



# Employee FAQ on Personal Health Questionnaires (PHQ)

Your employer has decided to review potential employee health insurance options that improve the quality of coverages and/or cost less for employees. The first step in this process is to have each employee complete a personal health questionnaire (PHQ)

If completing the form on paper, please complete the form and return it to the designated person at your company.

## 1. What information should I gather before starting the questionnaire?

Before starting, you should gather the following information for you and each of your eligible enrolling dependents:

1. Date of Birth,
2. Height and weight,
3. Social Security Number (SSN),
4. Names of any prescriptions being taken including the dosage (how much?) and frequency (how often?)
5. 5 years of medical history including:
  - a. Dates of any surgeries or hospital stays
  - b. Diagnosis of any major illnesses, chronic conditions, or anything for which you have medications and/or continuing treatments.
  - c. Prognosis, related to the conditions listed, that is, what does your treating physician say about the future state of your condition(s)?

*Tip: Though you may not be in treatment for a condition, even if “only under medical supervision” you should disclose it. Here are some examples:*

- *you’ve had skin cancer in the past and though you are currently free of carcinomas, you are getting regular screenings; or,*
- *you have been identified as pre-diabetic and effectively manage this condition through diet and exercise; or,*
- *you have asthma and upon doctor’s advice manage this by avoiding cigarettes and staying indoors when air quality is poor.*

## 2. What if I DON'T plan to enroll in the company sponsored health insurance?

This questionnaire is required of all employees who are eligible for health insurance so you still need to complete the form and indicate that you intend to waive coverage and why you are refusing coverage. The good news is that waiving coverage takes just a couple of minutes!

## 3. How long will this take if I DO plan to enroll?

If you plan to join your employer's health insurance, this questionnaire takes around 10 minutes. This time can depend on the number of eligible dependents you will enroll and the complexity of your medical history. The better prepared you are, the faster you're likely to complete it. (See Question 1 for a full list of requirements.)

## 4. How is this information used?

Your employer has engaged an employee benefits advisor who will:

- Use everyone's personal health disclosures to create a picture of your company's overall health.
- Use this overall health assessment to determine the appropriate coverage so everyone has insurance for the care they need.

## 5. What happens if I DON'T disclose a known health issue?

This puts you at risk of the insurer refusing to pay for your care because they didn't know about it beforehand. Remember, they use this information to take it into consideration when quoting a cost per employee.

## 6. What if I can't remember details (dates, doctor's names, drug name etc)?

Go ahead and answer to the best of your recall:

1. Estimate any surgery date(s) you do not precisely recall.
2. Name the condition being treated and whether it was a generic or brand name drug for any Rx you cannot recall; and,
3. Identify the type of specialist or doctor you saw, plus their medical group or hospital if you cannot recall a doctor's name.

## 7. What happens if I get diagnosed with a condition after I start insurance? Will it be covered?

Yes! Your rates are built on known medical issues but everyone recognizes that Life happens! If you're diagnosed with an illness or (heaven forbid) have an accident, it will be covered.

## 8. What if I need help or have questions?

Talk to your supervisor, the HR department at your company or Send an email to [Admin@VAULTAdminServices.com](mailto:Admin@VAULTAdminServices.com)