

HEALTH INCENTIVE ACCOUNT

It pays to make 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 insurance deductible!

How does it work?

Complete health-related activities to lower your deductible each benefit period. When you complete two activities, you can receive the maximum deductible credit.

Deductible credit amount:

Activities include:

- ◆ Getting a wellness or OB-GYN exam.
- ◆ Having a preventive screening: prostate-specific antigen exam, colorectal exam, mammogram or cervical exam.
- ◆ Enrolling in or engaging with a My Health NovelSM chapter.

Who can participate?

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

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

The deductible credits will appear inside **My Health Toolkit**[®].

To view your deductible credits:

- ◆ Log in to **My Health Toolkit**.
- ◆ Select **Claims & Authorizations**.
- ◆ Select **Claims** and then **Health Claims**.
(Note that your HIA credit claim initially will appear as denied.)



To get started:

Go to www.SouthCarolinaBlues.com. Log in to **My Health Toolkit**. If you do not already have a **My Health Toolkit** account, select **Register Now** and enter your ID card number and date of birth.



Option 1: Wellness or OB-GYN Exam

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

Option 2: Preventive Screening

Complete a preventive screening using an in-network doctor. Preventive screening includes a prostate-specific antigen exam, colorectal exam, mammogram or cervical exam. Once your doctor files the claim for your visit, you will receive your reward.

Option 3: My Health Novel

Enroll in or engage with a My Health Novel chapter of your choice — weight loss, mental health, or fitness and physical therapy. This is a free program that links you with mobile apps and other resources and tools to make a doable plan for reaching your health goals. If you have already completed the My Health Novel quiz, you will earn the credit by engaging with the program you are matched with.

