



## **2025 Konecranes Wellness Program**

No matter your age or stage of life, annual physical exams are essential to your ongoing health. Visiting your primary care provider (PCP) for regular preventive care is one of the best ways to identify and treat health issues before they are cause for concern. These visits also help you track your progress toward your health goals, raise your awareness of health risks, and maintain medical records with your PCP as a baseline for your health. The **Konecranes Wellness Program** is designed to increase your awareness of your health status by encouraging annual exams and evaluations.

### **Why Should I Participate?**

Participation in the Wellness Program is voluntary, but you can **reduce your deductible and premium** if you complete all program requirements by the deadline. The deadline to return the 2025 Wellness form and complete any coaching to receive 2026 cost reduction incentives is **November 1, 2025**.

### **About the Program**

The Wellness Program has TWO components, with one focused on Wellness Visits and the other on Biometric Metrics

#### **Wellness Visits:**

There are THREE requirements on the Wellness visits portion, and you must complete *all three* to reduce your premiums for the 2026 plan year:

1. **Annual Medical/Wellness Exam\*** – Complete a routine wellness exam with a medical provider of your choice.
2. **Routine Dental Cleaning** – Dental wellness encourages two routine cleanings per year. Evidence of *one* visit is needed to meet this requirement.
3. **Comprehensive eye exam** – Typically performed by an eye doctor and includes a series of routine vision tests that not only test how well you can see, but also check you for vision problems and eye diseases.

You must then submit the signed form to the wellness mailbox ([wellness@konecranes.com](mailto:wellness@konecranes.com)) by **November 1, 2025**. Employees are responsible for submitting their form to HR. You can submit all results on one form once you have completed all your exams, or you can submit Medical, Dental, and Vision results on separate forms, if needed.

**\*Note:** There is no requirement that the annual medical exam and bloodwork be completed at the same time, or that you see a primary care provider. Minute Clinics, wellness fairs, primary care doctors, etc., are all accepted options. If you don't have a primary care doctor, we recommend trying a CVS minute clinic or something similar – you can typically get an appointment within 48 hours. Have your form signed by the provider at time of care and submit the form by the due date to meet the requirement.

#### **Biometric Metrics**

There are FOUR biometrics reported on the wellness form. Each one passed gives \$500 off the deductible, up to the maximum credit of \$2000 off for individual coverage (or \$1,000 off per metric/\$4,000 total for the family coverage)

- Blood Pressure: Systolic  $\leq$  130 Diastolic  $\leq$  85 (or  $\leq$ 130/85)
- Blood Glucose:  $\leq$ 100
- HDL Cholesterol: Males  $>$  40mg; Females  $>$  50 mg
- Tobacco Use: No



If you don't pass one of the metrics, you need to also complete Health Coaching Sessions\*\* with Quantum to get full credit for all the metrics

- ❖ If you miss any of the following metrics, you must complete three total Health Coaching Sessions (Blood Pressure, Blood Glucose, HDL Cholesterol)
- ❖ If you are a tobacco user, you must complete the Tobacco Cessation Program to get the incentive credit- which is 5 sessions
- ❖ If you miss Tobacco AND any other metric - you must complete the 5 Tobacco sessions AND the 3 Health Coaching Sessions

**\*\* Important to note!!** – coaching sessions are **by appointment** and **slots fill up**, especially as we near the November 1 deadline. We recommend scheduling early. If you know you need appointments, you may schedule the appointments prior to your metric results appearing in Quantum, but the metrics must be available for the 2<sup>nd</sup> appointment. Please contact *Amanda Stratton at (937) 925-3953 if you have any questions or have any trouble scheduling your coaching sessions.*

### How Do I Sign Up for Coaching Sessions?

Coaching sessions are available through Quantum Health and can be scheduled online through the website or by calling (866) 989-3020. You can select a day and time from available appointments and provide the phone number you would like the coach to call. To schedule online:

- Visit [www.konecranesbenefits.com](http://www.konecranesbenefits.com) (Quantum website)
- Log into Quantum and navigate to “Wellbeing” from the menu on the left
- Select “Coaching” from the options across the top
- Select the link to View/Manage to open the appointment book

### Submitting Your Form

To earn participation credit, your Wellness Form must be **signed/stamped by your care provider(s)** and **received in the HR wellness mailbox** no later than **November 1, 2025**. YOU are responsible for the submission of your form (it is recommended that you do not rely on your care providers to do this on your behalf). Forms should be submitted to the Wellness mailbox, monitored by HR.

