

DriveTime's Wellness 2.0



In order to qualify for a Wellness 2.0 discount, your health must fall into at least two of the three biometric factors in our three tier system. Your biometric labwork results (from Step 1) is what you will use to complete the online Personal Health Profile (Step 2). The PHP will require you to enter your cholesterol level, blood pressure, and your height and weight. If you attend an onsite you are still required to complete the PHP. This also applies to your spouse if you wish for him/her to be covered on your medical insurance in the Wellness Plan. Also, if you meet all 3 factors but your spouse only meets 2 factors you will receive the smaller discount. You can use your health information to determine your medical insurance premium.

THREE HEALTH FACTORS

These are the three risk factors DT's Wellness 2.0 tier system is based on.

1 **Body Mass Index (BMI)**
Your body mass index must be below **29.9**

2 **Blood Pressure (BP)**
Your systolic BP must be lower than **139**
Your diastolic BP must be below **89**

3 **Cholesterol**
Your total cholesterol (TC) level must be less than or equal to **200 mg/dL**
Or your TC/HDL ratio must be less than or equal to **4.0**



THREE WELLNESS TIERS

Your tier (and premium rate) is determined by the three health factors you meet.

1 Meet all **3** factors and get the **biggest** discount

2 Meet **2** of the 3 factors and get a **smaller** discount

3 Meet **1 or less** of the 3 factors and get **no discount**



TIERS	BMI	BP	CHOLESTROL	DISCOUNT
1	Pass	Pass	Pass	Biggest
2	Pass	Pass	Does Not Meet	Smaller
3	Pass	Does Not Meet	Does Not Meet	None

Curious how your Biometric measurements and Personal Health Profile (PHP) results affect your premiums? Visit benefits at www.drivetimebenefits.com and click "Wellness Plan" to learn how being healthy can save money on your medical insurance!