



## What are Premium Rewards?

Premium rewards are reductions in health plan premiums for participants in the COVA Care and COVA HealthAware plans who complete certain specific healthy actions within defined timeframes. An employee/retiree group participant and their enrolled spouse can reduce their monthly premium by \$17 per month (\$34 for employee/retiree and spouse) if they fulfill the requirements to earn a reward. Premium Reward requirements for the 2020-2021 plan year are provided below and will be posted to the DHRM web site.

### **Premium Reward requirements for the July 1, 2020, through June 30, 2021 plan year:**

Premium rewards for the plan year starting July 1, 2020, 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. Participants will only have to complete and submit an online Health Assessment as described below to receive a Premium Reward. All participants must complete or update and submit the (HEALTH ASSESSMENT) between May 1 and May 29, 2020, to earn a premium reward effective July 1, 2020. If no Health Assessment is completed during this time, any existing premium reward will be terminated on June 30, 2020. 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.

COVA Care and COVA HealthAware enrollees, including those who newly enroll during the plan year (employees/retirees and spouse) can earn a reward after July 1 at any time during the plan year if the requirement is met.

To complete or update your online HEALTH ASSESSMENT - please follow the steps below:

**Please note-** New employees and/or spouses, as well as previously waived participants added during Open Enrollment to COVA Care or COVA HealthAware, may have to wait until July 1, 2020 to complete a health assessment.

Enrolled employees and spouses must register with a separate account to submit a health assessment.

### **COVA Care Plan:**

- Login at: [www.anthem.com](http://www.anthem.com)
- Select *My Health Dashboard* from the top navigation menu
- Select *Programs*
- Under *Programs*, select "Learn more" on the *WebMD Health Risk Assessment card*
- Click "Start your assessment" to begin

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

- Log-in to Sydney
- From the Sydney Welcome screen, you can click on the menu button
- Choose “My Health Dashboard” from the menu list
- Scroll down and click on “Programs”
- Scroll down the program list to the Health Assessment option

You may also contact Anthem at 1-800-552-2682 to complete a health assessment by telephone.

Here is a link to the [Health Assessment Navigation Guide](#) for your reference.

### **COVA HealthAware Plan:**

- Instructions can be found in the [Aetna Health Digital Reference Guide](#) at [www.covahealthaware.com](http://www.covahealthaware.com)

Accessing from a browser:

- Login at [www.aetna.com](http://www.aetna.com)
- From the menu on the top left, select Stay Healthy, then select Discover a Healthier You
- Once the Member Engagement Platform opens, select Health Assessment from the activity cards on the main screen or within the Records in the top menu

Accessing from the Aetna Health mobile app:

- Login to the Aetna Health mobile app
- Select the Improve tab
  - When accessing this tab for the first time, select Get Started
  - When accessing this tab after the first time, select Health Survey

This can be accessed using the following browsers unless the browser administration has placed restrictions:

- Mozilla Firefox for Windows: latest version
- Apple Safari for Mac, latest version
- Google Chrome for Windows, latest version
- Microsoft Edge for Windows, latest version
- Microsoft Internet Explorer for Windows, version 11

NOTE: If participants are accessing the health assessment from their own device, they control administrative limitations (such as cookies). If participants are accessing the health assessment from a state agency computer, they may be limited to using Internet Explorer. Check your “cookies” as your systems administrator may have some blocked; please attempt using other browsers for access. For example, DHRM can access the health assessment using Internet Explorer but cannot access the health assessment through Google Chrome.

### **Health Assessment Confirmations:**

Eligible participants should keep a copy of the screen that confirms their HEALTH ASSESSMENT completion. If the reward is not credited in the timeframe provided below, the employee should contact their Benefits Administrator and provide documentation of completion. If failure to apply the premium

reward is due to a system or report failure, consideration will be given to allowing a retroactive effective date based on the individual circumstances of the request. However, it is the employee's responsibility to watch for their premium reduction and report any problem within a reasonable time period.

Retroactive premium rewards will be applied at the time they are received by Payroll, which may result in higher taxable income.

### **How long will it take for me to get my premium reward?**

Premium Reward will be effective on July 1, 2020, if the health assessment is completed from May 1-29, 2020. Health Assessments submitted before May 1, 2020, will not count towards the new plan year reward. However, if employees do not complete the Health Assessment during that time, they can still earn a Premium Reward. The following chart provides a schedule of effective dates based on the completion of the requirement:

<b>Completion Date:</b>	<b>Effective Date</b>
5/30/2020 through 6/15/2020	8/1/2020
6/16/2020 through 7/15/2020	9/1/2020
7/16/2020 through 8/15/2020	10/1/2020
8/16/2020 through 9/15/2020	11/1/2020
9/16/2020 through 10/15/2020	12/1/2020
10/16/2020 through 11/15/2020	1/1/2021
11/16/2020 through 12/15/2020	2/1/2021
12/16/2020 through 1/15/2021	3/1/2021
1/16/2021 through 2/15/2021	4/1/2021
2/16/2021 through 3/15/2021	5/1/2021
3/16/2021 through 4/15/2021	6/1/2021

**Benefits Administrator:** If you have an employee who is not receiving a premium reward (as confirmed using the PSBREW function for employee and/or spouse) provide documentation to support a completed health assessment, and submit a request for assistance to [ohb@dhrm.virginia.gov](mailto:ohb@dhrm.virginia.gov) or fax to 804-371-0231 on the employee's behalf. Please use the chart to confirm that the premium reward effective date was missed before you request a review.

**Your health assessment results are confidential and individual information will not be shared with your employer.**