

## **Premium Reward Program Details Frequently Asked Questions July 2020 to June 2021 Plan Year**

### 1. Who's eligible for a premium reward?

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

### 2. What is the requirement to earn a premium reward, and how much can I earn by completing requirements for a premium reward?

- Complete a Health Assessment. We strongly recommend printing off your completion confirmation.
- Monthly premium will be reduced by \$17 for an employee, non-Medicare retiree group participants or covered spouse through June 30, 2021 after completion of a Health Assessment.
- When both the participant and the spouse participate, there's a total savings of \$34 per month. Even more important, participation is a step toward better health!

### 3. How do I complete the requirements?

- Visit the **COVA Care or COVA HealthAware** plan website to complete your online Health Assessment.
- Please see the Premium Rewards Requirements for instructions.

New employees and spouses, as well as 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. Employees who are changing plans (between COVA Care and COVA HealthAware) effective July 1, 2020 should complete the Health Assessment through their **current** plan provider during open enrollment to qualify for a Premium Reward effective in July.

Enrolled employees and spouses must register with a separate account to complete a Health Assessment.

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

- Your Premium Reward will be effective July 1, 2020, if you complete your Health Assessment from May 1, 2020 through May 29, 2020.
- After May 29th, members can still earn a Premium Reward. Refer to the Premium Reward Requirements on the DRHM website: <http://www.dhrm.virginia.gov/employeebenefits/openenrollment2020-21> for a full chart of the effective dates for premium rewards based on the completion date.

5. If I'm currently receiving a premium reward, what will happen at the end of this plan year (June 30, 2020) if I take no action?

- Anyone who is receiving a premium reward based on fulfilling current requirements will keep their reward through June 30, 2020.
- If the new requirement has not been met, the premium reward will stop effective July 1, 2020. (See question #3).

6. How do I confirm if I've completed the Health Assessment?

- COVA Care & COVA HealthAware member can review their respective member portal for confirmation. Please print off or keep a screen shot for your records.

7. Think you've earned a premium reward, but you're not receiving it?

- Contact your agency Benefits Administrator and provide evidence that you have completed the Health Assessment.