

# SCHOOLS HEALTH INSURANCE FUND

## Wellness Grant Program — Detailed Guidelines

Plan Year: July 1 – June 30

### 1. PURPOSE & PROGRAM MISSION

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The Schools Health Insurance Fund (SHIF) Wellness Grant is designed to support member school districts in promoting the long-term health and well-being of their eligible employees. The primary goals of the program are to:

- Increase participation in preventive health screenings
- Expand access to health education, coaching, and evidence-based wellness programming
- Drive measurable improvements in employee health outcomes over time
- Reduce long-term healthcare costs through proactive intervention

Districts are encouraged to prioritize health screenings and educational programs as the foundation of their wellness plan. Supplemental expenses such as incentives and giveaways may be included but should not be the primary focus of grant spending.

**Grant funds are for wellness programming only. Expenses related to teacher appreciation, staff morale, social gatherings, or general employee recognition are not eligible regardless of how they are framed.**

### 2. APPROVED VENDOR PROGRAMS

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SHIF has established 11 approved wellness vendors. All 11 vendors remain approved and recommended for use by member districts. Effective the 2026-2027 plan year, the contracting structure has been updated as follows:

#### 2A. Fund-Contracted Vendors (Paid Directly by SHIF)

The following three vendors are contracted directly with the Fund. Districts selecting these vendors do not pay out of pocket — SHIF pays the vendor directly:

- Advanta Health Solutions — Incentive-based well-being tracking and rewards
- US Wellness — Biometric screenings, health fairs, coaching, and wellness app
- Ramp Health — In-person and virtual wellness coaching

#### 2B. District-Contracted Vendors (District Pays, SHIF Reimburses)

The following vendors are approved and recommended but are contracted directly between the district and the vendor. The district pays the vendor upfront and submits for reimbursement from the Fund. This is a structural change only — these vendors remain fully approved and their services remain eligible for reimbursement:

- Color — Cancer and cardiovascular screenings
- Fitness Knocking — Fitness evaluations and personal training (Northern NJ)
- Telligen — Certified health coaching for behavioral and chronic conditions

- Valley Health — Health and wellness educational webinars
- Lifeline Screening — Heart and cardiovascular screening events
- Vernon Nutritional Center — Nutrition counseling by Registered Dietitians
- Teacher Coach — Resilience and burnout support for faculty
- Spot-It App — Real-time stress management tool

For vendors not on either list, prior written approval from the Fund is required before contracting. Districts may also elect the Design Your Own option for a custom plan subject to Fund approval.

### **3. APPROVED EXPENSES**

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The following categories of expenses are eligible for reimbursement. Priority should be given to health screenings and educational programming as these most directly advance the goals of the program.

#### **3A. Health Screenings (Priority)**

- Onsite biometric screenings (blood pressure, BMI, weight, cholesterol, etc.)
- Cancer screenings
- Cardiovascular screenings
- Onsite vaccination clinics for preventive care

#### **3B. Health Education & Coaching (Priority)**

- Wellness seminars and educational webinars
- Health coaching programs (weight loss, smoking cessation, stress management, chronic disease management)
- Nutrition counseling and demonstrations by a certified dietitian or nutritionist
- Group exercise classes (yoga, Pilates, Zumba, stretching)
- Mental health and resilience programming

#### **3C. Wellness Events & Coordinators**

- Onsite wellness coordinators through Fund-contracted or district-contracted approved vendors
- Wellness fairs (screenings, staging, educational materials)
- Massage therapy
- Walkathon/5K registration fees — subject to the following:
  - Proof of registration must be submitted with the reimbursement voucher
  - By submitting, the district certifies that the employee participated in the event

#### **3D. Other Approved Expenses**

- Athletic shoes purchased in bulk for use as wellness incentives
- Wellness magazine subscriptions
- Incentives — subject to the Incentive Policy in Section 4
- Stipends — subject to the Stipend Policy in Section 7

## 4. INCENTIVE POLICY

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Incentives may be used to encourage employee participation in wellness activities. All incentives must be directly tied to a wellness program or activity. Grant funds are for wellness — not teacher appreciation, staff morale, or general employee recognition. The following rules apply:

### 4A. Gift Cards

- **Purpose: Gift cards must be awarded as an incentive or prize tied to a specific wellness activity, program, or achievement. They may not be distributed as general participation giveaways.**
- **Gift cards are a supplement to the program, not a strategy.**
- **Gift cards must be earned — do not purchase gift cards in advance of a program. Cards should only be obtained once the qualifying activity has taken place and participation has been documented.**
- Total cap: 5% of total grant award OR \$500, whichever is greater.
- Approved vendor categories:
  - Gyms and fitness centers (e.g., Planet Fitness, LA Fitness)
  - Sporting goods stores (e.g., Dick's Sporting Goods, Nike)
  - Workout apparel retailers
  - Vitamin and supplement stores (e.g., GNC, Vitamin Shoppe)
  - Health food specialty stores (e.g., Whole Foods, Trader Joe's)
- Not permitted:
  - Amazon, Visa, AMEX, or any general-purpose gift cards
  - General retailers (Walmart, Target, etc.)
  - Pharmacies
  - General grocery stores
  - Restaurants or food service establishments

All gift card purchases must be itemized on the reimbursement voucher with receipts and supporting documentation of the wellness activity they were tied to.

