

2015 wellness activities guide

Your participation in our wellness activities, fitness challenges and health programs shows that you're committed to making good choices to prevent and address health issues.

To help keep you motivated, you will automatically receive a \$500 wellness credit toward your 2015 annual premium for your Bank of America medical plan. Your spouse or partner can also complete the wellness activities to keep an additional \$500 credit, making the total credit \$1,000. You can keep this credit for 2015 by completing two voluntary wellness activities — a health screening and a health assessment questionnaire by Feb. 28, 2015.

Start here:

Aetna members ▶

Kaiser Permanente members ▶



2015 Wellness activities 

Complete two wellness activities to keep your wellness credit



Health screening

This screening includes measuring your height, weight, blood pressure, waist and total cholesterol.

[Learn more about your screening options](#)

Health assessment questionnaire

Click **“Take a Health Assessment”** once you’re logged on to Aetna Navigator®.

If this is your first time completing the wellness activities, you need to register for your own account on Aetna Navigator in order to complete the health assessment. Even if your spouse or partner already has an account, you still need to have your own account.

[Take your health assessment now](#)



The clock runs out on Feb. 28, 2015.
You must complete both wellness activities by this date.



Want to make sure you’ve completed your wellness activities? You’ll be able to check your completion status of your wellness activities at aetnavigator.com three to four business days after your information has been submitted.

You have several options to complete your screening

	Your physician's office	Quest Diagnostics Patient Service Center	CVS MinuteClinic	Healthcare Clinic at Walgreens
Cost	Ask your doctor if it's a preventive visit at no cost to you	No cost	\$35 copay if you haven't met deductible	\$35 copay if you haven't met deductible
Cholesterol results available	Up to 10 days. Ask your doctor	4 days later	Immediately	Immediately
Results submitted for you	Ask your doctor	Yes	Yes	Yes
Full blood draw or finger stick	Full blood draw	Full blood draw	Finger stick	Finger stick
Fasting required	Ask your doctor	No	No	No
Appointment needed	Yes	Yes	No	Optional
	Get the form ▶	Schedule appointment ▶	Learn more ▶	Learn more ▶

If you have questions about completing the wellness activities, call the Aetna Health Concierge at **1.877.444.1012** (TTY: 1.800.628.3323) Monday through Friday between 8 a.m. and 6 p.m. your local time, excluding certain holidays.

Did you know?

If you are pregnant, or if it is medically inadvisable or unreasonably difficult for you to participate in the health screening and/or health assessment, you may submit a [2015 Healthcare Provider Medical Waiver Form](#) signed by your health care provider. Your provider will indicate whether the waiver is for the health screening, the health assessment or both. If your waiver is only for one of the two activities, you must complete the other activity by the deadline to keep your wellness credit.



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2015 Health screening 

Your physician's office

If you have recently had a preventive visit, you can have your physician complete the Physician Results Form. Remember, in-network preventive care is covered at 100%, under health care reform.

If you are currently covered by a Bank of America medical plan, you may use screening results from a physician's visit between March 1, 2014 and Feb. 28, 2015.

If your coverage begins on Jan. 1, 2015, you may use screening results from a physician's visit between Jan. 1, 2014 and Feb. 28, 2015. However, you'll have to wait until your coverage begins in January to send in your form.



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✓ Downloading the form you'll need

- Download the Physician Results Form by logging on to Quest Diagnostics website, my.blueprintforwellness.com.
 1. Enter registration key **bank** 
 2. Log in with your Person Number (note: Spouse/Partner enter Person Number + A)
 3. Complete contact information and click continue
 4. Select download to print the form

✓ Completing and submitting the form

- Take your Physician Results Form with you to the appointment.
- Ensure all of the required fields are completed by your physician.

Because it will take several days to receive your cholesterol results, be sure to talk with your doctor about the best way to complete and submit the form, once your doctor receives your results.

You'll receive a confirmation email when your form has been received.

✓ After your appointment

- You will receive a separate email with a link to access my.blueprintforwellness.com where you can view a detailed analysis of your results. You may also use this information to complete your health assessment on aetnanavigator.com.

2015 Health screening 

Quest Diagnostics Patient Service Center

Completing your screening at a Quest Diagnostics Patient Service Center will not cost you anything and your results will be submitted for you. You will need to make an appointment.

Tip



Don't have your Aetna medical card? Download the Aetna app to your phone and log on using the User Name and Password you created for aetnavigators.com. Tap "ID Card Information" to download your card.

