

# 2025 PSHB Wellness Incentive Package

## Working It Out ...to earn incentives

**Wellness  
INCENTIVE PACKAGE  
NOW INCLUDED  
WITH HEALTH PLAN  
ENROLLMENT.\***



## Federal Employees and Annuitants

The 2025 PSHB Wellness Incentive Package is focused on improving the health of you and your family with the opportunity to earn cash incentives on your outcomes.

**CASH incentives are paid quarterly during the benefit year. See details on following pages!**

TakeCare's PSHB wellness incentive package aims to provide additional benefits to Federal members in Guam and CNMI that are not part of the Federal Employee Health Benefit Plan ("PSHBP"). The package includes Executive Check-Up coverage, cash incentive options to achieve a better and healthier lifestyle through incentives, and other health related discounts and programs\*.



\*Stand-alone Fitness Partner Membership available separately. See separate flyer.

For more information, call (671) 647-3526 to speak with a TakeCare representative.

takecareasia.com

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# 2025 PSHB Wellness Incentive Package

**Get more opportunities to earn cash incentives and earn more when you complete your screenings at FHP Health Center.** The program encourages and incentivizes members to complete certain preventive services that provide a proactive approach in ensuring potential chronic conditions are identified at an early stage to be addressed and managed through available TakeCare case management programs and intervention.

To enroll, Fill out the online Supplemental Wellness Package Application at <http://tiny.cc/FederalWellness>



## PART I - Outpatient Executive Check Up

- Services are covered at participating providers in the Philippines up to but not exceeding Php 18,798 per member per plan year.
- Services needs to be prior coordinated and scheduled with TakeCare.
- Benefit is not convertible to cash if unused during a benefit period and cannot be applied towards other services.
- This benefit is not eligible for travel and/or airfare benefit.
- Call TakeCare Customer Service to schedule an appointment.



## PART II - Health Management Incentive Plan (Maximum Incentive: \$250 per individual/\$500 per family)

CRITERIA/REQUIREMENT	MEMBER INCENTIVE	
	If Completed at FHP Health Center	If Completed within TakeCare's Participating Network
Preventive		
Completion of Virgin Pulse Health Check by eligible members 18 years and older once per benefit year.		\$5
Completion of a Biometric Screening through a TakeCare participating primary care provider or TakeCare's Wellness team by eligible members 18 years and older once per benefit year.		\$5
Completion of an Annual Physical Exam through a TakeCare participating primary care provider once per benefit year.	\$50	\$25
Completion of an Annual Physical Exam and Colorectal Cancer Screening for eligible members between 45 to 75 years of age with any of the following services: colonoscopy, sigmoidoscopy and fecal occult blood test once per benefit year as part of the annual physical exam through TakeCare's participating primary care provider.	\$25	\$10
Completion of an Annual Physical Exam, Breast Cancer Screening and Screening Mammogram for eligible female members between 35 to 74 years of age as part of the annual physical exam through TakeCare's participating primary care provider.	\$25	\$10
Completion of an Annual Physical Exam, Cervical Cancer Screening and Pap Smear for eligible female members between 21 to 65 years of age as part of the annual physical exam through TakeCare's participating primary care provider.	\$25	\$10
Administration of flu vaccines for eligible members between 18 to 64 years old once per benefit year.	\$10	\$5
Completion of an Annual Dental Exam through a TakeCare participating dentist.	\$10	\$5
Completion of an Annual Vision Exam through a TakeCare participating optometrist.	\$10	\$5
Completion of a Pre-natal Visit with a TakeCare participating Obstetrician Gynecologist within the first trimester and member needs to provide documentation and proof of pre-natal visit to TakeCare.	Not Applicable	\$10
Completion of Postpartum visit on or between 7 and 84 days after delivery, member must provide documentation.	Not Applicable	\$10
Achieve an HbA1c result of less than 8.0% at the end on the benefit period for members diagnosed with diabetes (Type 2).	\$10	Not Applicable
Achieving a 75% medication adherence to any one of the following - antidiabetic, antihypertensive, antihyperlipidemic or asthma medication in a benefit year for eligible patients/members diagnosed with diabetes, hypertension, dyslipidemia and asthma (respectively) as prescribed by a TakeCare participating primary care provider.	\$10 at the pharmacy located at FHP	\$10
Completion of any TakeCare Disease Management Program or Wellness Workshop once per benefit year.	\$25 per program up to \$50 maximum per member per benefit year	N/A

## PART III - Outcome-based Incentive Plan (Maximum Incentive: \$350 per individual/\$700 per family for Part III & IV)

CRITERIA/REQUIREMENT	MEMBER INCENTIVE
Sustained blood pressure reading of lower than 140 over 90 if member completed Cardiac Risk Management (CRM) or Diabetes Management (DM) Program and was diagnosed with Hypertension prior to enrollment of the program. Initial screening and final screening must be at least (3) months apart within the benefit period. Screening must be performed by TakeCare's Wellness Team, primary care provider or chosen participating gym/fitness partner. Results must be submitted to TakeCare (tc.incentives@takecareasia.com).	Initial Screening - \$100 Final Screening - \$100
10% Improvement or sustained cholesterol screening results for LDL-C less than 100mg/dl or Triglycerides less than 150mg/dl if member completed Cardiac Risk Management (CRM) or Diabetes Management (DM) Program and was diagnosed with Hyperlipidemia prior to enrollment of the program. Initial screening and final screening must be at least (3) months apart within the benefit period. Screening must be performed by TakeCare's Wellness Team, primary care provider or chosen participating gym/fitness partner. Results must be submitted to TakeCare (tc.incentives@takecareasia.com).	Initial Screening - \$100 Final Screening - \$100
10% Improvement or sustained HBA1C result of 7% or lower if member completed Cardiac Risk Management (CRM) or Diabetes Management (DM) Program and was diagnosed with Diabetes prior to enrollment of the program. Initial screening and final screening must be at least (3) months apart within the benefit period. Screening must be performed by TakeCare's Wellness Team, primary care provider or chosen participating gym/fitness partner. Results must be submitted to TakeCare (tc.incentives@takecareasia.com).	Initial Screening - \$100 Final Screening - \$100

