



## COMMONWEALTH OF VIRGINIA HEALTH BENEFITS

### Premium Reward Program Details Frequently Asked Questions July 2021 to June 2022 Plan Year

1. Who is eligible for a Premium Reward?
  - All employees, non-Medicare-eligible 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 is the requirement 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 plan's member website or mobile app. Once complete, we strongly recommend that you print off your confirmation to keep for your records.
  - Monthly premium will be reduced by \$17 for an employee, non-Medicare-eligible retiree participant or covered spouse through June 30, 2022.
  - When both the employee/non-Medicare-eligible retiree and the spouse satisfy the requirement, there is a total savings of \$34 per month. Even more important, 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
  - Visit your COVA Care or COVA HealthAware plan website or mobile app to complete your Health Assessment.
  - Please see the [Premium Rewards Requirements](#) for instructions.
  - 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, 2021 to complete a Health Assessment

- Participants, non-Medicare-eligible retiree participants and covered spouses must register with a separate account to complete the Health Assessment.
4. 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.
  5. What if I do not have a personal computer or Smart Device?
    - For COVA Care participants, please call 1.800.552.2682 for assistance in completing a health assessment over the telephone with an Anthem Health Guide
  6. How long will it take for me to get my Premium Reward?
    - Your Premium Reward will be effective July 1, 2021 if you complete and submit your Health Assessment during the Open Enrollment period from May 3, 2021 through May 17, 2021.
    - After Open Enrollment ends, 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 Rewards Requirements](#)
  7. If I'm currently receiving a Premium Reward, what will happen at the end of this plan year (June 30, 2021) if I take no action?
    - If the new requirement has not been met, the Premium Reward will end on June 30, 2021. (See question #3).
  8. How do I confirm if I have completed the Health Assessment?
    - COVA Care and COVA HealthAware members can review their respective member website or mobile app for confirmation. Please print off or keep a screen shot for your records.

9. Think you have 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.

10. How do I complete a Health Assessment during Open Enrollment if I make a plan change?

- When making a plan change during Open Enrollment from one Premium Reward eligible plan to another (COVA Care/COVA HealthAware), participants must complete a Health Assessment with their **current** plan administrator between May 3 and May 17, 2021, for a Premium Reward effective July 1, 2021. Participants should continue to update and complete a Health Assessment with their current vendor through June 30, 2021. Premium Reward effective dates will vary depending on the date that you or your spouse complete a Health Assessment. Please review the [Premium Reward Requirements](#) for instructions.

11. How can I confirm that I am receiving a Premium Reward?

- Active employees may confirm the Premium Reward by reviewing your paycheck under the health premium description. This amount will reflect the reduced premium for the pay period. The amount will be based on the total pay periods in a month. Premium Rewards that will be effective July 1, 2021 may be seen on your paycheck on or after July 16, 2021.
- 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.