

2021 Wellness Incentive Program Frequently Asked Questions

What are the requirements of the wellness incentive?

Eligible individuals include full-time employees as well as retirees and spouses covered by the City's health insurance. Eligible individuals can complete the following exams by December 31, 2021 to earn \$100 per exam completed:

1. An annual physical from their health care provider.
2. An eye exam from an Ophthalmologist or Optometrist.
3. A dental exam from a dentist or dental hygienist.

Does my insurance cover the exams required for the wellness incentive?

Medical

- Optima will cover annual physicals once every 305 days.
- Eye exams are covered once every calendar year as an Optima preventative benefit, even if you do not have additional vision insurance.

Vision

- If you are covered by the City's health insurance, please refer to the medical section above. If you have vision insurance through Davis Vision, an eye exam is covered with a \$15/copay through a participating provider at <http://www.davisvision.com>. Please note that you can use the Optima preventative benefit described in the medical section and you will not be responsible for a copay as long as you receive your eye exam from a participating provider which can be found at <http://members.optimahealth.com>.

Dental

Dental exams can be completed every six months. Employees who are pregnant or diabetic can receive three cleanings per year. Providers participating with the City's dental insurance can be found at www.anthem.com/mydentalvision.

How does the Wellness Incentive work?

Full-time employees, as well as spouses and retirees who are enrolled in the City's health insurance and meet the program's requirements, will receive a \$300 reward ("Wellness Incentive"). The Wellness Incentive will be deposited onto a healthcare debit card through WageWorks/Health Equity if the employee/retiree/spouse is enrolled in the HMO, POS, or PPO plans or is not covered by the City's health insurance, or into the employee/retiree's Health Savings Account (HSA) through Health Equity (if participating in the Consumer Driven Health Plan (CDHP) and HSA). The \$300 reward can be used to pay for eligible medical, dental, or vision expenses. Examples of what the funds can be used toward are found [here](#).

Who is eligible to participate in the program?



- All full-time employees
- Spouses on the City's health insurance
- Retirees on the City's health insurance

How do I earn the Wellness Incentive?

Receive an annual physical¹ from your healthcare provider, eye exam from an optometrist or ophthalmologist, or dental exam from a dentist or dental hygienist between January 1, 2021 and December 31, 2021 and submit the 2021 Wellness Incentive Form to Human Resources via one of the following methods:

- ✓ fax - 757-382-8501;
- ✓ email - kasikes@cityofchesapeake.net
- ✓ mail - City of Chesapeake Human Resources
306 Cedar Road
Chesapeake, VA 23322

Please note that your physical, eye, and dental exams must be completed in 2021 and all forms must be turned in by **December 31, 2021.**

How do I find a healthcare provider under Optima Health?

You can find participating healthcare providers with the Find a Doctor Search engine by following the directions below:

- Visit and log in to optimahealth.com/members
 - If you need help accessing your account, please contact Optima Member Services at 757-552-7401.
- From the Optima Health home page, Select *Find Doctors, Drugs, and Facilities*,
- Select *Doctors* to open the search engine page,
- Select *Doctor Search*
- Select the name of your Optima Health plan from the *Select a Plan or Network* drop down menu, then
- Enter your address information and click *Search*

How do I find an Optometrist or Ophthalmologist that accepts Davis Vision?

- Click [here](#) to visit Davis Vision's website and click on "Find a Provider" on the left side of the screen.

How do I find a Dentist that accepts Anthem Dental?

- Click [here](#) to use the Online Member Tool Demo, which will show you how to find a dentist that accepts Anthem Dental.

Do the Wellness Incentive reward dollars expire?

- If you are on the HMO, POS, or PPO plan, or are on the CDHP and ineligible for the Health Savings Account, the Wellness Incentive funds can only be used for services received up to and including December 31, 2021, and all claims, with receipts, must be filed to WageWorks by March 31, 2022. It is for this reason you are strongly encouraged to schedule your annual physical, eye, and dental exams as early in 2021 as possible, to allow yourself the time to receive and spend your reward dollars. If you are not able to schedule these exams early, keep any

¹ Optima Health will allow payment of an annual physical once every 305 days.

receipts for eligible out-of-pocket expenses incurred in 2021 and once you receive the \$300, you will be able to file for reimbursement.

