



What are Premium Rewards?

Premium Rewards is an incentive for participants in the COVA Care and COVA HealthAware plans who complete certain specific healthy actions within defined timeframes. An employee/non-Medicare retiree group participant and their enrolled spouse can earn a monthly reward of \$17 per month (\$34 for employee/non-Medicare retiree and spouse) if they fulfill the requirements to earn an incentive. Premium Rewards requirements for the 2026-2027 plan year are provided below and will be posted to the DHRM website.

Premium Rewards requirements for the July 1, 2026, through June 30, 2027 plan year:

Premium Rewards for the plan year starting July 1, 2026, will be available to all employees and non-Medicare retiree group participants and their covered spouses enrolled in the COVA Care or COVA HealthAware plan.

To qualify for the Premium Rewards for the 2026-2027 benefit year, it's important to complete the necessary steps. **An Annual Preventive Visit, well-adult or well-woman (gynecological) exam is now required in addition to completing a Health Assessment.** For participants to get credit for the Annual Preventive Visit, OHB/DHRM will honor visits processed and paid for by the COVA Care or COVA HealthAware health plan, in addition to completing a Health Assessment. There will be a lookback period for the Annual Preventive Visit and Health Assessment. If a Health Assessment and an Annual Preventive Visit are not completed and paid by the health plan during this time, any existing Premium Rewards incentive will be terminated on June 30, 2026.

Premium Rewards Effective July 1, 2026

To qualify for Premium Rewards effective **July 1, 2026**, you must complete all of the following:

1. **Enrollment** Be enrolled in a **COVA Care** or **COVA HealthAware** plan.
2. **Health Assessment** Complete or update and submit your Health Assessment through your health plan's app or website ***between January 1, 2025, and May 31, 2026.**
3. **Annual Preventive Visit** Have an annual preventive visit **processed and paid** by the COVA Care or COVA HealthAware health plan **between January 1, 2025, and May 31, 2026.**

Premium Rewards Effective August 1, 2026 – June 1, 2027

To qualify for Premium Rewards from **August 1, 2026, through June 1, 2027**, you must complete all of the following:

1. **Enrollment** Be enrolled in a **COVA Care** or **COVA HealthAware** plan.
2. **Health Assessment** Complete or update and submit your Health Assessment through your health plan's app or website **between July 1, 2025, and April 30, 2027**.
3. **Annual Preventive Visit** Have an annual preventive visit **processed and paid** by the COVA Care or COVA HealthAware health plan **between July 1, 2025, and April 30, 2027**.

See the Premium Rewards effective date chart below.

*This is a change from information in **SPOTLIGHT**

Please note:

- Please remember that an employee/retiree group participant and their respective spouse must set up a separate online account and complete their own Health Assessment.
- Current COVA Care or COVA HealthAware members who may be changing their plan for July 1, 2026, will need to complete their Health Assessment and an Annual Preventive Visit, with their current health plan administrator.
- Employees and/or non-Medicare retirees' eligible participants and spouses newly enrolled in COVA Care or COVA HealthAware during Open Enrollment may have to wait until July 1, 2026, to complete a Health Assessment and must have an Annual Preventive Visit under their new health plan.
- The Annual Preventive Visit (well-adult or well-woman exam) must be processed and paid as an annual preventive exam for it to count toward the Premium Rewards requirements. Diagnostic or medical visits do not meet the annual exam requirement.

USE YOUR OWN DEVICE: We strongly encourage participants to use their own personal devices to complete a Health Assessment since the user can manage limitations such as firewalls and cookies. **Participants may receive an error when using a state issued computer to access the Health Assessment** due to the system administrator limitations. These settings cannot be changed.

Please see the information below for instructions to access the health plan's website and/or mobile app to complete the Health Assessment. Please keep a copy of the Health Assessment confirmation for your records.

COVA Care Plan:

Here is a link to access your [COVA Care Health Assessment Navigation Guide for the Sydney Health Mobile App](#) and the [Anthem Member Website](#).

Accessing from your Anthem Member Website:

- Log in to www.anthem.com.
- Select **My Health Dashboard** from the top navigation menu and select Dashboard from the dropdown menu.
- The My Health Check-in tile will display at the top. Click **Get started**.
- My Health Check-in can also be accessed from the Programs page and click **View assessment**.
- Click on the **submit** button when you have completed your assessment.
- After completing your assessment, you will be shown some custom recommendations based on your answers.
- Within the purple tile for My Health Check-in is a link for **View Completed Assessments**. This will allow you to download the date of your last completion of My Health Check-in assessment.
- If you have previously completed the assessment in the current benefit year, you will see the "Retake assessment" link.

You may also access the Health Assessment through the Sydney Health app on your mobile device:

- Log in to the Sydney Health app.
- From the Sydney Welcome screen, you can click on the **More** button, in the bottom right corner.
- From the Access Care menu, select **Access to Care** dropdown arrow.
- From the Access Care menu, select **My Health Dashboard**.
- My Health Check-in will be at the top; Click **Get Started**.
- At the Welcome Page, click **View Assessment**.
- Once you have answered all the questions, click **Submit**.
- After completing your assessment, you will be shown some custom recommendations based on your answers.
- Within the purple tile for My Health Check-in is a link for **View Completed Assessments**. This will allow you to download the date of your last completion of My Health Check-in assessment.
- If you have previously completed the assessment in the current benefit year, you will see the **Retake assessment** link.

