



Frequently Asked Questions for the Archdiocesan Wellness Incentive Retirement Contribution (WIRC) & Employee Wellness Screening

Wellness Incentive Retirement Contribution (WIRC) & Investment Questions

Q. *What are the current wellness plan year dates?*

A. Runs from May 1 – April 30 each year

Q. *What is the Wellness Incentive Retirement Contribution (WIRC) for the current year?*

A. The amount is \$125 for the current wellness plan year.

Q. *How do I know if I am currently an eligible employee for the Wellness Incentive Retirement Contribution?*

A. You are a benefit eligible employee, with at least one year of service, hired on or before May 1 and you are working at least 1,000 hours annually or a teacher with a half time or more contract.

Q. *If I am no longer actively employed with the Archdiocese, or no longer benefit eligible, and I previously completed the wellness program will I still receive the WIRC?*

A. The Wellness Incentive Retirement Contribution (WIRC) is for active benefit eligible employees. If you are no longer an active benefit eligible employee with the Archdiocese of St. Louis at the end of the Wellness Plan year, April 30th, you will not receive the WIRC.

Q. *If I am eligible and complete a wellness exam/screening how will I receive the Wellness Incentive Retirement Contribution (WIRC)?*

A. The funds will be processed in the fall each year and will be automatically deposited in your Archdiocese of St. Louis employer sponsored retirement account. The contribution is in addition to your normal monthly employer percentage contribution.

Q. *How will the Wellness Incentive Retirement Contribution (WIRC) be invested?*

A. If you have designated an investment allocation, then the contribution will be invested according to your designated investment election. If you do not have a designated investment allocation, then the contribution will be invested in the default fund. You can adjust your investment funds at any time.

Q. *If I participate in both the voluntary and employer retirement account, can I designate which account to deposit the Wellness Incentive Retirement Contribution (WIRC)?*

A. No. The WIRC will be deposited as an employer retirement account contribution.

Q. *Can I get the Wellness Incentive Retirement Contribution (WIRC) in cash instead of being deposited in the lay employer retirement account?*

A. No. The WIRC can only be received as a contribution to your lay employer 403(b) retirement account.

Q. *Can I opt out of receiving the Wellness Incentive Retirement contribution (WIRC)?*

A. No.

Q. *Once the Wellness Incentive Retirement Contribution (WIRC) is deposited in my employer retirement account, can I request a distribution of the amount?*

A. Yes, however, you must be eligible for a distributable event (Distribution/In-Service Withdrawal) as defined in the Plan Document.

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- Q. Will a vesting schedule apply to the Wellness Incentive Retirement Contribution (WIRC)?*
- A. No, as with all Contributions to the 403(b) retirement plan, the contribution will be 100% vested immediately.

The Health Insurance Plan

- Q. Can I get the employee wellness screening if I am benefit eligible but not enrolled in the UnitedHealthcare (UHC) Premier or Standard Plan?*
- A. Yes. The benefit of the exam/screening is to identify health risk factors early to be engaged in good health practices.
- Q. Do I need to have the wellness exam/screening to be in the UHC Premier Plan?*
- A. No. There is no longer a wellness prerequisite for the UHC Premier Plan, whether or not you had a wellness exam/screening. You may participate in either the UHC Standard or Premier Plan.

Wellness Screening Questions

- Q. If I am a benefit eligible employee and have less than one year of service (hired after May 1st) can I still receive the H&H Employee Wellness Screening?*
- A. Yes, a *benefit eligible* employee with less than one year of service can still receive the H&H Employee Wellness Screening.
- Q. If I am an Archdiocesan priest, brother, or sister may I receive the H&H Employee Wellness Screening?*
- A. Religious priests, brothers, and sisters are eligible for an annual Archdiocesan paid H&H wellness screening, however, they are not eligible to receive the Wellness Incentive Retirement Contribution.
- Q. Can I get the health screening any time during the wellness plan year or just in September and March?*
- A. For your convenience, you can get the screening anytime during the plan year between May 1st and April 30th. The screening must be scheduled through H&H Health Associates (314.845.8302) or online at wellness.hhhealthassociates.com. You will be directed to an H&H approved lab close to your home or work. The Archdiocese will sponsor onsite H&H Health screenings at multiple locations during the fall and spring each year, if feasible.
- Q. Will the health results of my exam/screening be sent to the Archdiocese or my employer?*
- A. No. Individual health data will not be shared with your employer, the Archdiocese, our insurance provider, or any other entity. The alternative health screening is being conducted by H&H Health Associates or an H&H approved lab and will be managed in a completely confidential, HIPAA compliant manner.
- Q. If I receive a serious diagnosis, will you terminate my health insurance plan?*
- A. No. Your health insurance continues and we have no knowledge of any diagnosis. We only want to encourage all participants to receive a wellness screening and to be engaged in good health practices.
- Q. Does the physician who conducts my wellness exam have to be my primary care physician?*
- A. No. Any physician you choose, who meets the definition of a physician under the UHC health plan, can conduct your wellness exam.

