

# Nelnet 2024 \$5 for 5% Improvement Guidelines

This program allows associates outside the goal range to earn a \$5 discount on their medical premiums for each metric where a 5% improvement is made over previous screening results.

## Repeat Participant

Repeat participants will use previous health screening results as a benchmark to identify if a 5% improvement has been made at 2024 screening.

### Process:

1. Visit [Nelnet.uswellness.com](https://nelnet.uswellness.com) to complete a health screening by September 30, 2024.
2. US Wellness will determine if a 5% improvement was made compared to previous results.
3. US Wellness notifies People Services of the 5% improvement so changes can be made to associate's premiums starting in April 2024.
4. Associate has the opportunity to submit new results anytime during Q1, Q2 or Q3 of 2024 to qualify.

## New Participant

Associates who did not screen in 2023 may complete a new screening in 2024. Earn credit for results within goal range and establish a benchmark for improvements made in the next quarter.

### Process:

1. Visit [Nelnet.uswellness.com](https://nelnet.uswellness.com) to complete a health screening by September 30, 2024.
2. US Wellness will determine if results are within goal range. Results are set as your benchmark.
3. US Wellness notifies People Services if goals are met so changes can be made to associate's premiums starting in April 2024.
4. Associate has the opportunity to submit new results anytime during Q1, Q2 or Q3 of 2024 to qualify.

**\$5 for 5% Program Eligibility:** The \$5 discount will be applied for each metric where a 5% improvement is made.

- **Blood Pressure:** BOTH the systolic and diastolic metrics must improve by 5% to earn the \$5 discount unless either result is now within the goal range.
- **Cholesterol:** Either total cholesterol OR cholesterol ratio can be used to show a 5% improvement.
- **Blood Glucose:** Only fasting results compared to fasting results can be used to show a 5% improvement.
- **Body Composition:** Body Mass Index (BMI), body fat % OR waist circumference can be measured to show a 5% improvement.

1/1/2024 – 3/31/2024 (Q1)	4/1/2024 – 6/30/2024 (Q2)	7/1/2024 – 9/1/2024 (Q3)	10/1/2024 - 12/31/2024
Period for repeat and new participants to submit improved results to US Wellness for 5% consideration.	Results submitted during this period will be used for your health screening for 2025 premiums AND to determine a \$5 discount for 5% improvement starting in 2024.	Results submitted during this period will be used for your health screening for 2025 premiums AND to determine a \$5 discount for 5% improvement starting in 2024.	BLACKOUT PERIOD: Results will not be accepted during this period. The 2025 \$5 for 5% Improvement program will open January 1, 2025.

**Screening results must be submitted by September 30, 2024 to count toward 2025 medical premium discounts.**

Associate must be tobacco free or complete a tobacco cessation program to be eligible for the \$5 for 5% program discounts.

Discounts will be maxed out at 4 goal rate for an associate's medical plan.

A new 5% improvement must be made in 2024 to maintain a \$5 discount earned in 2023.