



FREQUENTLY ASKED QUESTIONS ABOUT THE WELLNESS PROGRAM

What is the Wellness Program?

In 2011, Cummings Properties' introduced a company-wide Wellness Program to help promote healthy living and lifestyle choices for our employees and their families. A healthy workforce can yield big rewards for Program participants and help contain the spiraling cost of healthcare.

Who is eligible to participate?

Employees enrolled in the Company's health insurance plan are eligible to participate in our Wellness Program.

Why participate?

Participation is strictly voluntary but offers big rewards. Those who choose to participate qualify for savings of up to 30 percent off their health insurance premiums. In addition, if you complete all steps of the Wellness Program, you will qualify for a tax-free, Company contribution to your 2024 Flexible Spending Account.

How do I qualify for the Wellness Program?

You (and your covered spouse, if applicable) must complete the following step to qualify:

[Wellness Questionnaire](#)-After your annual physical exam, ask your doctor to send your confidential Wellness Questionnaire to the third party (Ultra Benefits) shown on the form. Questionnaires are available on the Company library and in the Human Resources office.

Per federal HIPAA regulations and privacy laws, we never see your personal health information.

When will I qualify for Wellness Program rates?

Payroll deductions will reflect Wellness Program rates after Ultra Benefits confirms you have completed the required Wellness Program steps. Notifications are reported monthly so it may take up to two payroll cycles before you see new rates go into effect.

Does anyone at Cummings ever see my (or my family's) health information and test results?

NO. Federal HIPAA laws protect the privacy and security of individual, identifiable health information. We do not see (nor do we ever want to see) your personal information. Tufts Health Plan does issue an annual statistical report showing the healthcare trends and usage for our plan as an entire group.

Where can I find out more about Cummings Properties' Wellness Program?

Visit the Tufts Health Plan website at <https://www.tuftshealthplan.com/microsites/cummings> or contact woburnhr@cummings.com.

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