

Nelnet is committed to the well-being of our associates, and this year we are excited to share our shift from biometric health screenings to comprehensive preventive physical exams (PPE) with a primary care provider (PCP).

Learn how this impacts you for 2024–2025.

Prevention Pays (Get a PPE)

If you and your covered spouse/partner (if applicable) complete a preventive physical exam with your PCP by Sept. 30, 2024, and are tobacco-free, you will be eligible for the best available medical premiums for the 2025 plan year.

What's a PPE, and Why It Matters

A preventive physical exam is a comprehensive medical examination a healthcare provider conducts to promote overall health and prevent illness. Identifying serious issues and conditions early can make them easier to treat.

During your examination, your provider will conduct a biometric screening to assess your body mass index (BMI), blood pressure, cholesterol levels, and blood glucose. They will also determine whether you are tobacco-free.

Although meeting these metrics is no longer necessary to qualify for the best available medical premiums, each metric you meet can earn you money toward your health savings account (HSA).

Nelnet's medical plan is unique. It allows associates and covered members to complete **two** free PPEs each calendar year. You and your spouse/partner can take advantage of one of these free PPEs to complete a health screening. (Ensure your medical provider is in-network and aware of this unique plan design.)

Preventive Physical Exam Goal Chart

Health Metrics	2024 Goals & National Recommendations (to earn 2025 HSA incentives) *		
	Body Fat %: Women 20-39: ≤ 33% 40+: ≤ 34% Men 20-39: ≤ 20% 40+: ≤ 21%	Waist Circumference %: Women ≤ 33" Men ≤ 38"	BMI: ≤ 25
Body Fat % OR Waist Circumference OR Body Mass Index (kg/m ²)			
Blood Pressure (mm Hg)	≤ 120/80		
Total Cholesterol (mg/dL) OR Cholesterol Ratio	Total Cholesterol: ≤ 200 Cholesterol Ratio: ≤ 5		
Blood Glucose (mg/dL) OR *NEW* A1c	Blood Glucose: ≤ 100 A1c: ≤ 5.6%		
Tobacco/Nicotine	*You and your covered spouse/partner must be tobacco/nicotine-free or enroll in and complete ComPsych's Tobacco Cessation Program to earn 2025 HSA incentives and the lowest medical premium amount for your plan.		

Exams and Forms

- On-site and LabCorp health screenings will no longer be available.
- Use the UnitedHealthcare website (uhc.com) to find an in-network PCP near you.
- A preventive physical exam form, available via the Nelnet Service Portal, must be completed by your provider.
- If you and your covered spouse/partner are tobacco-free and have already completed a PPE with a PCP in 2024, this exam will fulfill the requirements of the program. This exam will ensure eligibility for the lowest available premium for your medical plan selection in 2025 and—if biometrics were recorded—provide eligibility for health savings account (HSA) incentives. An exam form will need to be completed by your provider and sent to US Wellness.
- It's important to ensure the exam is coded as 'preventive.'
- If your PCP makes a diagnosis or completes additional testing that deviates from the form, you may experience out-of-pocket costs.

Additional Incentives for 2025

While we shift away from screening results impacting medical premiums, we recognize the importance and value of staying healthy. That’s why you and your covered spouse/partner can each earn \$100 for being tobacco-free and \$100 for meeting (or being waived from) each recommended metric goal, for a total of \$500. That’s \$1,000 in your health savings account (HSA) if you and your covered spouse/partner are tobacco-free and meet all four health metrics. If either of you is a tobacco user, you’ll need to complete the free Tobacco Cessation Program from ComPsych by Dec. 15 to be eligible for HSA incentives.

It is important to understand that in 2025, Nelnet’s maximum annual contributions to a Nelnet HSA will be earned through a combination of outcomes-based programming (such as your preventive physical exam) and participation-based programming via quarterly Virgin Pulse engagement.

The annual contributions are as follows:

For associate-only coverage: Up to \$900/year

- Up to \$500/year for PPE + \$100/quarter for Virgin Pulse engagement

For dependent medical coverage: Up to \$1,800/year + up to \$500/year for covered spouse/partner PPE

- Up to \$500/year for PPE + \$325/quarter for Virgin Pulse engagement

2025 Health Savings Account Incentives						
	Q1 2025 Incentives*		Q2 2025	Q3 2025	Q4 2025	2025 Total
	PPE	Virgin pulse	Virgin pulse	Virgin pulse	Virgin pulse	
Associate Only	Up to \$500	+	\$100	+	\$100 + \$100 + \$100	= Up to \$900
Associate & Child(ren)	Up to \$500	+	\$325	+	\$325 + \$325 + \$325	= Up to \$1,800
Family or Associate & Spouse/Partner	Up to \$500 + Up to \$500 for Spouse/Partner	+	\$325	+	\$325 + \$325 + \$325	= Up to \$2,300
*Quarter 1 incentives based off 2024 PPE outcomes + Virgin Pulse engagement for Q4 2024						

For More Information

Visit the Preventive Physical Exam page on the Nelnet Service Portal for more information. For additional questions, contact People Services at 877.402.5818.

Sincerely,

Jamie Fountain

Director, Benefits and Wellness

