



What is Wellness Track?

Wellness Track offers your business the opportunity to promote a healthy workforce while earning a rebate of up to 15% on your share of employees' premiums! It is a free program offered to eligible employers enrolled in a small business group health plan through the Health Connector. Wellness Track's website provides participating small employers and their employees with a suite of tools, such as health and nutrition trackers and health articles, to promote a healthier work environment.

What can Wellness Track do for me and my business?

- Save up to 15% on your share of employee health insurance premiums
- Increase productivity
- Boost job satisfaction and morale
- Create a healthier environment for you and your employees

Wellness Track Rebate Eligibility

- Health Connector for Business employers with up to 25 covered employees are eligible to participate.
- Qualifying employers are eligible to receive the rebate for up to three years.
- Groups of one are not eligible if that individual is the employer or an employer's tax dependent.



You will get an email invitation to join our Wellness Track program when you enroll in a small business group health plan through the Health Connector.

Wellness Track employee rebate requirements:

1. Complete an online Health Assessment.
2. Complete one On.Target behavior medication plan. These are self-guided and self-paced plans, with a focus on a health-related topic of your choice.

Employees will receive a \$100 Amazon e-card as an incentive for their participation, if the full group meets participation requirements. The rebate requires 33% participation by enrollees. The total value of gift cards is deducted from the employers' rebate payment.

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How much can small employers save with the Health Connector's wellness rebate?

Example 1



Coffee Shop
Employees*: 5

Employer annual health care costs: \$30,000

Employer pays 60% of premium: \$18,000

Calculation for rebate: **\$2,700** (.15 x \$18,000)

Example 2



Non-profit Agency
Employees*: 8

Employer annual health care costs: \$40,000

Employer pays 75% of premium: \$30,000

Calculation for rebate: **\$4,500** (.15 X \$30,000)

The employee incentive for participation is a \$100 Amazon e-card. This incentive is rewarded when the whole group meets the participation requirements. The total value of gift cards will be deducted from the employers' rebate payment.

Example 3 with gift card reward



Auto Repair Shop
Employees*: 10

Employer annual health care costs: \$102,000

Employer pays 50% of premium: \$51,000

Calculation for rebate: \$7,650 (.15 x \$51,000)

With \$100 Gift Cards:** \$1,000

Final Rebate Amount: **\$6,650** (\$7,650 - \$1,000)

*Employees are defined as any employee of an eligible small employer, including an owner or partner in a partnership, who is covered in a small business group health plan purchased through the Health Connector.

**Assuming all ten employees fulfill participation requirements

Please note: The rebate requires 33% participation by enrollees.

To learn more about Wellness Track:

- Visit www.MAhealthconnector.org/Business
- Call 844-413-1859 or contact your broker