Health Incentive Account

Get rewarded for making healthy choices

With a Health Incentive Account (HIA), it pays to take care of your health. This is a *free* incentive program that encourages you to take simple steps toward a healthier lifestyle. By participating, you can lower your health plan deductible!

How does it work?

Choose up to two of the activities on the next page. After you complete an activity, we will automatically apply credit to your current, annual deductible amount. You may complete two activities per benefit year, prior to meeting your deductible. Once you meet your deductible, you are unable to earn credits until your next benefit year begins.

Who can participate?

Employees and their spouses can earn deductible credits. Dependents are not eligible.

Your activity dashboard

Visit your online Rewards dashboard to see eligible activities and track your progress.

Go to **www.SouthCarolinaBlues.com** and log in to **My Health Toolkit®**. Select the **Wellness** tab, then select **Rally**.

Where can you see the deductible credits you've earned?

The deductible credit(s) will appear in your summary explanation of benefits (EOB).

To view your online EOB, log in to **My Health Toolkit**. Under **Health Claims** on the main page, click **View More Health Claims**, then **View Your Summary Explanation of Benefits**.

Don't miss out!

Each HIA activity is worth: $375 (HDHP) or $125 (Co-pay Plan)

How to earn deductible credit

Step 1: Complete your health survey

Take a fun and interactive health survey to get your Rally age — a number that can be higher or lower than your physical age based on your lifestyle and risk factors. Rally is a product of Rally Health, Inc., an independent company that offers a digital health platform on behalf of your health plan.

To take your health survey:

- Go to **www.SouthCarolinaBlues.com**
- Log in to your **My Health Toolkit** account.
- Select the **Wellness** tab, then click **Rally**.

Step 2: Choose a second activity to complete

Option 1: Complete three missions

Improve the way you move, care, feel or eat by adding missions to your daily routine. You can choose missions as soon as you receive your Rally age. Make sure you follow the instructions to check in daily or weekly. After four weeks, your mission is complete!

To select missions:

- Log in to **My Health Toolkit.**
- Select the **Wellness** tab, then click **Rally**.
- Inside your Rally account, select the **Missions** tab.

Option 2: Have a wellness exam

Complete your annual physical using an in-network doctor. Women may complete a routine physical or an annual gynecological exam. Once your doctor files the claim for your visit, you will automatically receive HIA credit. Schedule your exam as far in advance as possible to ensure you receive the credit before the end of your benefit year.

To find a doctor in your network:

- Log in to **My Health Toolkit.**
- Select the **Resources** tab.
- Select **Find a Doctor or Hospital.**

South Carolina

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