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✓ Before your appointment

- Schedule an appointment at a nearby Patient Service Center by logging on to Quest Diagnostics website, my.blueprintforwellness.com.
 1. Enter registration key **bank** 
 2. Log in with your Person Number (note: Spouse/ Partner enter Person Number + A)
 3. Complete contact information and click continue
 4. Select continue at Attend a Quest Patient Service Center at your convenience
- You will receive a confirmation email after you register and a reminder email before your appointment.
- Take your Aetna medical ID card with you to your appointment.

✓ At your appointment

- In addition to height, weight, waist and blood pressure measurements, you'll have a full blood draw, known as venipuncture, for your total cholesterol test.

✓ After your appointment

- Quest will submit your results for you.
- Within 4 business days after your screening, you will receive an email from Quest to view your results online. You may use your online results to complete your health assessment questionnaire on aetnavigators.com.
- About 14 days later, you'll receive a more detailed analysis of your results in the mail from Quest.

2015 Health screening

CVS MinuteClinic

Completing your screening at a CVS MinuteClinic costs about \$35 if you haven't met your deductible. You don't need an appointment, you'll receive a copy of your results immediately and CVS will submit your results for you.

Tip

Don't have your Aetna medical card? Download the Aetna app to your phone and log on using the User Name and Password you created for aetnavigators.com. Tap "ID Card Information" to download your card.



✓ Before your appointment

- Download and print the [2015 Health Screening Instructions](#).
- Find a CVS MinuteClinic location near you at minuteclinic.com.
- Take your Aetna medical ID card and your [2015 Health Screening Instructions](#) with you.

✓ At your appointment

- In addition to height, weight, waist and blood pressure measurements, you'll have a finger stick for your total cholesterol test.

✓ After your appointment

- CVS MinuteClinic will submit your results for you.
- Use your results summary print-out to complete your health assessment questionnaire on aetnavigators.com.



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2015 Health screening 

Healthcare Clinic at Walgreens

Completing your screening at a Healthcare Clinic at Walgreens costs about \$35 if you haven't met your deductible. You don't need an appointment, you'll receive a copy of your results immediately and Walgreens will submit your results for you.

Tip

Don't have your Aetna medical card? Download the Aetna app to your phone and log on using the User Name and Password you created for aetnavigators.com. Tap "ID Card Information" to download your card.



✓ Before your appointment

- Find a Healthcare Clinic at Walgreens location near you at walgreens.com.
- You may either schedule an appointment online or register at the kiosk when you arrive.
- Take your Aetna medical ID card, but you don't need any forms.

✓ At your appointment

- Let them know that you have a Bank of America medical plan and are there for a health screening.
- In addition to height, weight, waist and blood pressure measurements, you'll have a finger stick for your total cholesterol test.

✓ After your appointment

- Healthcare Clinic at Walgreens will submit your results for you.
- Use your summary results print-out to complete your health assessment questionnaire on aetnavigators.com.



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FAQs

Completing your wellness activities

How will Aetna use my health screening and health assessment results?

Aetna will use your results to provide you with a personalized summary of your overall health status and actions you can take to improve your health. Bank of America only has access to aggregate information that shows health needs and trends in the overall population.

What happens if my spouse/partner or I don't complete the wellness activities?

Completing the wellness activities is voluntary. However, if you and/or your spouse or partner do not complete both steps by your wellness activities deadline, you will not maintain the credit toward your medical plan premium. Your per-pay-period costs will increase beginning April 1, 2015. Each credit is independent of the other, so if you complete the wellness activities and your spouse or partner does not, you will keep your \$500 credit, but you will not keep the \$500 credit for your spouse or partner.

What if my Bank of America medical plan coverage has not yet started?

You must wait until your coverage begins before your health screening and health assessment information can be submitted.

Will my health screening be covered at 100% if I go to my doctor?

Yes, if your doctor is an in-network provider. Height, weight, blood pressure, waist and total cholesterol measurements are covered at 100% as part of health care reform.

If, during the visit, your provider performs non-preventive services, your provider may bill you for those services. Talk to your provider about whether the services you're receiving are preventive.

Your provider may charge an administrative fee for completion of the 2015 Wellness Health Screening Physician Results Form. These types of fees are not covered under your medical plan.

Why isn't the health screening considered preventive and covered at 100% if performed at a CVS MinuteClinic or Healthcare Clinic at Walgreens?

Walk-in clinics are designed to provide services to address short-term, acute needs rather than ongoing preventive care.

Can I schedule my appointment by phone?

Yes. You may call the Aetna Health Concierge at 1.877.444.1012 (TTY: 1.800.628.3323) Monday through Friday between 8 a.m. and 6 p.m. your local time, excluding certain holidays, for assistance scheduling a screening at a Quest Diagnostics Patient Service Center.

