



## Wellness Surcharge FAQs

**1. How much will my premium increase?**

If you and/or your spouse/domestic partner do not complete a wellness exam, your premium will increase by \$30 per person per pay period. If both you and your spouse/domestic partner do not complete a wellness exam, it will increase by \$60 per pay period. You will see the wellness surcharge added as a separate deduction on your paycheck details.

**2. If I get my wellness exam after June 30, 2024, will I still receive a surcharge?**

Yes, the last day to get a wellness exam for the next plan year is June 30, 2024.

**3. Do I need to submit a separate form for each disputed charge – i.e., self and spouse separately?**

You may submit one dispute form for both you and your spouse/domestic partner.

**4. Do I need to open a case for Team Member Services separately?**

No, the submission of this form will be reviewed by the Benefits team and each case will be investigated through the appropriate medical insurance carrier. If a ticket is submitted, your ticket will automatically be closed.

**5. What information do I need to complete the form?**

You will need to provide your team member ID, legal name, date of birth, email, contact phone number, date of wellness exam, and the name of the medical provider for the individual the charge is being disputed for.

**6. What happens after the dispute is submitted?**

If the dispute is denied, the Team Member will be contacted with an explanation. If the dispute is affirmed, the Team Member will avoid paying the surcharge for plan year 2024–2025.

**7. Why was my wellness exam not recorded?**

Wellness exams can take up to 45 days after the date of service to be reported to Michaels. We ask for your patience while we partner with our vendors to get confirmation.

**8. How can I avoid my physical not being recorded properly this year?**

Monitoring your Explanation of Benefits (EOB) statements is crucial to ensure accurate reporting of your wellness exam by your physician. In the event that you identify any discrepancies or issues, it is important to take action promptly by contacting your physician and/or insurance company to rectify the situation.



**9. What are the dates when I am supposed to get a wellness exam?**

You and your spouse/domestic partner need to complete an annual physical between July 1, 2023 and June 30, 2024. There will be no extension to the deadline.

**10. Why does the surcharge start in August?**

We need additional time to gather information from BCBSTX and Kaiser if there is a question about the completion of wellness requirements.

**11. When will I see my first surcharge?**

If we determine that wellness requirements have not been completed by June 30, 2024, beginning with your August 23, 2024, paycheck, you will see the wellness surcharge added as a separate deduction on your check details. The annual wellness surcharge is \$780 per person, but the amount per paycheck is only \$30 per person or \$60 if both the team member and spouse/domestic partner did not get an annual physical before the deadline.

**12. Why was I not told about this surcharge?**

Michael's does its best to be transparent and has communicated this information in the open enrollment guide, MIKBenefits guide, and several reminders that were sent throughout the year.

**13. How long do I have to dispute this charge?**

You have until September 30, 2024, to dispute this charge. Any disputes after September 30, 2024, will be rejected and a refund will not be issued.

**14. When will the wellness surcharge for the current plan year end?**

June 30, 2024

**15. If I submitted a wellness exam for the last plan year, will I still receive credit for this plan year?**

No, you need to complete an annual wellness exam each plan year to receive credit.

**16. Why does Michael's charge team members a wellness surcharge?**

Michael's prioritizes the well-being of every team member, supporting their individual wellness journeys and promoting the health of both Team Members and their families. Research has consistently shown that individuals who undergo regular annual physicals are less likely to experience severe illnesses, as potential diagnoses are made in a timely manner or even prevented altogether. By encouraging and facilitating these annual check-ups, Michael's aims to ensure the overall health and longevity of its workforce. Taking proactive measures to maintain the well-being



of team members helps us effectively manage corporate expenses and allows us to offer competitive premiums, ultimately benefiting both the organization and its team members.