



MEDICAL OPTIONS

HRA & FSA FOR HEALTH CARE

PRESCRIPTION DRUGS

DENTAL

VISION

Incentives

If you participate in the Active Health Option, earn health incentive dollars simply by completing various healthy activities and using the resources available to you. The maximum amount of health incentive dollars you can earn in the year is \$1,800. Your spouse/domestic partner can also earn up to \$1,800. Every enrolled agent and spouse/domestic partner can complete the following activities to earn incentives:

Activity	Action	Health incentive dollars (per person)
Health awareness and education		
Online Compass Health Assessment	Complete the online health assessment questionnaire	\$150 <i>You can complete the health assessment/earn the incentive every year</i>
Annual physical	Get a routine physical	\$150
Online Health Programs — Journeys	Access online health programs, such as Diabetes Life, Healthy Eating, Weigh Less, and Healthy Back	Up to \$150 (\$50 per program)
Teladoc	Register with Teladoc	\$50 Note: You and your spouse/domestic partner can earn an incentive if you each create an account for the first time. Teladoc is automatically available if you are enrolled in a New York Life medical option through Aetna. If you have already earned this incentive, you are no longer eligible to receive it.
PayFlex	Register with PayFlex and complete your notification preferences (go to Account Settings, then Account Notifications)	\$50 Note: You can earn an incentive simply by registering with PayFlex and completing your notification preferences for the first time. Only agents are eligible for the PayFlex incentive, since there is only one PayFlex account per family. Spouses/domestic partners are not eligible. If you have already earned this incentive, you are no longer eligible to receive it.

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Cancer screening and early detection — based on your age and gender			
Mammography	Get a routine screening	Women age 40 and older	\$250
Colonoscopy	Get a routine screening	Adults age 50 and older	\$250
Well-woman exam <i>You can earn incentives for both a well-woman exam and an annual physical</i>	Get a routine GYN exam	Women age 21 and older	\$150
Health management — for those managing a health condition or expecting a child			
In Touch Care Management	Complete a call with a Care Advocate Nurse from Aetna	Participants in the care management program (identified through a call with a Care Advocate Nurse from Aetna)	\$200
	Complete a care plan		\$300
Beginning Right Maternity	Complete the online risk survey during the first trimester (up to 14 weeks) OR Complete the online risk survey during the second trimester (14-28 weeks)	Expectant women (agent or spouse/ domestic partner)	\$500 OR \$200 <i>You cannot earn an incentive for both.</i>
	Complete a post-partum call		Women who have recently given birth (agent or spouse/domestic partner)



Tip to maximize...

It pays to be healthy! Take healthy actions to earn money in your HRA. Use your HRA to pay for eligible expenses now, or in the future. A healthier wallet + a healthier you!