

## DoD NAF Health Incentive Credit Program

Each calendar year, DoD NAF employees, retirees, and covered dependents can earn Health Incentive Credits as a reward for taking healthy actions. Earned credits are applied automatically to your deductible and coinsurance.\* The actions you can take are listed in the chart below.

Activity	Health Incentive Credit Amount
<b>Employees, retirees, and covered spouses can each earn:</b>	
Complete the Health Assessment on <a href="http://aetna.com">aetna.com</a>	\$75
Complete the biometric/metabolic syndrome screening between January 1 and November 30, 2019	\$150
Disease Management (DM) goal – complete 3 calls with a DM nurse <i>This program is not available to overseas employees.</i>	\$75 each; up to 4 Journeys
Complete online Journey® (average time 32 days)	\$75
<b>Dependent children under age 18 can each earn:</b>	
Complete preventive exam for children under age 18	\$50

For all activities, you can earn up to the calendar year maximum of \$300 for employee only or \$600 for employees who cover dependents. All activities must be completed between January 1 and December 31, 2019 — except the biometric screening which must be completed by November 30, 2019.

### How Credits get applied

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

To learn more, visit [nafhealthplans.com](http://nafhealthplans.com) > Wellness > Health Incentive Credit Program.

\*Health Incentive Credits cannot be applied to copayments such as PCP, specialist, emergency room, urgent care copays, hospital confinement fees, Teladoc® or pharmacy copays.