



Center for Health

# Take HQ by September 30—Save \$

## Use Your Smartphone, Tablet or Computer

### Be Your Best and Avoid a Higher Deductible Next Year—Take the HQ Now!

Do something good for you and your budget—take the HealthQuotient (HQ) online health risk assessment. Participants and spouses in HealthFlex who complete the HQ **between August 1 and September 30, 2014** will save money on their 2015 medical deductible. Take the HQ and avoid paying **\$250 extra** (individual deductible) or **\$500 extra** (family deductible). The streamlined HQ is easier than ever with fewer questions and easier navigation.

#### HQ at a Glance

**WHAT:** HQ online health risk assessment—quick, easy and confidential

**WHEN:** **August 1 – September 30, 2014**

(**Please note:** If you took the HQ prior to August 1, you must retake it before September 30 to avoid the higher deductible.)

**WHO:** Participants and spouses (*Medicare plan participants are not included*)

**HOW:** Start at [www.gbophb.org](http://www.gbophb.org). Choose “**HealthFlex/WebMD**” under **Account Login**; then enter your WebMD username and password. Then select “**HealthQuotient**” under your **Action Plan**.

**WHY:** Two good reasons:

1. Avoid paying **\$250 or \$500 extra** on your 2015 medical plan deductible.
2. Learn how to improve your well-being so you can be at your best. Also learn about WebMD health coaching—available through HealthFlex at no cost to you.

#### Important

If you have a spouse covered by a HealthFlex PPO or CDHP, you **both** must complete the HQ for your family to avoid the higher deductible.

HQ must be completed **August 1 – September 30**. Taking the HQ before August 1 *does not* qualify to avoid the higher deductible.

Call WebMD for help  
**1-866-302-5742**

(over)



General Board

**Pension and Health Benefits**

*Caring For Those Who Serve*

## HQ Is Step 2

- **If you completed Step 1/Blueprint for Wellness screening:** You'll save time on the HQ because your Blueprint for Wellness data is automatically imported into your HQ. **This data import is private and secure**—and your HQ results will be more accurate than with self-entered data.
- **If you missed Step 1/Blueprint for Wellness screening:** Take the HQ **between August 1 and September 30** to avoid paying the higher deductible. Enter as much health data as you can for the most meaningful results.
- **Take the HQ on your computer, tablet or smartphone.** Get started at [www.gbophb.org](http://www.gbophb.org) and log into "HealthFlex/WebMD."
- **HQ is quick.** Most people complete it in less than 20 minutes. HQ is even faster if you did the Blueprint for Wellness screening earlier this year.



### Need Help?

**For Help Logging In or HQ Questions**  
Contact WebMD at **1-866-302-5742**.

### For More Details About HQ

Read the *2014 Incentives Frequently Asked Questions* on the HealthFlex/WebMD website login page: [www.gbophb.org](http://www.gbophb.org), click on "HealthFlex/WebMD."

### Can't Take the HQ?

Requests for accommodation must be made in writing. Send to:  
General Board of Pension and Health Benefits  
1901 Chestnut Avenue  
Glenview, Illinois, 60025-1604  
Attention: HQ Requests

Please plan ahead. If your request for accommodation is not approved, you will be responsible for completing the HQ by **September 30, 2014**—or the higher deductible will apply in 2015.

## Example Deductible with B750 Medical Plan\*

2015 Deductible (Example Only)	
Participant (No Covered Spouse) TAKES HQ in 2014	Participant (No Covered Spouse) DOES NOT TAKE HQ in 2014
Individual: \$750 Family: \$1,500	Individual: \$1,000 Family: \$1,750

2015 Deductible (Example Only)	
Participant and Covered Spouse TAKES HQ in 2014	Participant and Covered Spouse ONE OR EITHER TAKES HQ in 2014
Individual: \$750 Family: \$1,500	Individual: \$1,000 Family: \$2,000

\* This table shows the HealthFlex B750 plan as an example. Participants in other HealthFlex plans should calculate the higher 2015 deductible for not meeting the HQ requirement by adding \$250 to their individual deductible or \$500 to their family deductible.

### Your HQ answers and results are confidential.

Your church, annual conference, employer, HealthFlex, the General Board of Pension and Health Benefits, and your insurance carrier cannot see your HQ information. Depending on your HQ results, you may be contacted by a WebMD health coach. WebMD and its health coaches are bound by federal laws designed to protect the privacy of personal health information (PHI).

## 3 STEPS TO WELLNESS

**STEP 1**  
April 1 – July 31  
Blueprint for Wellness

**STEP 2**  
August 1 – September 30  
HealthQuotient (HQ)

**STEP 3**  
All Year  
Take action with Virgin Pulse, health coaching and more