

## RESOURCES FOR RESOLVING PREMIUM REWARD QUESTIONS

### EARNING PREMIUM REWARDS

- Employees and retiree group participants and their covered spouses enrolled in COVA Care or COVA HealthAware on July 1, 2016, who complete and submit both actions by June 30, 2016, will start their 2016-2017 plan year premium reward(s) effective July 1, 2016.
- Eligible COVA Care or COVA HealthAware members who are enrolled on July 1, 2016 or later, and did not complete and submit both actions by June 30, 2016 can:
  - Update or complete a health assessment. Valid health assessments for this plan year's reward must have been completed on July 1, 2015 or later.
  - Complete and submit valid biometric screening results.
    - The biometric screening measurements must have been taken on or after July 1, 2015.
    - Participants must submit at least 5 of the 9 biometric measures that are listed on the Physician Result Form. Exceptions will not be made for submitting less than the required number of measurements.
  - Receive their reward(s) at the beginning of the month after both actions are completed and submitted through May 31, 2017.

For participants who question whether they are receiving a reward(s), Benefit Administrators can look at the participant's BES record. Reward data is generally updated every other week and can be viewed in BES. Participants should allow 8-10 weeks after both requirements have been completed, submitted and accepted to check their status. If processing delays receipt of the premium reward, adjustments will be made retroactive to the correct premium reward effective date.

### HOW TO USE PREMIUM REWARD TOOLS in BES

#### DETERMINING PREMIUM REWARD STATUS - PSB305

You can see the reward (or lack of reward) on the PSB305 screen. BES will load the reward indicator electronically and display one of the following "Reward" descriptions on the PSB305: No Reward, Participant Only, Spouse Only, or Participant and Spouse.

In addition to displaying the "Reward" description, BES will calculate the premium and report it in three parts: State amount, Participant amount, and Reward Amount. The sum of the three parts will be the total standard premium based on the participant's status, plan, membership and reward indicator.

BES will display the premium amounts as "Pr Rate" on the PSB305, on the BES Turnaround Document, and on the monthly BES Enrollment Report. A corresponding flat file named PM9103-BOM-Enrollment will also be available in the HuRMan repository.

REMINDER: The reward amount in BES will reflect the monthly reward (\$17 or \$34). This amount will be divided between the total pay periods in a month. For example, someone paid in 24 pay periods per year (2 per month) would get half of the reward in the first pay of the month and half in the second pay of the month (\$8.50 or \$17).

#### **DETERMINING STATUS OF PREMIUM REWARD REQUIREMENTS - PSBREW**

You can also check the status of the requirements by using the PSBREW transaction.

In BES, Click on the “Reward” link on the PSB305 or type PSBREW,SSN (use employee’s or spouse’s SSN) ; this will result in a screen that provides the following information for each eligible member:

- Beg Date – the date that the premium reward began (or will begin)
- End Date – the date that the reward ends (or ended)
- Amt – the amount of the premium reward
- Activity1 – this is the date that the online health assessment was completed
- Activity2 – this is the date that the biometric screening was received (based on fax or postmark date)

If we do not have a record of a completed health assessment (Activity 1) and/or biometric screening (Activity 2), the date under the field will be blank, and the reward amount will be zero for the 7/1/16 through 6/30/17 period.

#### **WHEN TO CONTACT THE OFFICE OF HEALTH BENEFITS (OHB)**

You should contact OHB when you have:

- Determined that a participant is not receiving a premium reward and he or she indicates that the requirements have been met; and
- Checked PSBREW and determined that the information doesn’t match the participant’s statement and documentation; and
- Allowed enough time for the systems to update the activities.

Complete and submit a Premium Reward Review Form to OHB, along with the documentation to support the participant’s case. OHB will investigate and respond.

#### **DO NOT CONTACT ACTIVEHEALTH REGARDING STATUS OF PREMIUM REWARDS**

Registration at MyActiveHealth.com provides the opportunity to complete the online health assessment and to obtain a Physician Results Form for biometric screening results—the two requirements that must be completed to earn a premium reward. Once completed, ActiveHealth reports that information to the Office of Health Benefits (OHB) where the completion is documented (see above PSBREW). OHB determines whether a premium reward is payable and when it is payable. ActiveHealth is unable to confirm whether a premium reward is being or will be paid.

**IF A PARTICIPANT OPTS OUT OF THE MYACTIVEHEALTH.COM PORTAL, CAN HE/SHE GET A PREMIUM REWARD?**

If a participant completely opts out of the portal, he/she is no longer eligible for a premium reward. This would include anyone who opted out of the portal who has not opted back in by July 1, 2016. However, opting out of specific programs without opting out of the portal may allow continued eligibility for a premium reward. ActiveHealth can provide additional information about opting out of individual programs.

All adult participants must opt out individually. An employee can't opt out for a covered spouse or adult (age 18 or older) child. However, an employee who opts out of the portal will also opt out any minor child covered based on the employee's eligibility. This also means that an employee who has opted out of the portal could get a premium reward for his/her spouse who has not opted out and has completed the requirements for a premium reward, even though the employee can't get a premium reward for him/herself.