

APPEALS PROCESS:

If you did not qualify for a specific deductible credit, there are provisions within the wellness program to provide you with the opportunity to appeal your result or provide physician's certification of treatment or other condition which precludes you from achieving the target. While our objective is to ensure the accuracy of all test results, please note that appeals will only be accepted in the event that you did not qualify for a specific credit.

Online you can download the 2018-2019 Certification Form at <http://mcsdbenefits.com/index.html>. Appeals and certification must be submitted to GBS no later than October 31, 2018 to be eligible for review. This form provides you with an opportunity to:

- (a) **CORRECT INACCURATE DATA** by providing additional information or explanation as to why a specific score listed in the "your results" section is inaccurate.
- (b) **RETEST A SPECIFIC ITEM** by providing "retest" results, certified by your primary care physician or other medical professional, which can be used to update your 2018 score and eligibility for 2019 deductible credits.
- (c) **CERTIFY A MEDICAL CONDITION OR ACTIVE TREATMENT** by providing medical documentation from your primary care physician or treating physician which may be used to obtain an exemption for a specific category (BMI, cholesterol or blood pressure). If a condition or treatment regimen is certified by your physician, you will automatically qualify for deductible credits in exempt categories.

NOTE: The Physician Certification Form (or Appeal Form) *may* be used by participants who failed to participate in the onsite biometric screenings or physician certification process earlier in the year. If you failed to participate in either of the opportunities to participate earlier in the year, your results are eligible for appeal.

APPLICATION OF DEDUCTIBLE CREDITS:

Deductible credits will automatically be applied to your Medical Mutual coverage. As a reminder, our Plan's most commonly used in network services (i.e., doctor's office visits, prescription drugs, independent x-ray and lab services) are NOT subject to deductibles. Deductible based expenses such as facility based surgery, hospitalization or inpatient care are typically subject to the deductible outlined in the Collective Bargaining Agreement. Deductible credits are one way to earn discounts off the deductible for these infrequently used services.

ADDITIONAL RESOURCES:

Additional information on the Mayfield Wellness Initiative, the biometrics program and the ranges used to calculate target scores can be found online either at the benefits website (<http://mcsdbenefits.com/index.html>) or MEA website. For additional assistance or website access, please also feel free to contact our benefits advocate, Pat Martinson at 234-380-4468 or pat_martinson@ajg.com.