## PART IV – Fitness Incentive Plan (Maximum Incentive: \$350 per individual/\$700 per family for Part III & IV)

CRITERIA/REQUIREMENT	MEMBER INCENTIVE
<p>-10% improvement or sustained normal or ideal body fat range (based on WHO/NIH guidelines); or 2-inch waist circumference improvement or sustained ideal range (Men less than 40 inches, Women less than 35 inches); or two (2) point improvement on body mass index (“BMI”) or a sustained BMI of 18.5 to 24.9.</p> <p>-For Males, Age 20-39 with Body Fat Percentage of 8-20.9, Age 40-59 with Body Fat Percentage of 11-22.9 and Age 60-79 with Body Fat Percentage of 13-24.9</p> <p>-For Females, Age 20-39 with Body Fat Percentage of 21-32.9, Age 40-59 with Body Fat Percentage of 23-34.9 and Age 60-79 with Body Fat Percentage of 25-37.</p> <p>-Initial screening and final screening must be at least (3) months apart within the benefit period. Screening must be performed by TakeCare’s Wellness Team utilizing EVOLT 360. Results must be submitted to TakeCare (tc.incentives@takecareasia.com).</p>	<p>Initial Screening - \$100</p> <p>Final Screening - \$100</p>
<p>Completion of ten (10) visits every month by eligible member to any TakeCare’s participating gym/fitness partner, group fitness classes, and self-reported fitness activities.</p> <p>*Health Check must be completed for this incentive to be paid.</p> <p>*Within the same benefit period. To avail of this incentive, you must select a gym or “self-report”.</p>	<p>\$10 per month for every month that member had ten (10) visits or more</p>



## PART V – Added Value Services

- Up to \$600 OFF on Lasik surgery at Island Eye Center
- 10% OFF teeth whitening at FHP Dental Center
- 5% OFF on Over The Counter products at all MegaDrug Pharmacies when purchased \$10 or more
- 10% OFF on Non-prescription Eyewear and Over The Counter products at FHP Vision Center<sup>1</sup>
- 10% OFF Facials, Massage, and Waxes at Island Skin Spa
- 5% OFF on All Services at H2O Spa Guam<sup>1</sup>
- 30% OFF on ALL Services at Spa Ayualam<sup>1</sup>
- 5% off the following Natural Ginger Spa<sup>1</sup> – Signature Treatments:
  - ♦ Deep Tissue Massage ♦ Couples Massage ♦ Fresh Ginger Food Care ♦ Warm Stone Massage
  - ♦ Holistic Full Body Massage ♦ Ginger Herbal Scalp Treatment ♦ Pregnancy Massage
  - ♦ Lymphatic Drainage Massage ♦ Trigger Point Massage ♦ Ginger Oil Body Massage
- 10% Off Holistic Health Coaching–Private and Group Programs at Ina Wellness Center<sup>1</sup>
- IGNITE JUICE BAR - 15% off on 5 days or more on Cleanse Program, 10% off on any (one) 1 item from the menu/transaction
- FIT FOR YOU GUAM - discount on 4 week Meal Program (7 days a week, 3 meals a day)

<sup>1</sup> RESTRICTIONS APPLY: Cannot be combined with any other offer, promotions, or discount. List of participating service partners subject to change.

## PART VI – Enrollment

- Automatically included when enrolled in TakeCare High, Standard, or HDHP Option for 2025
- Enrollment lock in
  - no disenrollment is allowed within the benefit year, unless no longer eligible for health plan option
- Enrollment Outside Open Season
  - For newly eligible federal employees and their dependents, enrollment in the Supplemental Wellness Package is automatic during the year, outside of Open Season, as long as enrollment takes place within 60 days of becoming eligible.
- Package benefits are effective **January 1, 2025 to December 31, 2025**

### Wellness and Preventive Incentives

- Health Check, Wellness Workshops and Disease Management programs must be completed and done through TakeCare to be eligible for these incentives.
- Members need to be enrolled under the plan for three (3) continuous months within the benefit period and an active member at the end of the benefit period to be eligible.
- Incentives are covered under the member’s primary plan for members enrolled under multiple TakeCare plans.
- The member is responsible to submit a valid proof and documentation for incentives related to any reportable criteria and payments for these incentives are subject to the review and approval of TakeCare.
- If TakeCare is not the member’s primary insurance, the member is required to submit proof or documentation of completion of any preventive or screening related services.
- Please refer to TakeCare’s related policy and procedures on incentives.

### Fitness and Outcome Based Incentives

- For eligible members 18 years old and older
- To be eligible, members need to be enrolled under the plan for three (3) continuous months within the benefit period and an active member at the end of the benefit period.
- **Health Check must be completed within the same benefit period of the fitness incentive payout.**
- Incentives are covered under the member’s primary plan for members enrolled under multiple TakeCare plans having incentive programs.
- All initial/baseline and improvement result measurement for the outcome based incentives are evaluated and calculated every three (3) month within the member’s current benefit year. These measurement may be completed by the member’s primary care provider, TakeCare’s Wellness Team or TakeCare fitness partners and will need to be submitted by the member to TakeCare.
- The member is responsible to submit a valid proof and documentation for incentives related to any reportable criteria and payments for these incentives are subject to the review and approval of TakeCare.



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