

We are pleased to provide the Kapnick Strive on-site biometric health screenings again this year to all employees and covered spouses. This offering enables you to:

- Know your numbers
- Manage your existing health
- Improve on areas that demonstrate future risk

In addition to offering this program to you at no charge, we will again provide an incentive for meeting the qualifying criteria and improving your health over time.

After completing your health screening, you will receive a health report containing your biometric measurements to give you an objective view of your health risks and link those risk factors to your lifestyle choices.

The information obtained is strictly confidential and will not be shared with anyone at Kapnick Insurance Group or SME.



## 2024 On-Site Health Screenings

Location	Date(s)	Time
Southfield	Tuesday, October 22	8:30 am - 10:30 am
	Tuesday, November 12	
	Tuesday, December 3	
Cleveland	Tuesday, October 22	8:30 am - 10:30 am
	Tuesday, November 12	
	Tuesday, December 3	
<u>NEW:</u> Make-up* at The Westin	Thursday, December 12	7:00 am - 9:00 am

\*We ask that these appointments remain reserved for employees unable to attend any of the prior on-site screening events.

### Deadlines

Schedule Opens for Health Screening Appointments	October 1, 2024
Deadline to Request At-home Screening Kit	October 31, 2024
Deadline to Enroll into RAS Program	December 31, 2024
Deadline to Complete RAS	February 28, 2025

## Questions?

If you have questions or would like more information, reach out to the Strive team today! Scan the QR code to access your Health Hub.



**Phone Number**

877-233-2296



**E-mail Address**

Strive@Kapnick.com



You're  
invited...



# Join us at the 2024 Health Screenings!



## Criteria to Earn the Wellness Incentive

Complete the following requirements to earn the 2025 Wellness Incentive:

- ✓ Complete the online Health Risk Assessment (HRA)
- ✓ Complete the biometric health screening
- ✓ Score 70 or higher OR
- ✓ Improve previous score 5 or more points OR
- ✓ Complete the Reasonable Alternative Standard (RAS) health coaching program

2025 Wellness Incentive		
	Incentive Structure	Incentive
Level 3	Employee Only - Compliant	\$500
	Employee & Covered Spouse - Both compliant	
Level 2	Employee & Covered Spouse - One party compliant	\$250
Level 1	Employee Only - Non-compliant	\$0
	Employee & Covered Spouse - Non-compliant	

Compliant indicates that the participant met the above requirements.

Non-Compliant indicates that the participant completed a biometric screening but did not score 70 or higher, improve by 5 points, or complete the RAS health coaching program.

## How to Schedule Your Screening

Scheduling your biometric health screening appointment within your Kapnick wellness portal at [www.kapnickstrive.com/sme](http://www.kapnickstrive.com/sme).

You will be able to schedule your appointment starting October 1, 2024.

## Screening Logistics

Health screenings will be held onsite during predetermined dates and times. Each appointment takes approximately 10-15 minutes.

All screenings are conducted by a professional, certified team of nurses and phlebotomists.

## Residents of States other than Michigan and Ohio (ONLY)

If you do not live in the state of Michigan or the state of Ohio and you wish to participate in this program, you may request an at-home screening kit by October 31, 2024 and have it completed by November 30, 2024 in order to be eligible for the incentive. After the screening kit is mailed to your home a Kapnick Strive Examiner will coordinate a date and time with you to perform your at-home health screening. To request a kit, please email [hr@sme.org](mailto:hr@sme.org).

## Completing Your Health Risk Assessment (HRA)

Incentive criteria also includes completing an online Health Risk Assessment (HRA) prior to completing your health screening. The HRA immediately pops up for completion upon the first wellness portal log-in each year. A lifestyle report will be generated from your HRA responses and available for review on the assessment page of your portal account.

## Accessing Your Health Report

Seven to ten business days after completing your screening, your confidential health report can be accessed on the wellness portal at [www.kapnickstrive.com/sme](http://www.kapnickstrive.com/sme).

Your report will contain your personal health score, a number derived from only your health screening results on a scale from 0-100, with 100 being 'ideal' health. The health score is comprised of only modifiable risk factors that allow you to improve your health with lifestyle changes.

## Reasonable Alternative Standard (RAS) Program

If your Health Score is below 70 or doesn't improve by 5 points, you can still qualify for the incentive by joining the Reasonable Alternative Standard (RAS) program. It's a 6-week telephonic program with a health coach, where you'll review your results and develop a well-being plan. Enrollment deadline: December 31, 2024.