# 2025 TakeCare Wellness Incentive Package<sup>1</sup> FAQ

### 1. Do I need to enroll separately to participate in this package?

You don't need to enroll separately. Beginning January 1, 2024, your TakeCare health plan membership automatically includes the Wellness Incentive Package. No need to enroll separately. If you want to enroll with one of TakeCare's fitness partners, you will need to do that separately. See the Fitness Partner Membership brochure for details.

# 2. Is the package available outside open season?

For newly eligible federal employees and their dependents, enrollment in the Wellness Incentive Package is automatically included with your TakeCare health plan membership.

# 3. Has TakeCare offered this Package before?

Yes, although the package is redesigned for 2025, TakeCare first successfully launched its Supplemental Wellness Package for FEHB enrollees in 2015.

# 4. What's new in the Package this year?

- 1) Increased Executive Check Up benefit from "up to Php 17,905" to "up to Php 18,798"
- 2) New added value discount partners: Ignite Juice Bar and Fit For You Guam

# 5. Is there a cost associated with the Package?

There is no additional cost. This non-PSHB benefit is included in your TakeCare health plan enrollment.

# 6. When do the Package benefits go into effect?

Package benefits go into effect at the same time as your health plan coverage.

<sup>&</sup>lt;sup>1</sup> The TakeCare Wellness Package is not part of the PSHB contract or premium, **and you cannot file a PSHB disputed claim about them**. Any fees you pay for these services do not count toward PSHB deductibles or catastrophic protection out-of-pocket maximums. These programs and materials are the responsibility of TakeCare, and all appeals must follow its guidelines.

### 7. Do I have to be a TakeCare member to enroll in TakeCare's Wellness Package?

Yes, you must be enrolled in one of TakeCare's 3 medical plan options.

# 8. Can a member purchase more than one Package for themselves? For example, someone who wants to get 2 ECUs?

No.

# 9. How do I earn the incentives shown in the package?

For the Health Management Incentives, you will automatically receive incentive credits based on the related claims submitted to TakeCare by your medical provider for the screening or exam you received.

To earn the Outcome-based Incentives, 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).

To earn the monthly Fitness Incentive, you need to document no less than 10 fitness visits per month. You can do this by tracking your visits using TakeCare's mobile app, submitting paper stamp cards, or self-reporting your fitness activities.

# 10. How do I get credit for my fitness partner visits/fitness activities?

TakeCare offers 3 ways for you to track and receive credit for your fitness partner visits:

#### Mobile App

The first, and preferred, way is through TakeCare's Mobile App. Download the TakeCare App onto your mobile device using the App Store (Apple), or Google Play (Android). When you've completed your workout, present the virtual fitness card displayed on the TakeCare App to the fitness partner attendant who will validate your visit.

Using the App to track and receive credit for your fitness partner visit has the advantage of you getting immediate credit for each visit without having to worry about losing/submitting a paper stamp card.

#### Paper Stamp Cards

The second way is using paper stamp cards available from your chosen fitness partner.

When using paper stamp cards, <u>you must submit a completed card within 5 days after each month</u> end to receive incentive credit for that month.

#### **Self-reported Fitness Activities**

The third way to earn credit is through self-reported fitness activities. See No. 13 below.

# 11. Are there any limitations on earning credit for a fitness activity?

One (1) fitness stamp (mobile or paper) can be earned for each group fitness class or free-weight/cardio workout per visit or workout. Each class/workout must be at least 30 minutes in length. No more than two (2) fitness stamps can be earned per day, regardless of facility. No more than two (2) fitness stamps can be earned per day, regardless of facility.

### 12. Can I earn incentives from other activities like walking, running, biking, swimming, etc?

Yes! You can earn incentive credit for approved activities (walking, jogging, running, swimming, biking, strength training, court/field sports, ocean rowing/paddling, boxing/combat sports) of at least 30 min/activity. Simply track your activity using an approved mobile app (Apple Fitness, FitBit, Strava, NikeRun Club, Garmin, Peloton, Samsung, UnderArmour), complete the online form, and upload a screenshot of your tracked activity.

Your reported fitness activities will function as 'wild cards' and can be combined with your fitness partner visits to meet the 10 fitness stamp per month activity requirement. See No. 25 below.

Visit: <a href="http://tiny.cc/TCActivityReport">http://tiny.cc/TCActivityReport</a> to learn more and submit your fitness activities.

When using the mobile app, if your submission is approved, your Fitness Stamp will be credited remotely within 48 hours of submission.

# 13. Will workouts at the TakeCare Wellness Center, Charles King Fitness Center (NBG), Coral Reef Fitness Center (AAFB) qualify for the monthly fitness incentive. How does that work?

Your workouts at these fitness centers can be counted toward meeting your 10x/month visit requirement to earn the monthly fitness incentive. For example, you've worked out at your chosen fitness Center 8x and Self-reported Fitness Activities 2x. Between the two, you've met your monthly incentive requirement. No more than two (2) fitness stamps can be earned per day, regardless of facility.

# 14. Other than the required number of monthly visits to gym or fitness activities, is there anything else I need to do to earn the fitness incentives?

Yes, to earn the Fitness Incentives, you must also complete an online Health Check by Virgin Pulse questionnaire in the same year you are earning your fitness incentive.

Visit https://join.virginpulse.com/takecare/ to register and complete the Health Check

# 15. Why do I have to complete the online Health Check questionnaire to receive the Fitness Incentive pay outs?

The Health Check provides you with data about your health status and recommendations on areas to improve. It will help you start and measure the progress of your fitness journey.

# 16. Is there a minimum time required to earn the fitness incentive?

Yes. To be counted for your fitness incentive, your fitness partner or self-reported workout should be at least 30 minutes in length.

### 17. Is there a maximum number of stamps that can be earned in a single day?

Yes. The maximum is 2 stamps per day, regardless of facility.

# 18. If I have a Primary Insurance under a different carrier, will I still be able to earn the fitness incentive and also avail of the ECU benefit?

Yes. However, regarding the ECU benefit, if you have primary coverage through Medicare, any follow up care resulting from that ECU must be provided by a Medicare-approved facility to be covered by Medicare and TakeCare.

# 19. What if I have Medicare Primary, will I be able to avail of the ECU?

Yes, you can avail of the ECU benefit. However, please keep in mind that any follow up care resulting from that ECU must be provided by a Medicare-approved facility to be covered by Medicare and TakeCare.

# 20. Can the \$500 Medical Travel Benefit be applied when I avail of the Executive Check Up?

No. The Medical Travel Benefit is not available for Executive Check Ups in the Philippines.