

## © sharecare BeWell



## WELL-BEING INCENTIVE CREDITS IN ACTION.

Depending on your selected health plan (either through Anthem or UnitedHealthcare), points redeemed for well-being incentive credits may work differently. However, all well-being incentive credits can be used to help offset eligible medical and pharmacy expenses.

## Here's how:

## What you can earn:

You and your covered spouse are each eligible to redeem up to 480 wellbeing incentive credits — a family total of 960 credits. The wellness actions are to be completed between January 1, 2022 and November 30, 2022.

What plan option do you have?	Anthem <b>HMO</b>	Anthem <b>HRA</b> (Gold, Silver, Bronze)	UnitedHealthcare <b>HMO</b>	UnitedHealthcare <b>HDHP</b>	Kaiser Permanente Medicare HMO Advantage
After manually redeeming your well-being incentive credits, they are deposited into your	MyIncentive Account (MIA)	Health Reimbursement Arrangement Account (HRA)	Health Incentive Account (HIA)  Bonus: Members and their covered spouses enrolled in an UnitedHealthcare Plan Option can each earn up to a 240 well-being incentive credit match for completing wellness requirements. Credits are added to your HIA once the points have been redeemed through the Sharecare Redemption Center.		SHBP members and their covered spouses enrolled in the Kaiser Permanente Plan Option or Medicare Advantage Plan Options are not eligible to earn points
How your well-being incentive credits work to offset your eligible out-of-pocket expenses.	When you use your benefits, you pay the provider/pharmacy co-payment upfront just like you normally would. Once the claim has been paid, information is sent to the MIA program. If you have MIA credits to cover all, or a portion of the co-payment, co-insurance or-deductible, Anthem will mail you a reimbursement check (up to the amount of MIA credits available) along with a MIA summary.	When you use your benefits, any funds that are owed to providers/ pharmacies will be automatically paid by Anthem out of your HRA first. You will not pay anything until all of your available HRA credits have been used.	When you use your benefits, you pay the provider/pharmacy co-payment upfront. If you have HIA credits to cover all, or a portion of the expense, UnitedHealthcare will automatically send you a reimbursement check (up to amount of HIA credits available). For any co-insurance or deductible funds owed to providers/pharmacies, if you have enough credits in your HIA to cover all, or a portion of the expense, UnitedHealthcare will	You first pay a portion* of your deductible to activate your ability to use your HIA credits. Once that portion of your deductible has been met, when you use your benefits, any funds owed to providers will be automatically paid by UnitedHealthcare out of your HIA (up to the amount of HIA credits available). For pharmacy, you will pay upfront. If you have enough credits in your HIA to cover all, or a portion of the expense, UnitedHealthcare will automatically mail you a	

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reimbursement check (up to

amount of HIA credits available).

To check your credit balance: Log in to anthem.com/shbp and view your Spending Accounts page or call Anthem Member Services at 855-641-4862.

Log in to: www.myuhc.com or call UnitedHealthcare Member Service at 888-364-6352.

reimbursement check (up to

amount of HIA credits available).

\*Portion Breakout: You - \$1,400 You + Child(ren) - \$2,800 You + Spouse - \$2,800 You + Family - \$2,800

PLEASE NOTE: It takes up to 30 days for well-being incentive credits to be reflected with your insurance. To ensure you have your well-being incentive credits, please redeem your points 30 days prior to visiting your doctor or purchasing your prescription. Well-being incentive credits cannot be applied retroactively to claims.

See your health plan documents for complete coverage details.