

2012 Health Incentive Credit

in the DoD Nonappropriated Fund
Health Benefit Program



Effective January 1, 2012, you and your covered family members can earn Health Incentive Credits (HIC) as a reward for **taking steps to improve your health!** The credits are used toward your annual deductible and coinsurance for taking one of the following actions:

Employees, Retirees, Dependents Over Age 18

Activity	Health Incentive Credits Earned	Credits Posted to Account within 3-10 days:
Complete or update Health Risk Assessment on www.aetna.com	\$50 each – 1 per year	After completing or updating Health Risk Assessment
Have a Preventive Care Exam*	\$50 each – 1 per year	After the preventive care claim is paid

Children Under Age 18

Activity	Health Incentive Credits Earned	Credits Posted to Account within 3-10 days:
Have a Preventive Care Exam*	\$100 each – 1 per year	After the preventive care claim is paid

You and your dependents can complete the wellness activities described above to earn Health Incentive Credits. These credits will be placed in an account and applied towards the first family member's claim where the deductible and/or coinsurance would be applied. **You can earn a maximum of \$100 per year per person, up to \$300 per family per year.**

Health Incentive Credit features:

- Applied to your medical deductible and/or coinsurance as claims are processed.
- The credit will roll over every year until you use it, up to 3 years.
- Credits are displayed on Explanation of Benefits and in Aetna Navigator

*Preventive exams eligible for the incentive: annual routine physical, well woman exam or well child exam.

Note: The Health Incentive Credit cannot be applied to copayments such as PCP, Specialist, Emergency Room, Urgent Care copays, Hospital confinement fees, or pharmacy copays.

