



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 2021-2022 plan year are provided below and will be posted to the DHRM website.

Premium Reward requirements for the July 1, 2021 through June 30, 2022 plan year:

Premium Rewards for the plan year starting July 1, 2021, 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 3 - May 17, 2021 to earn a Premium Reward effective July 1, 2021. If no Health Assessment is completed during this time, any existing Premium Reward will be terminated on June 30, 2021. 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, 2021, to complete a Health Assessment. Current COVA Care or COVA HealthAware members who may be changing their plan for July 1, 2021 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:

- Log in to 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*" or "*take it again*" if you have previously completed an assessment
- Be sure to click on the "*Finish*" button for your confirmation

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 "More" button, in the bottom right corner
- Choose "My Health Dashboard" from the menu list
- Scroll down and click on "Featured Programs"
- Scroll down the program list to the WebMD Health Assessment option
- Click "*Start your assessment*" or "*take it again*" if you have previously completed an assessment
- Be sure to click on the "*Finish*" button for your confirmation

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.

Accessing from a browser:

- Log in to 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 "Health" in the menu at the top and then click on "Health Assessment".

Accessing from the Aetna Health mobile app:

- 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

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, 2021 if the Health Assessment is completed between May 3 – May 17, 2021. Health Assessments submitted before May 3, 2021 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:

Completion Date:	Effective Date
5/18/2021 through 6/15/2021	8/1/2021
6/16/2021 through 7/15/2021	9/1/2021
7/16/2021 through 8/15/2021	10/1/2021
8/16/2021 through 9/15/2021	11/1/2021
9/16/2021 through 10/15/2021	12/1/2021
10/16/2021 through 11/15/2021	1/1/2022
11/16/2021 through 12/15/2021	2/1/2022
12/16/2021 through 1/15/2022	3/1/2022
1/16/2022 through 2/15/2022	4/1/2022
2/16/2022 through 3/15/2022	5/1/2022
3/16/2022 through 4/15/2022	6/1/2022

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 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.

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