Sponsored by the Health Connector

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)

For employers who select a health and wellness gift card reward as an incentive, the total value of the 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 $50 Gift Cards:**	$500
Final Rebate Amount:	$7,150 ($7,650 - $500)

*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.

Eligible employers can register for Wellness Track when they apply for a small business group health plan purchased through the Health Connector.

Email connector-wellnesstrack@state.ma.us or call the
Wellness Track hotline at 617-933-3049 for more information.

Please note: *The rebate requires 33% participation by enrollees. Participants must complete a confidential online health risk assessment OR submit a standard encounter form to confirm a physician visit. Employers must select and distribute a wellness toolkit in an effort to promote a healthier workplace. In addition, employers must also encourage employee engagement in Wellness Track by offering incentives (choice of health and wellness gift card or paid day off) to those employees that meet their participation requirements. These requirements and step-by-step instructions are explained in detail at MAhealthconnector.org.*