Frequently Asked Questions for the Archdiocesan Wellness Incentive Retirement Contribution (WIRC) & Employee Wellness Screening

Q. Does the annual wellness exam require an employee copayment or coinsurance?

A. Maybe. The UHC plan generally covers preventive services, as specified in the health care reform law, at 100% without charging a copayment, coinsurance, or deductible, as long as they are received in the UHC health plan's network. UHC covers other routine services, which may require a copayment, coinsurance or deductible. Always refer to your plan documents for your specific coverage. Medical treatment for specific health issues or conditions, on-going care, laboratory tests or other health screenings necessary to manage or treat an already-identified medical issue or health condition are considered diagnostic care, not preventive care.

Q. If I do not complete the wellness screening for the current wellness plan year, do I need to do anything?

A. No.

Q. If I get the employee wellness screening during the current wellness plan year, do I need to complete the Physician Wellness form?

A. No. A Physician Wellness form is not required if you receive your employee wellness screening through H&H Health Associates.

Q. Can my spouse/child participate in the employer paid H&H wellness screening?

A. No. The H&H screening is a benefit provided to employees only. Your spouse/child may see the physician for a wellness exam, as the UHC plan typically covers preventive services.

Q. If I fail to have a wellness exam/screening prior to April 30 can I ask for extra time?

B. No. You have a full wellness plan year notice, from May 1st to April 30th to complete the wellness screening. Extra time allowances will not be granted due to administrative requirements.

Q. May I receive both an annual wellness exam from a physician and a health screening from H&H Health Associates?

A. Yes. The two covered preventive actions are not mutually exclusive.

Q. Should I get an H&H screening in lieu of an annual wellness exam by a physician?

A. While the H&H screening is a good wellness tool, it does not replace the importance of a comprehensive wellness exam and lab work by a physician on a regular and long term basis. We encourage you to develop a physician/patient relationship to enhance your quality of life.

Q. What is the H&H Comprehensive Wellness Screening scope of testing?

A. The comprehensive Wellness Screening panel from H&H Associates looks at a wide array of different diseases/illnesses, including diabetes, kidney function, nerve conduction & muscle contraction, heart rhythm, bone health, cellular repair, fluid balance, damage to bones/liver/heart, iron reserves & saturation, heart disease risk, thyroid function, immune system disorders, anemia, clotting Ability, infections, etc.

Frequently Asked Questions for the Archdiocesan Wellness Incentive Retirement Contribution (WIRC) & Employee Wellness Screening

Q. What are the tests included in the H&H Employee Wellness Screening?

Triglycerides	Total Cholesterol	HDL Cholesterol	LDL Cholesterol
VLDL Cholesterol	Cholesterol Ratio	Total Iron	TIBC
Iron Saturation	Glucose	BUN	Creatinine
BUN/Creatinine Ratio	Sodium	Potassium	Chloride
Carbon Dioxide	Calcium	Protein	Albumin
Globulin	Albumin/Globulin Ratio	Bilirubin Total	Alkaline Phosphate
AST (SGOT)	ALT (SGPT)	White Blood Cell Count	Red Blood Cell Count
Hemoglobin	Hematocrit	MCV	MCH
MCHC	RDW	Platelet Count	Neutrophils
Lymphocytes	Monocytes	Eosinophils	Basophils
TSH	Hemoglobin A1C	Bilirubin Direct	UIBC
Neuts (Absolute)	Lymphs (Absolute)	Eos (Absolute)	Baso (Absolute)
Mono (Absolute)	PSA (if Male, 50+)		

Q. If I miss the spring or fall Archdiocesan Wellness Events, how can I get an H&H Employee Wellness Screening?

A. H&H Employee Wellness Screenings are available at over 1,600+ walk-in clinics nationally. Please contact H&H directly at 800.832.8302 or wellness.hhhealthassociates.com

On average, 25% of any population screened are considered “High Risk”, meaning the individual is either completely unaware of a chronic illness/disease, or they are aware of a condition, but it is not under adequate control.

Important: This guide’s Frequently Asked Questions and Description is intended to give you an overview of the Wellness Incentive Plan offered by the Archdiocese of St. Louis. Any of the benefit plans offered by the Archdiocese of St. Louis may be amended, revoked, suspended or terminated at the Archdiocese’s sole discretion at any time.

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