



Health incentives, healthy rewards

The best reward for engaging in healthy behaviors — whether that means getting your annual physical, scheduling your mammogram, or improving your diet — is becoming or staying healthy. That's why New York Life offers incentives to encourage healthy behaviors.

If you are enrolled in the Active Health Option, you can earn health incentive dollars simply by completing various healthy activities. We place value on our incentives, so there are rewards available for completing them. Take advantage of the incentive dollars New York Life offers and use them to help pay for health care.

Earn health incentive dollars

For certain activities...

Certain activities can help you add money to your Health Reimbursement Account (HRA) — for example, completing the online Compass health assessment questionnaire or getting an annual physical from your primary doctor. Plus, if your spouse/domestic partner is enrolled in the plan, he or she can also earn money for healthy activities.

For preventive care...

You can earn health incentives by having preventive screenings, like mammograms and colonoscopies, based on your age and gender. You can also earn incentive dollars by participating in online health programs, called Journeys.

However you earn incentive dollars, the money can be used toward paying your deductible(s), which lowers your out-of-pocket medical costs.



Why are we offering incentives?

We want to make it easier and more rewarding for you and your enrolled spouse/domestic partner to engage in healthy behaviors. The Active Health Option and our health incentives are meant to:

- Encourage you to engage in healthy behaviors and to be a more thoughtful consumer of health care services
- Slow the growth of our health care costs, bringing them more in line with the national average, so we can be confident our programs are sustainable
- Spend differently on health care, not spend less.

Double your rewards — get your spouse/domestic partner to take advantage of incentives!

The health incentives and incentive activities also apply to your spouse or domestic partner if he or she is enrolled in the Active Health Option. That means covered spouses/domestic partners can complete their own activities and earn incentive dollars as well. If you both take advantage of the Health Awareness and Education incentives, you can jointly earn a total of up to \$900 — plus other incentives for which either of you are eligible.

What's included?

The activities eligible for incentives fall into three main categories:

	Health Awareness and Education	Cancer Screening and Early Detection	Health Management
What is it?	You can earn up to \$450 just for taking steps to become more informed and aware of your health. See the table on the next page for these incentives.	There are incentives for routine screenings based on your age and gender, such as mammograms and colonoscopies.	There are incentives for participating in the In Touch Care Management program and Beginning Right Maternity program if you or your covered spouse/domestic partner is managing a health condition or expecting a child.
Why?	It doesn't take a lot of time or effort to understand your health status and health risks — anyone can and should do it!	We have age- and gender-related routine preventive care screenings to encourage you to take advantage of these services — and they're covered in-network at 100%.	We want to reward you and your covered spouse/domestic partner for actively monitoring health conditions.

Remember, everyone covered under a New York Life medical option can take the online Compass health assessment or have access to the health programs described here. But only those enrolled in the Active Health Option can receive incentive dollars for these activities.

Please keep in mind: even if you cover your child under the Active Health Option, children are not eligible for incentives.

Health awareness and education — for everyone!

Every enrolled employee, agent, and spouse/domestic partner can complete the following activities and earn incentive dollars. (Note: the amount in the last column is per person.) Remember, eligible spouses/domestic partners need to register on www.aetnnavigator.com to earn incentives for taking the Compass health assessment and completing online health programs.

What's the activity?	What do you have to do?	What can you earn?
Online Compass Health Assessment	Complete the health assessment questionnaire. You'll receive a summary of your results and suggestions for programs or activities that can improve your health	\$150 You can earn \$150 by completing the health assessment this year, even if you completed it last year.
Annual Physical	Get a routine annual physical	\$150
Online Health Programs	Access online health programs such as Diabetes Life, Healthy Eating, Healthy Back, and more Details on these programs and how they work can be found in your online enrollment guide.	Up to \$150 (\$50 per program)

Cancer screening and early detection — based on your age and gender

What's the activity?	What do you have to do?	Who can do it?	What can you earn?
Mammography	Get a routine screening – and it will trigger the incentive	Women age 40 and older	\$250
Colonoscopy	Get a routine screening – and it will trigger the incentive	Adults age 50 and older	\$250
Well-Woman Exam You can earn incentives for both a well-woman exam and an annual physical.	Get a routine GYN exam – and it will trigger the incentive	Women age 21 and older	\$150

Health management — for those managing a health condition or expecting a child

What's the activity?	What do you have to do?	Who can do it?	What can you earn?
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/questionnaire during the first trimester (up to 14 weeks) OR Complete the online risk survey/questionnaire during the second trimester (14 weeks to 28 weeks)	Expectant women (employee, agent, or spouse/domestic partner)	\$500 (first trimester) OR \$200 (second trimester)
	Complete a post-partum call		Expectant women (employee, agent, or spouse/domestic partner)

Using your health incentive dollars

The dollars you earn for these incentives are deposited into your Health Reimbursement Account (HRA), to be used for your deductibles and other eligible medical expenses. You will generally see the incentive money in your account on www.aetnavigators.com two weeks after completing an incentive. Keep in mind you can earn these incentives only after your coverage begins under the Active Health Option.

Remember, the incentives are good for your financial wellbeing, and they're also good for your health.

Important Note

The HRA is a notional bookkeeping account and the use of "dollars" in this flyer is for illustrative purposes only. Please refer to the plan's Summary Plan Description for further information.