- a) Email to [wellness@konecranes.com](mailto:wellness@konecranes.com)

*Forms received after the November 1 due date **will not** receive credit. It is recommended that you retain your confirmation email/information in case you need to show you submitted prior to the deadline.*

### Changes for 2025 Program – For 2026 Credits

- **Premium Credits:** If you complete the three Wellness Visits components on the Wellness Form, including 1) Annual Physical, 2) Routine Dental Cleaning, and 3) Vision Exam, you will be eligible for a reduced monthly premium contribution

	Monthly Premium WITH Wellness Credit*	Monthly Premium WITHOUT Wellness Credit
Employee Only	\$8.04	\$160.74
Employee + Spouse	\$17.29	\$345.73
Employee + Child(ren)	\$14.83	\$296.53
Employee + Family	\$26.32	\$526.34

\*Please note that premium credits are “all or nothing”. If you miss one of the three appointments mentioned above, you will receive no credits



- Deductible Credits: The lowest deductible you can earn is \$1000 individual/\$2000 for family. Each biometric target is worth \$500. If you miss one or more target(s), you can participate in the Health Coaching Sessions to still get full deductible credit. Or, if you miss one target and choose not to complete Health Coaching, you will still receive \$1500 deductible credit (vs \$2000). The biometric targets for 2025 are listed below:
  - ❖ Blood Pressure: Systolic  $\leq$  130 Diastolic  $\leq$  85 (or  $\leq$ 130/85)
  - ❖ Blood Glucose:  $\leq$ 100
  - ❖ HDL Cholesterol: Males  $>$  40mg; Females  $>$  50 mg
  - ❖ Tobacco Use: No

## Where Can I Find More Information?

More information is available online at the Quantum portal and our Konecranes Benefits website.

- **Benefits website:** <https://www.konecranesbenefitsinfo.com/wellness-benefits>  
*Bookmark this site for all information on the benefit programs available through Konecranes.*
- **Quantum Health:** <https://konecranesbenefits.com>  
*Quantum is our benefits concierge service. Contact Quantum Health Care Coordinators at (866) 989-3020 or online for personalized support and guidance anytime you need help with medical claims, ID Cards, health benefits, and so much more. – You must be benefit eligible and registered to access the online portal.*

## What Important Dates Do I Need to Know?

- **November 1:** The last day to submit your wellness form to receive the premium incentive.
- **November 1:** All coaching sessions (if needed) must be completed to receive the deductible incentive.

## New Hire Participation Process

Newly hired employees receive a 50% reduction in premium costs from their date of benefits eligibility to the end of the current calendar year. New hires can participate in the wellness program from day 1 and lock in reduced premium/deductible rates for 2026 by getting the annual exams and biometric screening in 2025 and turning in the Wellness form by the **November 1, 2025** deadline.

### Process by Hire Date

- **Hired Jan 1 – July 31, 2025** = Eligible to participate in 2025 program for 2026 incentives
- **Hired Aug 1 – Sept 30, 2025** = Eligible to participate in 2025 program for 2026 incentives **but** will not be activated with Quantum until after November 1 deadline. Will get credit for biometrics met, **but** cannot complete coaching sessions (email the wellness mailbox to ask about alternatives to coaching sessions if needed)
- **Hired in OCTOBER =**
  - Will receive 50% premium reduction for all of 2026 plan year with no Wellness form requirement.
  - Will not be activated with Quantum until after November 1 deadline. Will get credit for biometrics met but cannot complete coaching sessions (email the wellness mailbox to ask about alternatives to coaching sessions if needed).
- **Hired on or after Oct 31 – Dec 31, 2025** = **Not** eligible to participate in Wellness for 2026. Will receive 50% premium reduction for all of 2026 plan year automatically with no Wellness form requirement.

***Your health plan is committed to helping you achieve your best health. If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting Savannah Justus at (937) 525-5533.***