



## **PREMIUM REWARDS FOR BES PARTICIPANTS**

### **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 2022-2023 plan year are provided below and will be posted to the DHRM website.

### **Premium Reward requirements for the July 1, 2022 through June 30, 2023 plan year:**

Premium Rewards for the plan year starting July 1, 2022, will be available to all employees and non-Medicare-eligible 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 2 - May 16, 2022, to earn a Premium Reward effective July 1, 2022. If no Health Assessment is completed during this time, any existing Premium Reward will be terminated on June 30, 2022. 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 participants, including those who newly enroll during the plan year (employees/retirees and spouses) can earn a reward after July 1 at any time during the plan year if the requirement is met.

### **Please note:**

- Employees and/or retired non-Medicare eligible participants and spouses enrolling in COVA Care or COVA HealthAware during Open Enrollment may have to wait until July 1, 2022, to complete a Health Assessment.
- Current COVA Care or COVA HealthAware members who may be changing their plan for July 1, 2022, will need to complete their Health Assessment with their current administrator.

**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.

### **COVA Care Plan:**

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

- Log in to [www.anthem.com](http://www.anthem.com)
- Select *My Health Dashboard* from the top navigation menu
- Select *Programs*
- Scroll down to locate the WebMD Health Risk Assessment tile, then click "learn more"
- Click "*Start your assessment*"  
If you have previously completed an assessment, you will see your last score, and a "take it again" button. Click the "take it again" button to begin updating your assessment.
- Click on the "*save and finalize*" button when you have completed your assessment
- After completing your assessment, you will be asked three questions about Healthy Changes. Click "save and continue" after answering these questions
- One final Feedback question will be asked, then you will click "finish"
- Your new health risk score will appear. Be sure to print your confirmation page, or save a screenshot for your records

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
- Choose "My Health Dashboard" from the menu list
- Scroll down to the "Featured Programs section", then click "View All"
- Scroll down and click on the WebMD Health Risk Assessment tile
- Click "*Start your assessment*"  
If you have previously completed an assessment, you will see your last score, and a "take it again" button. Click the "take it again" button to begin updating your assessment.
- Click on the "*save and finalize*" button when you have completed your assessment and then "finish"
- After completing your assessment, you will be asked three questions about Healthy Changes. Click "save and continue" after answering these questions

- One final Feedback question will be asked, then you will click “finish”
- Your new health risk score will appear. Be sure to print your confirmation page, or save a screenshot for your records

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 is a link to your [Aetna Health Digital Reference Guide](#).

Accessing from a browser (pages 23-25 of the Aetna Health Digital Reference Guide):

- Log in to your Aetna Member Website on [www.aetna.com](http://www.aetna.com)
- Scroll down until you see “Member Resources” on the right side of the page and click on “Well-being Resources” in this section to open your Member Engagement Platform
- Once the Member Engagement Platform opens, hover over “My Health” in the menu at the top and then click on “Health Assessment”

Accessing from the Aetna Health mobile app (page 37 of the Aetna Health Digital Reference Guide):

- Log in 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

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

### **Health Assessment Confirmations:**

Eligible participants should print off and retain a copy of the screenshot that confirms their Health Assessment completion. If the reward is not credited in the timeframe provided below, the employee/retiree 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 allow a retroactive effective date based on the individual circumstances of the request. However, it is the employee’s/retiree’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 the Payroll or Benefits Administrator which may result in higher taxable income.

## **How long will it take for me to get my Premium Reward?**

Premium Rewards will be effective on July 1, 2022, if the Health Assessment is completed between May 2 – May 16, 2022. Health Assessments submitted before May 2, 2022, will not count towards the new plan year reward. However, if the employee/non-Medicare-eligible enrollee or covered spouse does not complete the Health Assessment during this timeframe, 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>
5/17/2022 through 6/15/2022	8/1/2022
6/16/2022 through 7/15/2022	9/1/2022
7/16/2022 through 8/15/2022	10/1/2022
8/16/2022 through 9/15/2022	11/1/2022
9/16/2022 through 10/15/2022	12/1/2022
10/16/2022 through 11/15/2022	1/1/2023
11/16/2022 through 12/15/2022	2/1/2023
12/16/2022 through 1/15/2023	3/1/2023
1/16/2023 through 2/15/2023	4/1/2023
2/16/2023 through 3/15/2023	5/1/2023
3/16/2023 through 4/15/2023	6/1/2023

Your Health Assessment results are confidential and individual information will not be shared with your employer.

**Benefits Administrator:** If you have an employee/retiree or covered spouse who has completed the requirement, but is not receiving the Premium Reward (as confirmed using the PSBREW function for employee/retiree and/or spouse), you may submit a request for assistance on behalf of the employee/retiree/spouse to [ohb@dhrm.virginia.gov](mailto:ohb@dhrm.virginia.gov) or fax to 804-371-0231. Please note that confirmation of completion of the Health Assessment will be required as supporting documentation. Please use the chart to confirm that the Premium Reward effective date was missed before you request a review.