save money on your medical plan premiums.*

### **Do I need to complete both the biometric screening and the Health Check Survey to get the discount?**

Yes, both are required to be completed by December 6 to receive the premium discount in 2024.

### **Do I need to fast before my onsite biometric screening?**

No, **fasting is optional**. If you choose to fast, please drink plenty of water. Black coffee is permitted and continue to take your prescription medications. If you are diabetic, please consult with your physician before fasting.

### **How do I access my LabCorp results once the screening is complete?**

Go to the eHealthScreenings portal, 3-5 days after your screening to access results.

### **What should I do with my results?**

Review your results, and decide how to act. You may wish to share your results with your physician and discuss a treatment plan. **Results are not automatically provided to your physician.**

### **When will I receive my discount? What is the discount?**

You will receive the discount as an enrolled member of the MAPFRE 2024 medical plan, AND have met all of the requirements before the December 6, 2023 submission deadline. The medical plan deduction from your first paycheck in 2024 will reflect your premium with the **\$20 bi-weekly discount** already applied.

### **Are my results confidential?**

Yes. All information collected as part of the screening or survey is confidential and not shared with MAPFRE. The data collected in this process is Protected Health Information (PHI) and secured according to the Health Insurance

Portability and Accountability Act (HIPAA). Only **aggregate** (full population participation) data will be shared back with MAPFRE to help inform future wellness program options for employees.

**What is the schedule and location for onsite biometric screening events?**

<b><u>Date</u></b>	<b><u>Time</u></b>	<b><u>Location</u></b>
<b>Wednesday, October 18</b>	<b>10:00 to 3:30 local time</b>	<b>Century, Albuquerque, NM</b>
<b>Tuesday, October 24</b>	<b>9:00 to 3:00 EST</b>	<b>Gore Road, Webster, Building D, D114</b>
<b>Thursday, October 26</b>	<b>10:00 to 3:30 EST</b>	<b>Gore Road, Webster, Building A, A214</b>
<b>Thursday, November 9</b>	<b>9:00 to 2:30 EST</b>	<b>Main Street, Webster MA, Room M306</b>
<b>Tuesday, November 14</b>	<b>10:00 to 3:30 EST</b>	<b>Gore Road, Webster, Building D, D114</b>
<b>Tuesday, November 28</b>	<b>9:00 to 2:30 EST</b>	<b>Gore Road, Webster, Building A, A214</b>
<b>Wednesday, November 29</b>	<b>9:00 to 2:00 EST</b>	<b>Gore Road, Webster. Building D D114</b>
<b>Thursday, November 30</b>	<b>9:00 to 2:30 EST</b>	<b>Main Street, Webster, Room M306</b>
<b>Tuesday, December 5</b>	<b>9:00 to 2:30 EST</b>	<b>Gore Road, Webster, Building D, Cafe</b>

**Who do I call for assistance in registering for a biometric screening?**

Call EHS Customer Service at 888-708-8807, ext. 1.

**Who do I call for assistance in registering for the Better Health Wellness Portal?**

Call Virgin Pulse at 1-844-854-7285 or send an email to [support@virginpulse.com](mailto:support@virginpulse.com)