

# 2020

## DoD NAF Health Incentives Program\*

Each calendar year, DoD NAF employees, retirees and covered dependents can earn health incentives as a reward for taking healthy actions. The actions you can take are listed in the chart below.

Activity	Health Incentive Amount
<b>Employees, retirees and covered spouses can each earn:</b>	
Complete the Health Assessment on <b>aetna.com</b> (log in first)	\$75
Complete the biometric/metabolic syndrome screening between January 1 and November 30, 2020	\$150
Complete 3 calls with a Disease Management nurse to work on a goal (not available to overseas employees)	\$75
Complete an online Journey® (average time 32 days)	\$75 each; up to 4 Journeys
<b>Dependent children under age 18 can each earn:</b>	
Complete preventive exam for children under age 18	\$50

**For all activities, you can earn up to \$300 for employee only or \$600 for employees who cover dependents, per calendar year.**

**All activities must be completed between January 1 and December 31, 2020 — except the biometric screening which must be completed by November 30, 2020.**

### How earned incentive monies get applied

#### For members enrolled in the Choice POS II or Traditional Choice plans:

- Earned incentives get applied to your medical deductible and/or coinsurance as claims are processed. 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.
- The incentive monies will roll over every year until you use it, up to three years. Incentive monies are displayed on your Explanation of Benefits and on your Aetna® member website.

#### For members enrolled in the HDHP plan who are eligible and have elected an Health Savings Account (HSA) or Health Reimbursement Account (HRA):

- Earned incentive monies get deposited into your HSA or HRA for you to use towards eligible health care expenses. These monies can be used for any eligible health care expense for any covered tax dependent (up to age 24 for dependent children).
- For those with an HSA (Actives and pre-65 retirees), earned incentive monies remain in your HSA until you use them.
- For those with an HRA (Aetna International and post-65 retirees), earned incentive monies are available in your account for the time that you are covered under the HDHP with HRA.

**Note:** If you enroll in the HDHP plan and do NOT enroll in the HSA or the HRA, you will not be able to earn health incentives. You may still do the healthy actions, but there will be no fund to deposit incentives into.

To learn more, visit [nafhealthplans.com](http://nafhealthplans.com) > Wellness > Health Incentives Program.

\* You must be enrolled in one of the Aetna medical plans offered through the DoD NAF Health Benefits Program to be eligible for the Health Incentives Program.

\*\* Incentive monies cannot be applied to copays for pharmacy, PCP, specialist, emergency room, urgent care visits, Teladoc® and hospital confinement fees.