### 4B. Swag & Branded Giveaways

- **Items such as t-shirts, water bottles, hats, sweat towels, and other branded or promotional items are permitted as incentives only when tied to participation in a specific wellness activity or event.**
- **Swag may not be distributed as general giveaways, as part of a teacher appreciation event, or for staff morale purposes.**
- Total cap: 5% of total grant award.
- Examples of permitted use: t-shirt given to employees who complete a biometric screening; water bottle awarded at a wellness fair for completing a health assessment.
- Examples of not permitted use: branded items at an end-of-year celebration; gift bags for teacher appreciation week; giveaways at a general school or community event.

Note: Gift card and swag caps are separate. A district may spend up to 5% on gift cards and up to 5% on swag. Districts are strongly encouraged to direct the majority of grant funds toward screenings and education programs with measurable health outcomes.

## 5. EXPENSES NOT APPROVED FOR REIMBURSEMENT

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- Food and beverages of any kind — water bottles are permitted only as a participation-tied incentive
- Competitions not open to all employees (Biggest Loser contests, exclusive step challenges, etc.)
- Gym equipment for home, personal, or workplace use (bikes, treadmills, etc.)
- Stand-up desks
- Renovations, furniture, or office supplies
- Standard operating or corporate expenses
- Travel costs (hotel, flights, mileage, taxis)
- Social gatherings, teacher appreciation events, or staff morale activities of any kind
- COVID-19 supplies (PPE, cleaning products, air filtration)
- Cash rewards or payroll contributions (excluding board-approved stipends per Section 7)
- Charitable donations, sponsorships, or fundraisers
- Amazon, Visa, AMEX, or other general-purpose gift cards
- Giveaways of any kind distributed without a direct participation requirement

## 6. REIMBURSEMENT PROCESS & DEADLINES

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### 6A. Key Deadlines

Deadline	Requirement
<b>June 30</b>	All grant funds must be utilized. Unspent funds are forfeited and will not be carried forward.
<b>September 30</b>	Absolute last day to submit reimbursement vouchers for the plan year. Submissions received after this date will not be processed under any circumstances.
<b>45 Days</b>	Fund payment turnaround from receipt of a complete and compliant submission. The clock begins only when all required documentation is received.

### 6B. Submission Requirements

Reimbursements may be submitted at any time during the plan year (July 1 – June 30). All submissions must be sent to [HIFWellness@permainc.com](mailto:HIFWellness@permainc.com), Attn: Jordyn Robinson, and must include:

- Completed and signed reimbursement voucher (available on the SHIF website)
- Signed Purchase Orders for all items
- Vendor invoices (if applicable) OR purchase receipts — must match the PO
- Check copies or proof of payment for each item listed on the voucher

Additional requirements:

- The employer (BOE) must reimburse the employee first — the Fund does not make direct payments to employees
- Fund-contracted vendors (Advanta, US Wellness, Ramp Health) are paid directly by SHIF — no reimbursement voucher is needed for these vendors
- District-contracted vendors (all others) require full reimbursement documentation as listed above
- Incomplete submissions will not be processed. The 45-day payment clock does not begin until a complete submission is received. Incomplete submissions will be returned and must be resubmitted with all required documentation.

## 7. STIPEND POLICY

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All stipends awarded under the SHIF Wellness Grant shall be processed through district payroll and treated as taxable compensation. Stipends must be:

- Approved by board resolution
- Included in board minutes
- Reported as wages on Form W-2
- Supported by documentation of duties performed

Stipends shall not be issued via personal check or 1099 to salaried employees. Exceptions are not permitted unless the recipient is a bona fide independent contractor as defined by IRS and NJDOE standards. Stipends are capped at \$2,500.

## 8. QUESTIONS & CONTACT

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For questions regarding eligible expenses, approved vendors, submission requirements, or any aspect of the wellness grant program, please contact:

### **PERMA Risk Management Services**

Email: [HIFWellness@permainc.com](mailto:HIFWellness@permainc.com) | Attn: Jordyn Robinson

You may also contact your broker for guidance on program selection and eligible expenses.