- If you are enrolled in the CDHP and participating in the Health Savings Account, your money will be loaded into the Health Savings Account and will not expire.

How can I view the status of my Wellness Incentive?

If you have completed the Wellness Incentive in years past, you will no longer need the Choice Strategies Master Card. After attending your exams and sending a completed 2021 Wellness Incentive Form to Human Resources, you can expect the following:

<p>If enrolled in: Health Maintenance Organization (HMO), Point of Service (POS) or Preferred Provider Organization (PPO) plans</p>	<p>If you have a Medical Flexible Spending Account (FSA) through WageWorks→</p>	<p>Wellness Incentive will be added to your new or existing WageWorks card within four weeks of submitting the completed form. The account will be set up so that your Wellness Incentive money will be used first, and then medical FSA funds will be used. As a reminder, you can only carry over \$550 each calendar year from your Flexible Spending Account.</p>
	<p>If you do <u>not</u> have a Flexible Spending Account→</p>	<p>You will have an account created through WageWorks and will receive a new card from them with the Wellness Incentive loaded on the card.</p>
<p>If you are enrolled in the Consumer Driven Health Plan (CDHP) and Medical Flexible Spending Account</p>	<p>The Wellness Incentive will be added to your new or existing WageWorks card within three weeks of submitting the completed form. The account will be set up so that your Wellness Incentive money will be used first, and then medical FSA funds will be used. As a reminder, you can only carry over \$550 each calendar year from your medical Flexible Spending Account.</p>	
<p>If enrolled in Consumer Driven Health Plan (CDHP) and Health Savings Account (HSA)</p>	<p>The Wellness Incentive will be deposited into your Health Savings Account (HSA) through Health Equity within six weeks of submitting the completed form.</p>	
<p>If you are NOT enrolled in the City's health/medical insurance</p>	<p>The Wellness Incentive will be added to your new or existing WageWorks card within three weeks of submitting the completed form.</p>	
<p>If your spouse completes the form</p>	<p>The Wellness Incentive will be deposited into the employee's WageWorks account or Health Savings Account—the spouse will not have a separate account of his/her own.</p>	



How can I log in to view my account?

<u>Vendor</u>	Directions to log into accounts to check balance/view card
Wage Works	Log in with your credentials to https://participant.wageworks.com/Home.aspx?ReturnUrl=%2F
Health Equity	Log in with your credentials to www.MyHealthEquity.com .

How do I know to which address the healthcare debit card will be sent?

The address you have on file with the City of Chesapeake will be the address where the card is sent. The debit card will come from the company administering it (WageWorks or Health Equity) and not the City.

What if I do not receive my exams until the end of the year?

If you are not able to complete all exams until the end of the year, you are still encouraged to participate. Make sure you keep any receipts for out-of-pocket expenses you are incurring throughout 2021. After completing the 2021 Wellness Incentive Form and turning in to Human Resources, you can submit a request for a refund. This would allow you to be refunded for any eligible healthcare expenses you have paid for out of pocket in 2021, and the money would be returned to you in the form of a check or direct deposit. Please remember, completed forms must be received by Human Resources no later than December 31, 2021.

Who do I contact if I have not received my healthcare debit card, or if I have more questions?

Questions regarding healthcare debit cards and Wellness Incentive dollars should be directed to:

Kayla Sikes, Wellness Coordinator
kasikes@cityofchesapeake.net
757-382-6075

Please wait at least three weeks to allow time for all file transfers to occur.

What other health and wellness services are available from my health plan?

Optima Health offers a full suite of creative health and wellness tools designed to meet you where you are-anywhere, anytime, anyplace- and help get you where you want to be. Your one stop wellness shop, powered by Optima Health and WebMD Health Services, is waiting for you at <https://www.optimahealth.com/members/> sign in and select Wellness Tools from your MyOptima menu to navigate to your personalized wellness page.

In addition to the health plan, you can access more health information through the City's Employee Assistance Program, Inova Employee Assistance. Visit the website at www.inova.org/EAP for a whole host of Work-Life Services:

Username: City



Password: Chesapeake