Can my spouse/partner get a health screening during my appointment?

Your spouse/partner should have his or her own appointment. Priority is given to appointments, so without one, he or she may be placed on a "walk in" list, which could result in a longer wait time.

Who is Quest Diagnostics?

Quest Diagnostics is a provider of diagnostic testing and other clinical services and is part of the Aetna network. Quest Diagnostics works with more than half of U.S. physicians and hospitals, and performs biometric testing on more than 500,000 patients each day.

Why do I have to provide my phone number to schedule an appointment at a Quest Diagnostics Patient Service Center?

Your phone number is required for Quest Diagnostics to complete the automated scheduling process and will not be shared outside of Quest Diagnostics.

Can I walk in at a Quest Diagnostics Patient Service Center for my health screening?

No. You must schedule an appointment for your health screening at a Quest Diagnostics Patient Service Center by using the Quest Diagnostics website, my.blueprintforwellness.com (enter registration key **bank**). You must use this site to schedule your appointment otherwise Quest Diagnostics will not have your information and you will have to reschedule.

You may also call an Aetna Health Concierge at 1.877.444.1012 (TTY: 1.800.628.3323) Monday through Friday between 8 a.m. and 6 p.m. your local time, excluding certain holidays.

What times do the Quest Diagnostics Patient Service Centers perform health screenings?

Quest Diagnostics Patient Service Center hours of operation vary depending on location. By registering for a screening through the [Quest Diagnostics scheduler](#), you will be able to see the dates and times available at a location nearest you.

I have a regularly scheduled lab services visit ordered by my physician at a Quest Diagnostics Patient Service Center. Can I just get my health screening completed while I am there for my other appointment?

No. You must make a separate scheduled appointment to have your health screening completed at a Quest Diagnostics Patient Service Center. Go to the [Quest Diagnostics scheduler](#) (enter registration key **bank**) and follow the prompts to register for your screening.

Continued on next page

FAQs

Completing your wellness activities (cont.)

Can I have my screening completed at an urgent care center or an emergency room?

No. Urgent care centers and emergency rooms are designed to provide care in an urgent situation and are not appropriate places to have your screening completed.

Can my screening be completed by a medical professional other than a physician?

Yes. Your health screening may be completed by a number of different types of health care professionals, including a physician, nurse, nurse practitioner and physician's assistant.

Can I fail my health screening or health assessment questionnaire?

No. The health screening and health assessment are designed to provide you with an overview of your current health status. As long as you complete these activities by your wellness activities deadline, you will maintain the wellness credit regardless of your results.

How can I check my completion status of my wellness activities?

You'll be able to check your completion status of your wellness activities at aetnavigator.com three to four business days after your information has been submitted. Aetna will also send you a confirmation letter in the mail when you have completed both the health screening and health assessment.

I received a letter in the mail stating I had not completed my wellness activities, but I have. Who should I contact?

You may call the Aetna Health Concierge at **1.877.444.1012** (TTY: **1.800.628.3323**) Monday through Friday between 8 a.m. and 6 p.m. your local time, excluding certain holidays.

I submitted my screening form and I want to confirm it was received. Who do I contact?

You will receive an email approximately five business days after Quest Diagnostics receives the form.

You may also call the Aetna Health Concierge at **1.877.444.1012** (TTY: **1.800.628.3323**) Monday through Friday between 8 a.m. and 6 p.m. your local time, excluding certain holidays.

Will the bank see or use my results in some way?

No. The bank will not have access to your individual results. The information you voluntarily share with Aetna is designed to help you understand your current health profile.

This communication provides information about certain Bank of America benefits. Receipt of this document does not automatically entitle you to benefits offered by Bank of America. Every effort has been made to ensure the accuracy of the contents of this communication. However, if there are discrepancies between this communication and the official plan documents, the plan documents always will govern.

While the term "premium" is used in this communication (including, but not limited to, the description of the wellness activities and the wellness credit) in reference to certain costs associated with plan benefits, it should be noted that "premium" generally refers to fully insured benefit plans, and not all plans discussed are fully insured.

Bank of America reserves the right to amend or terminate any benefit plan in its sole discretion at any time and for any reason. The bank also retains the discretion to interpret any terms or language used in this guide. For convenience, we use the name Bank of America in this communication because it is used at companies with different names within the Bank of America Corporation family of companies. However, by using the terms Bank of America or bank, it does not mean that you are employed by Bank of America Corporation; you are employed by the entity that directly pays your wages.