



# Wellness Rate 2027

Are you enrolled on the Cigna or EHN plans? Lock in your Wellness Rate for 2027! Epsilon will continue the medical insurance Wellness Rate discount for the 2027 plan year. While it is still too early to know what the premium costs for medical coverage will be in 2027, if you complete the wellness activity this year, you will be eligible for the 2027 Wellness Rate, which is a discount for those enrolled on Cigna or EHN health plans.

To claim your Wellness Rate, you will need to complete a preventive care exam and submit the Wellness Rate Claim Form. Whether or not you have an immediate health care need, it's important to establish a primary care provider. Yearly check-ups can help find problems before they start, or discover them early, so you can get the treatment you need. The type of screenings your doctor orders will vary, depending on your age, health history and lifestyle choices. If you complete a preventive care exam by **October 31, 2026**, you will be eligible for medical coverage at the Wellness Rate.

## Why should you get a yearly checkup?

- Discuss your current personal well-being and health goals with your doctor
- Connect and build trust with your doctor
- Discover and manage your disease risk
- Learn your baseline numbers to track overtime
- Manage your medications

## What qualifies as a preventive exam?

- Annual wellness exam or preventive visit with your primary care provider
- Annual Lab Work/Biometric Screening (through your provider or at a clinic), to include lipid panel (cholesterol and triglycerides) and glucose or A1c
- Cancer screenings as recommended for your age/gender (e.g., mammogram, colonoscopy)

## Who is eligible?

Regular, full-time employees enrolled on a Cigna or EHN medical plan.

## How do you earn the Wellness Rate?

Get your annual preventive care exam by **October 31, 2026**. You can lock in the Wellness Rate for 2027 if you submit the completed Wellness Rate Claim Form to HR by **October 31, 2026**.

1. **Schedule your preventative care exam.** If you do not have a doctor, you can contact Pathways Concierge for help finding one.
2. **Bring the Wellness Rate Claim Form** to your appointment. Complete Section 1 and ask your doctor to complete Section 2 and return it to you.
3. **Claim your Wellness Rate** by submitting your completed form to HR. Your 2027 Wellness Rate will be applied to your medical premiums during open enrollment.

## Need a doctor?

You can find a provider near you at:  
<https://hpitpa.com/your-resources/for-members/find-a-provider/>

You may also contact Pathways Concierge at (888) 902-2013 for help finding a provider or for any other plan questions.  
Email: [PathwaysConcierge@urmedwatch.com](mailto:PathwaysConcierge@urmedwatch.com)

## Still have questions? Contact:

Human Resources at  
Phone: 619-702-1700  
Email: [HR@epsilonsystems.com](mailto:HR@epsilonsystems.com)

*To request a non-medical alternative, please contact Human Resources via email by October 31, 2026.*



# Wellness Rate: Claim Form

Exams performed from November 1, 2025 – October 31, 2026

Your patient is participating in an annual preventive care visit as part of their employer sponsored benefits program. The properly coded preventive care visit is covered 100% under the insurance plan unless the appointment becomes diagnostic or is used to discuss pre-existing conditions. In these cases, the patient may be liable for out-of-pocket expenses.

**EMPLOYEE: Please complete Section 1.**

**HEALTHCARE PROVIDER: Please complete Section 2 below and return to the patient.**

## Section 1: Employee Information

Employee Name:

Employee ID Number:

Work Location:

Employee Signature	Today's Date
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## Section 2: Healthcare Provider Information Only

Provider Name:

Date of Visit:

Provider Signature
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Signature confirms that an annual preventive care visit occurred on the date of visit.

Submit completed form to Human Resources **no later than October 31, 2026.**

**Mail:** Epsilon Systems  
Solutions, Inc. Attn:  
Human Resources  
9444 Balboa Ave, Ste 100  
San Diego, CA 92123

**Fax:** 858-571-6342

**Email:** [HR@epsilonsystems.com](mailto:HR@epsilonsystems.com)

Completed one of the activities in the date range but didn't get your form signed? Epsilon will accept the following showing the visit:

- Explanation of Benefits (EOB)
- After Visit Summary – Print out or screen shot provided after your visit. Be sure to redact your personal health info.