



Health Incentive Credit

You and your covered family members can earn Health Incentive Credits (HIC) as a reward for **taking steps to improve your health!** You **must** complete the Health Assessment in order to earn any of the Health Incentive Credits. None of the other completed activities will earn credits until you have completed the assessment. The credits are used toward your annual deductible and coinsurance for taking one of the following actions:

You and your covered spouse must complete the Health Assessment to earn any incentives. No other completed activities will earn an incentive until the health assessment is completed.		
Activity	Health Incentive Credits Earned	Calendar Year Maximum
Complete metabolic syndrome screening before April 1	\$150 each	\$150 for employee only and \$300 for employee and covered spouse
Complete metabolic syndrome screening between April 1 and November 30	\$100 each	
Disease Management (DM) goal – complete 3 calls with a DM nurse	\$100 each	\$200 for employee only or \$400 for employees who cover dependents
Complete online Journey (average time 32 days)	\$50 each up to 4 Journeys	
Children Under Age 18		
Activity	Health Incentive Credits Earned	
Complete preventive exam for children under age 18	\$50 each child – 1 per year	
For all activities, you can earn up to the maximum of \$250 for employee only coverage or \$600 for employees who cover dependents.		

You and your dependents can complete the wellness activities described above to earn Health Incentive Credits. These credits will be placed in an account and applied towards the first family member's claim where the deductible and/or coinsurance would be applied.

Health Incentive Credit features:

- Applied to your medical deductible and/or coinsurance as claims are processed.
- The credit will roll over every year until you use it, up to 3 years.
- Credits are displayed on Explanation of Benefits and in Aetna Navigator.

To learn more, visit www.nafhealthplans.com>Health Incentive Program.

Note: The Health Incentive Credit cannot be applied to copayments such as PCP, Specialist, Emergency Room, Urgent Care copays, Hospital confinement fees, or pharmacy copays.