## **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	
Basic with	Value or Advantage	Basic with	Value or Advantage	Basic with	Value or Advantage
Health Reimbursement	with Health Savings	Health Reimbursement	with Health Savings	Health Reimbursement	with Health Savings
Account (HRA)	Account (HSA)	Account (HRA)	Account (HSA)	Account (HRA)	Account (HSA)
<b>STEP 1:</b>	<b>STEP 1:</b>	<b>STEP 1:</b>	<b>STEP 1:</b>	<b>STEP 1:</b>	<b>STEP 1:</b>
Employee completes online	Employee completes online	Employee completes online	Employee completes online	Employee completes online	Employee completes online
wellbeing survey by Sept. 30	wellbeing survey by Sept. 30	wellbeing survey by Sept. 30	wellbeing survey by Sept.	wellbeing survey by Sept. 30	wellbeing survey by Sept. 30
to earn \$250 employer funding	to earn \$500 employer funding	to earn \$500 employer funding	30 to earn \$1000 employer	to earn \$250 employer	to earn \$500 employer
into HRA	into HSA	into HRA	funding into HSA	funding into HRA	funding into HSA
<b>STEP 2:</b>	<b>STEP 2:</b>	<b>STEP 2:</b>	<b>STEP 2:</b>	STEP 2:	STEP 2:
Employee earns 25,000	Employee earns 25,000	Employee earns 25,000	Employee earns 25,000	Covered spouse completes	Covered spouse completes
Empower points by Sept. 30	Empower points by Sept. 30	Empower points by Sept. 30	Empower points by Sept. 30	online wellbeing survey	online wellbeing survey
to earn a \$20 per pay period	to earn an additional \$500	to earn a \$20 per pay period	to earn an additional \$500	by Sept. 30 to earn \$250	by Sept. 30 to earn \$500
premium discount	employer funding into HSA	premium discount	employer funding into HSA	employer funding into HRA	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

• 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.

### FAMILY

Basic with Health Reimbursement Account (HRA)

#### STEP 1:

Employee completes online wellbeing survey by Sept. 30 to earn \$250 employer funding into HRA

#### **STEP 2**:

Covered spouse completes online wellbeing survey by Sept. 30 to earn \$250 employer funding into HRA

#### **STEP 3**:

Employee earns 25,000 Empower points by Sept. 30 to earn a \$20 per pay period premium discount

No action is needed for covered children

Value or Advantage with Health Savings Account (HSA)

#### **STEP 1**:

Employee completes online wellbeing survey by Sept. 30 to earn \$500 employer funding into HSA

#### **STEP 2**:

Covered spouse completes online wellbeing survey by Sept. 30 to earn \$500 employer funding into HSA

#### **STEP 3**:

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

# Nebraska Medicine