



COMMONWEALTH OF VIRGINIA HEALTH BENEFITS

Premium Reward Program Details Frequently Asked Questions July 1, 2026 to June 30, 2027 Plan Year

1. Who is eligible for a Premium Reward?

- All employees and non-Medicare retiree group participants and their covered spouses enrolled under the COVA Care or COVA HealthAware plan.
- New or existing participants and their covered spouses can earn a reward at any time after plan enrollment.

2. What are the requirements to earn a Premium Reward, and how much can I earn by completing the requirements for a Premium Reward?

- Complete and submit a health assessment through your health plan's website or mobile app. Once complete, we strongly recommend that you print your confirmation to keep for your records.
- An Annual Preventive visit, well-adult or well-woman (gynecological) exam processed and paid by the health plan.
- All employees and non-Medicare retiree group participants and their covered spouses can satisfy the requirements to earn \$17 per month, that is a total reward of \$34 per month if you and your spouse participate. Even more importantly, participation is a step toward better health!

3. How do I complete the requirements?

- You must be active and enrolled in COVA Care or COVA HealthAware
- Complete or update and submit the Health Assessment using your current health plan's website or mobile app between January 1, 2025 through May 31, 2026.*
- Have an Annual Preventive Visit, well-adult or well-woman (gynecological) exam completed, processed and paid, between January 1, 2025 through May 31, 2026.
- There is a lookback period for **BOTH** requirements – Health Assessment and Annual Preventive Visit from January 1, 2025 through May 31, 2026.*
- Please see the [Premium Reward requirements](#) for instructions.
- All employees and non-Medicare retiree group participants and their covered spouses enrolling in COVA Care or COVA HealthAware during Open Enrollment

may have to wait until July 1, 2026, when their coverage is active to complete a Health Assessment and Annual Preventive Visit.

- All employees and non-Medicare retiree group participants and covered spouses must register with a separate account to complete the health assessment.
- For COVA Care members with literacy, language, or technological challenges, you may contact Anthem at 1-800-552-2682 for help.
- For COVA HealthAware members with literacy, language, or technological challenges, you may contact the Aetna Concierge team at 1-855-414-1901 for help.

4. If I make a plan change during Open Enrollment, how do I complete the Premium Reward requirements to receive the incentive effective July 1?

- If you make a plan change between COVA Care and COVA HealthAware to be effective July 1; the Premium Reward requirements must be completed with your current health plan.

5. What do I need to do if I receive an error message when attempting to complete my health assessment?

- Participants are typically receiving an error when using a state issued computer due to the system administrator limitations. These settings cannot be changed. Please attempt to access your health assessment by using your personal device to login to the vendor's portal or mobile app.

6. How long will it take for me to get my Premium Reward?

- Your Premium Reward will be effective July 1, 2026, if you complete and submit your Health Assessment and Annual Preventive Visit processed and paid between January 1, 2025 through May 31, 2026.
- After May 31, 2026, members can still earn a Premium Reward. For more information on how to receive a Premium Reward after July 1st (including a full schedule of effective dates), please see the chart in the Premium Reward requirements.

7. If I'm currently receiving a Premium Reward, what will happen at the end of this plan year (June 30, 2026) if I take no action?

- If both the Health Assessment and an Annual Preventive Visit, well-adult or well-woman (gynecological) exam are not completed and paid by the health plan during the lookback period (January 1, 2025 through May 31, 2026), the existing Premium Rewards will terminate on June 30, 2026.

8. How do I confirm if I have completed the Health Assessment?

- COVA Care and COVA HealthAware members can review their current health plan's website or mobile app for confirmation. Please print and keep a copy of the confirmation for your records.

9. How do I confirm if I have completed the Annual Preventive Visit?

- An explanation of benefits (EOB) from your health plan will show the visit has been processed and paid. This record will suffice as proof of completion of the annual preventive visit, well-adult or well-woman (gynecological) exam.

10. Think you have earned a Premium Reward, but you're not receiving it?

- If the incentive is not credited based on the chart in the Premium Reward requirements, please contact your Benefits Administrator for assistance. Please be prepared to provide a copy of your EOB and confirmation of the completion of the Health Assessment. It's the employee's responsibility to watch for the Premium Reward incentive and report a problem within a reasonable time.
- Active employees may confirm the Premium Reward by reviewing your paycheck. This amount may be taxable depending on your agency's payroll system. The amount is based on the total pay periods in a month.
- Premium Reward that will be effective July 1, 2026, may be seen on your paycheck on or after July 16, 2026.
- For direct bill plan participants, the Premium Reward will reflect on the billing statement from your respective plan administrator.
- For VRS withhold plan participants, the monthly premium will be reduced by the Premium Reward amount.

Note: In the event of OHB's decision to honor a retroactive Premium Reward 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.

11. In addition to primary care physicians and specialists, which providers can administer an annual preventive visit?

- Catapult (a virtual provider), LiveHealth Online, and CVS Minute Clinics will all qualify.

12. Will I be able to utilize clinicians at Capitol Square Healthcare?

- Yes. The clinic has a form to complete and will give it to the participant. The participant will need to submit the form along with the confirmation of the

Health Assessment from the health plan to OHB for processing by emailing the documentation to ohb@dhrm.virginia.gov.

- Participants who have had an Annual Preventive Visit with Capitol Square Healthcare during the lookback period (January 1, 2025 through May 31, 2026) may reach out to Capitol Square Healthcare to ask for assistance in completing the form. Participants can submit the completed form along with the confirmation of the Health Assessment from the health plan at OHB for processing by emailing the documentation to ohb@dhrm.virginia.gov

13. What if my Annual Preventive Visit isn't billed as a preventive service? Will it still count towards the Premium Reward requirement?

- To qualify for Premium Rewards, the claim must be processed and paid as an annual preventive visit, well-adult or well-woman (gynecological) exam.
- Diagnostic (medical) visits are not considered preventive. If the provider submits the claim with a diagnostic diagnosis (for example, to evaluate symptoms or follow up on a condition), the visit does not meet the requirement for the premium reward.

14. What is considered an annual preventive visit?

- Routine preventive visits performed by a primary care provider or specialist are known by many names. Here are the most common terms that meet the Premium Reward requirement when the visit is billed as a preventive service:
 - wellness visit
 - annual physical exam
 - yearly checkup
 - well-adult exam
 - preventive check up
 - well-woman or gynecological (gyn) exam

These exams are covered at 100% when you use an in-network provider and the visit is billed with a preventive diagnosis.

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