

choose well



Health Incentive Frequently Asked Questions for SJH and Covenant Health Caregivers

What happened to my Choose Well Rewards?

On Nov. 14, 2020, the Virgin Pulse taxable cash rewards available to earn each year have been replaced with an annual tax-free health incentive for caregivers enrolled in the medical plan.

What is the Choose Well health incentive?

The Choose Well program provides a financial health incentive for participating in activities designed to help support your well-being. You can choose to participate to earn the health incentive annually. The health incentive can be used to pay for your out-of-pocket health care expenses.*

Who is eligible for the health incentive?

Caregivers enrolled in the medical plan can choose to participate in the Choose Well well-being program to earn their health incentive. If you waive medical coverage, you will not be eligible to earn the health incentive but will continue to have access to the Virgin Pulse platform and Choose Well program resources.

What happened to my earned cash?

Any cash rewards that you have already earned but not yet redeemed are still yours and available to cash out through your Choose Well account.

What change will I see in my Choose Well account?

On November 19th, your account will no longer reflect cash in your rewards section (refer to image below) You will no longer be able to earn cash. If you enroll in a medical plan your **MY REWARDS** section will be reflected below:



FAQ - Continued

What is the 2021 Choose Well health incentive?

The health incentive that you earned depends on the medical plan that you enrolled in for 2021.

- **If you are enrolled in a medical plan that is NOT an HRA or HSA-** You can earn a premium credit of up to \$400 for caregiver-only or caregiver plus child(ren) coverage, or up to \$800 for caregiver plus spouse or family coverage annually. **This is reflected on your paycheck. The total amount you will receive is divided across your paychecks during the year.**
 - **If you are enrolling in a medical plan that is not the HRA or HSA option, you will automatically receive the premium credit on your paycheck for 2021. To earn this premium credit in 2022, you will need to participate in the Choose Well program during the 2021 year.**

Example:

Medical deduction= \$74.88

Health Incentive premium credit=\$30.77

Total medical deduction would net out to be \$44.11. This is the amount that you will see on your paycheck stub with the health incentive applied. It is reflected under the Before-Tax Deductions section under Medical.. You should see \$44.11 under current on your paycheck stub. This amount reflects the premium incentive applied.

Total:		
BEFORE-TAX DEDUCTIONS		
Description	Current	YTD
401(k)		
Dental		
Medical	44.11	
Vision		

- **If you are enrolled in HRA or HSA medical plan-** You can earn up to \$700 if you enroll in caregiver-only coverage, or up to \$1,400 if you enroll family members. **The health incentive will be deposited into your HealthEquity HRA or HSA account in January of each plan year.**
 - **If you are enrolling for the first time in an HRA or HSA medical plan for 2021, you will receive 100% of your available health incentive deposit in January 2021. Going forward, you will need to participate in the Choose Well program to earn your 2022 health incentive.**
 - **If you are currently enrolled in the HRA or HSA medical plan in 2021, want to switch to a different medical plan for 2021. You must earn your health incentive by 11/13.**

FAQ - Continued

Where is my 2021 health incentive?

All 2021 health incentives were funded in January 2021. Learn more based on your medical plan election at [HRforCaregivers.org](https://www.hrforcaregivers.org). Search for **Health Incentive**.*

When do I receive my Choose Well the 2022 health incentive?

The 2022 health incentive will be funded in January 2022. **Your funding is based on your 2021 level completion. You will need to earn your points by Nov. 12, 2021.**

Does my spouse or qualified dependent need to participate to earn their portion of the health incentive?

No, they do **not** need to participate to earn the health incentive. The health incentive earnings are based on the program level that the enrolled caregiver achieves during the program year.

Have questions about your health incentive, eligibility, Choose Well resources, or program details?

Call the Benefit Service Center at 888-615-6481.

****Caregivers covered under a collective bargaining agreement receive benefits in accordance with the terms of their contract.***