



**Premium Reward Program Details
Frequently Asked Questions
July 1, 2025 to June 30, 2026
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 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.
- All employees and non-Medicare retiree group participants and their covered spouses can satisfy the requirement to earn \$17 per month, that is a total reward of \$34 per month if you and your spouse participate. 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.
- 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, 2025, when their coverage is active to complete a Health Assessment.

- 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. 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 for a Premium Reward effective July 1, 2025. Participants should continue to update and complete a Health Assessment with their current vendor through June 30, 2025. 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.
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, 2025, if you complete and submit your Health Assessment from May 1, 2025, through May 30, 2025.
 - After May 30, 2025, 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, 2025) if I take no action?

- If the new requirement has not been met, the Premium Reward will end on June 30, 2025. (See question #3 for instructions to complete a health assessment).

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.

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.

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

- Active employees may confirm the Premium Reward by reviewing your paycheck under the Premium Rewards description. 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 Rewards that will be effective July 1, 2025, may be seen on your paycheck on or after July 16, 2025.
- 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.

11. What are the new Premium Reward requirements for the 2026-27 Plan Year?

- There may be a wellness exam component added to the requirements to qualify for the Premium Reward incentive. However, specific details surrounding how

the wellness exam will be factored into the Premium Rewards requirements are still being developed.

Reminder: An annual/preventive wellness exam is at \$0 member cost and should always be obtained yearly.