



2027 EMPLOYEE WELLNESS PROGRAM

Frequently Asked Questions (FAQ)

1. What is the Gateway BMED Employee Wellness Program?

The Gateway BMED Employee Wellness Program is designed to support participating municipalities in promoting preventive healthcare, healthy lifestyles, and employee well-being through structured wellness initiatives and educational opportunities.

2. Who is eligible to participate in the program?

All full-time active employees who are eligible to receive health insurance benefits through their employer may participate in the Wellness Program, regardless of whether they elect coverage or waive coverage.

3. Is participation mandatory?

No. Participation in the Wellness Program is voluntary; however, employees must complete all required program components to qualify for any incentives offered by their municipality.

4. What are the BMED base program requirements?

To complete the annual BMED Wellness Program requirements, participants must complete:

- An Annual Physical Examination
- An Annual Biometric Screening
- Two Dental Cleanings during the calendar year
- Participation in four (4) BMED Wellness Educational Programs
- Completion of one additional wellness activity designated by the municipality

5. What qualifies as an "additional wellness activity"?

Municipalities have flexibility in selecting additional wellness activities that best fit their workforce. Examples include:

- Walking or step challenges
- Fitness programs or exercise classes
- Nutrition programs or healthy eating challenges
- Mental health or stress management activities
- Smoking cessation programs
- Participation in local wellness initiatives

Please check with your municipality's Wellness Ambassador for approved activities.

6. What is a Wellness Ambassador?

Each participating municipality designates a Wellness Ambassador to coordinate the local wellness program.

The Wellness Ambassador serves as the primary contact for:

- Program communication
- Employee participation tracking
- Documentation collection
- Coordination with the BMED Wellness Coordinator

7. What is a Wellness Committee?

The Wellness Committee consists of employees representing various departments within the municipality who assist with:

- Promoting wellness initiatives
- Encouraging participation
- Assisting with program implementation
- Supporting wellness activities throughout the year

8. What educational programs count toward the four required wellness programs?

The BMED Wellness Program offers monthly educational opportunities throughout the year. Programs may include topics such as:

- Nutrition and healthy eating
- Stress management
- Financial wellness
- Physical activity and exercise
- Preventive healthcare
- Mental health awareness
- Chronic disease prevention

Attendance records will be maintained to verify participation.

9. How do employees verify completion of required activities?

Municipalities may use the BMED Employee Wellness Tracking Form or other approved documentation methods to verify participation.

Examples of acceptable documentation include:

- Physician verification forms
- Dental verification forms
- Explanation of Benefits (EOBs)
- Educational seminar attendance records
- Local wellness activity verification

Employees are not required to disclose personal medical information or health results.

10. Are employees required to share medical test results?

No. The program verifies completion of preventive services only. Individual medical information, screening results, and protected health information (PHI) are not collected or maintained by the municipality.

11. What incentives may municipalities offer?

Each municipality determines its own incentive structure. Incentives may include:

- Gift cards
- Wellness reimbursements
- Paid time off
- Health insurance premium incentives
- Other locally approved incentives

Employees should consult their Wellness Ambassador regarding available incentives.

12. Does the BMED Fund provide funding for local wellness programs?

Yes. Participating municipalities may be eligible for grant reimbursement of up to **50% of eligible program costs**, not to exceed **\$10,000 annually**, subject to compliance with program requirements and funding availability.

13. What funding is available for Dental-Only member agencies?

Dental-Only member agencies may be eligible for BMED Wellness grant reimbursement of up to \$5,000 annually, subject to applicable program requirements, approval, and funding availability.

14. What expenses may qualify for reimbursement?

Examples of eligible expenses may include:

- Employee wellness incentives
- Local wellness programming costs
- Educational program expenses
- Approved wellness initiatives supporting program objectives

Municipalities should maintain documentation supporting all reimbursement requests.

Receipts and vouchers must be submitted for approval of grant reimbursement no later than January of the following year.

15. How are reimbursement requests submitted?

Reimbursements may be submitted at any time during the plan year into January of the following year. All submissions must be sent to HIFfinance@permainc.com and must include:

Completed and signed reimbursement voucher (available on the SHIF website)

Signed Purchase Orders for all items

Vendor invoices (if applicable) OR purchase receipts - must match the PO

Check copies or proof of payment for each item listed on the voucher

16. What reporting requirements do municipalities have?

Participating municipalities are responsible for:

- Tracking employee participation
- Maintaining required program documentation
- Documenting eligible expenditures
- Preparing an internal year-end wellness report summarizing program outcomes

The internal report should be retained by the municipality and made available to the BMED Gateway Fund upon request.

Grant reimbursement documentation, including required receipts and vouchers, must be submitted no later than January of the following year.

17. When are grant applications due?

Municipalities should refer to the annual BMED Wellness Program schedule and application materials for submission deadlines.

Questions regarding deadlines should be directed to the BMED Wellness Coordinator.

18. Who should municipalities contact with questions about the program?

Dina Robinson

BMED Wellness Coordinator

BMEDwellness@franklinlakes.org

Questions regarding program requirements, grant applications, reimbursement, or implementation support are welcome throughout the program year.