For COVA Care members with literacy, language, or technological challenges, you may contact Anthem at 1-800-552-2682 for help.

COVA HealthAware Plan:

Here are links to access your COVA HealthAware Health Assessment Navigation Guide for the [MyActiveHealth Mobile App](#) and the [Aetna Member Website](#). Please refer to these guides for step-by-step instructions for how to access and complete your health assessment, and how to take a screenshot of your health assessment's completion date for your records.

Please note: The Aetna Health Your Way platform will experience a system outage from Saturday, May 16, 2026, at 4:00 PM until Sunday, May 17, 2026, at 12:00 PM and Tuesday, May 19, 2026 at 11:00 PM until Wednesday, May 20, 2026 at 6:00 AM. Please plan accordingly.

Accessing from your Aetna Member Website:

- Log in to your Aetna Member Website on www.aetna.com
- Scroll down until you see **Member Resources** on the right side of the page and click on **Aetna Health Your Way** in this section
- First time logging in:
 - Enter your information when prompted and accept the Terms and Conditions.
 - You will be automatically prompted to begin your health assessment. Click on **Update my Health Assessment** to begin your assessment.
- After the first time logging in:
 - Click **My Profile**.
 - Click on your **MyHealth100 Score** next to your profile picture.
 - Scroll down and click on the **Health Assessment** button.

Accessing from your MyActiveHealth mobile app (refer to the MyActiveHealth Mobile App guide for a link/QR code to download the app):

- Log in to the MyActiveHealth mobile app.
- First time logging in:
 - Enter your information when prompted and accept the Terms and Conditions.
 - You will be automatically prompted to begin your health assessment. Click on **Update my Health Assessment** to begin your assessment.
- After the first time logging in:
 - Tap on the **Profile** tab.
 - Tap on your **MyHealth100 Score** next to your profile picture.
 - Scroll down and click on the **Health Assessment** button.

For COVA HealthAware members with literacy, language, or technological challenges, you may contact the Aetna Concierge team at 1-855-414-1901 for help.

How long will it take for me to get my Premium Rewards incentive?

Both requirements must be completed to receive the Premium Rewards. The completion date of the Annual Preventive Visit is based on when the claim is received and paid by the COVA Care or COVA HealthAware health plan, not by the date of service of the exam. Employees should allow reasonable time for the claim to be submitted and processed by the health plan. **The effective date of the Premium Rewards incentive is based on the last component (Health Assessment or Annual Preventive Visit) being fulfilled.** In such, please see the following chart for guidance on the effective date for Premium Rewards:

Components	Completion Date	Effective Date
Both Components	1/01/2025 through 05/31/2026	7/1/2026
Both Components	6/1/2026 through 6/30/2026	8/1/2026
Both Components	7/01/2026 through 7/31/2026	9/1/2026
Both Components	8/01/2026 through 8/31/2026	10/01/2026
Both Components	9/01/2026 through 9/30/2026	11/01/2026
Both Components	10/01/2026 through 10/31/2026	12/01/2026
Both Components	11/01/2026 through 11/30/2026	1/01/2027
Both Components	12/01/2026 through 12/31/2026	2/01/2027
Both Components	1/01/2027 through 1/31/2027	3/01/2027
Both Components	2/01/2027 through 2/28/2027	4/01/2027
Both Components	3/01/2027 through 3/31/2027	5/01/2027
Both Components	4/01/2027 through 4/30/2027	6/01/2027

Examples of Premium Rewards Incentive Effective Dates:

1. Health Assessment completed May 15, 2026, and Annual Preventive Visit processed and paid by the health plan on May 28, 2026; the incentive will be effective July 1, 2026.
2. Annual Preventive Visit completed on June 6, 2026, and processed and paid by COVA Care or COVA HealthAware on June 10, 2026, and Health Assessment completed on June 17, 2026; the incentive will be effective August 1, 2026.

Requesting assistance from your Benefits Administrator for a Missing Premium Reward

Eligible participants should print off and retain a copy of the screenshot that confirms their Health Assessment completion and keep a copy of their Explanation of Benefits (EOB) for their Annual Preventive Visit. Based on the chart above, if your incentive is not showing for the appropriate effective date, please reach out to your agency's benefit administrator with the necessary documentation for assistance. It's the employee's responsibility to watch for the Premium Reward incentive and report a problem within a reasonable time.

Benefits Administrator: If you have an employee/non-Medicare retiree or covered spouse who has completed the requirements but is not receiving the Premium Rewards incentive, you may submit a request for assistance on behalf of the employee/retiree/spouse to ohb@dhrm.virginia.gov or fax to 804-371-0231.

All requests to OHB must include both the Health Assessment confirmation and the COVA Care or COVA HealthAware Explanation of Benefits (EOB) from the health plan vendor for the annual preventive visit, well-adult or well-woman (gynecological) exam. As a reminder, diagnostic (medical) visits are not considered preventive and do not meet the requirement for the Premium Rewards. Prior to sending a request to OHB, please review Simple Benefits and Create Additional Pay in Cardinal to confirm that the Premium Rewards incentive has not been established.

Retroactivity: *In the event of OHB's decision to honor a retroactive Premium Rewards request, incentives will be approved retroactive to the appropriate effective date or the first day of the current plan year, whichever comes later. A retroactive premium reward should not cross into the previous plan year.*

Reminder: The requirements of both components and results of such are confidential and will not be shared with your employer. An Annual Preventive visit, well-adult or well-woman exam is offered at no member cost and should always be obtained yearly.