

# 2021 Wellbeing Incentives by Coverage and Plan

for employees hired prior to July 31, 2020 and electing 2021 health coverage

EMPLOYEE ONLY		EMPLOYEE + CHILDREN		EMPLOYEE + SPOUSE		FAMILY	
Basic with Health Reimbursement Account (HRA)	Value or Advantage with Health Savings Account (HSA)	Basic with Health Reimbursement Account (HRA)	Value or Advantage with Health Savings Account (HSA)	Basic with Health Reimbursement Account (HRA)	Value or Advantage with Health Savings Account (HSA)	Basic with Health Reimbursement Account (HRA)	Value or Advantage with Health Savings Account (HSA)
<b>STEP 1:</b> Employee completes online wellbeing survey by Sept. 30 to earn \$250 employer funding into HRA	<b>STEP 1:</b> Employee completes online wellbeing survey by Sept. 30 to earn \$500 employer funding into HSA	<b>STEP 1:</b> Employee completes online wellbeing survey by Sept. 30 to earn \$500 employer funding into HRA	<b>STEP 1:</b> Employee completes online wellbeing survey by Sept. 30 to earn \$1000 employer funding into HSA	<b>STEP 1:</b> Employee completes online wellbeing survey by Sept. 30 to earn \$250 employer funding into HRA	<b>STEP 1:</b> Employee completes online wellbeing survey by Sept. 30 to earn \$500 employer funding into HSA	<b>STEP 1:</b> Employee completes online wellbeing survey by Sept. 30 to earn \$250 employer funding into HRA	<b>STEP 1:</b> Employee completes online wellbeing survey by Sept. 30 to earn \$500 employer funding into HSA
<b>STEP 2:</b> Employee earns 25,000 Empower points by Sept. 30 to earn a \$20 per pay period premium discount	<b>STEP 2:</b> Employee earns 25,000 Empower points by Sept. 30 to earn an additional \$500 employer funding into HSA	<b>STEP 2:</b> Employee earns 25,000 Empower points by Sept. 30 to earn a \$20 per pay period premium discount	<b>STEP 2:</b> Employee earns 25,000 Empower points by Sept. 30 to earn an additional \$500 employer funding into HSA	<b>STEP 2:</b> Covered spouse completes online wellbeing survey by Sept. 30 to earn \$250 employer funding into HRA	<b>STEP 2:</b> Covered spouse completes online wellbeing survey by Sept. 30 to earn \$500 employer funding into HSA	<b>STEP 2:</b> Covered spouse completes online wellbeing survey by Sept. 30 to earn \$250 employer funding into HRA	<b>STEP 2:</b> Covered spouse completes online wellbeing survey by Sept. 30 to earn \$500 employer funding into HSA
		No action is needed for covered children	No action is needed for covered children	<b>STEP 3:</b> Employee earns 25,000 Empower points by Sept. 30 to earn a \$20 per pay period premium discount	<b>STEP 3:</b> Employee earns 25,000 Empower points by Sept. 30 to earn an additional \$500 employer funding into HSA	<b>STEP 3:</b> Employee earns 25,000 Empower points by Sept. 30 to earn a \$20 per pay period premium discount	<b>STEP 3:</b> Employee earns 25,000 Empower points by Sept. 30 to earn an additional \$500 employer funding into HSA
						No action is needed for covered children	No action is needed for covered children

- All employees who complete their online wellbeing survey and earn 25,000 Empower points by Sept. 30, 2020, will be entered into a drawing for free health insurance premiums for 2021
- For 2021, the HSA and HRA employer contributions will be made at the beginning of the calendar year
- Starting in 2022, the HSA and HRA employer contributions will occur on a per-pay-period basis
- Also in 2022, incentives will be a one-step process for employees, meaning they will complete the online wellbeing survey, biometric screening and earn the Empower Your Wellbeing points to qualify for the full employer funding
- Spouses will also be able to qualify for additional funding in 2022 by completing the online wellbeing survey and biometric screening

*For employee + spouse and family coverage, if the spouse does not complete their online wellbeing survey, the employer funding will default to the employee only levels.*

