

2023-2024 Cigna Annual Wellness Incentives

This document provides guidelines and frequently asked questions for the Newport Mesa Unified School District's Annual Wellness Incentives for active employees and their spouses enrolled in the District-sponsored Network (HMO), Select Network, or Open Access Plus (OAP) Cigna medical plans effective October 1st, 2023- September 30th, 2024.

Q1. What are the Annual Wellness Incentives?

A1. During the October 1, 2023 plan year, active employees and/or spouses enrolled in the District-sponsored Network (HMO), Select Network, or Open Access Plus (OAP) Cigna medical plans are eligible to receive up to \$200 in gift card incentives. *Participants in this year's program can earn a \$100 incentive if they complete their health assessment and complete their wellness screening. Additionally, participants can complete up to two preventive cancer screenings (if eligible) worth \$50 each, to earn up to \$200 in total incentives.* Incentive rewards will be distributed in the following increments:

- Employees and/or spouses who individually complete their Health Assessment and Wellness Screening: **\$100**
- Employees and/or spouses who individually complete their Health Assessment, Wellness Screening and 1 eligible Preventive Cancer Screening: **\$150**
- Employees and/or spouses who individually complete their Health Assessment, Wellness Screening, and 2 eligible Preventive Cancer Screenings: **\$200**

Each eligible participant can receive an incentive of up to a maximum of \$200 per plan year.

Q2. What is the purpose of the Annual Wellness Incentives?

A2. Newport Mesa Unified School District is committed to helping employees and their families improve and/or maintain a healthy lifestyle. Completing the online Health Assessment, receiving a Wellness Screening with your health care provider, and completing eligible preventive cancer screenings (if you are eligible) are key steps in taking ownership of your health.

Q3. How can I earn the Annual Wellness Incentives this year?

A3. Employees and/or spouses enrolled in one of the above district-sponsored Cigna medical plans can earn their incentives if they:

\$100 in total

Required: Complete their Health Assessment on myCigna.com between 10/1/2023 and 9/30/2024

Required: Complete their annual Wellness Screening (aka annual physical, biometrics, well-visit) with their health care provider between the dates of 10/1/2023 and 9/30/2024

- Have their health care provider complete a **Wellness Screening Form**
- Submit the Wellness Screening Form to Cigna by December 31, 2024

up to \$100

Optional: Complete up to 2 eligible Preventive Cancer Screenings (mammogram, colon, cervical, and prostate) as approved by their health provider between the dates of 10/1/2023 and 9/30/2024. *Preventive Cancer Screenings may have demographic and frequency requirements.*

- Confirm all screening documents are submitted by their health care provider to Cigna claims by December 31, 2024
- Allow 10-12 weeks for Cigna claims to process screening documents and issue completion

Redeem their incentives from myCigna.com

Q4. What is the maximum amount in incentives I can earn?

A4. The maximum amount in incentives that can be earned in the October 1, 2023 plan year is \$200. In order to earn \$200, you would need to complete your Health Assessment, Wellness Screening, and 2 eligible Preventive Cancer Screenings. If you do not qualify to complete a preventive cancer screening, you may still complete the Health Assessment and Wellness Screening to earn \$100. *The eligible Preventive Cancer Screenings have demographic and frequency requirements. Contact your health care provider to see if you meet the qualifications for any of the Preventive Cancer Screenings.*

Q5. What is a Health Assessment?

A5. The myCigna.com Health Assessment is an online questionnaire to assess your health based on your medical history, lifestyle habits, and work and life activities. The short assessment will provide a score out of 100, let you know what you are doing well, and provide guidance in potential areas of improvement. Your results are 100% confidential. Want to know more about the Health Assessment? View additional [Health Assessment Information](#) and the [Privacy Statement](#).

Visit the [NMUSD Employee Wellness Web Page](#) for more well-being opportunities, programs, and resources! Direct questions to Natalie Drake at wellness@nmusd.us

Q6. What is a Wellness Screening?

A6. A Wellness Screening (aka annual physical/biometrics) is a series of confidential health tests (blood pressure, total cholesterol, height/weight, BMI, etc.), facilitated by your health care provider and designed to offer insights into your health status. These tests allow for identification of risks that will help you take action to improve your health.

Q7. What is an eligible Preventive Cancer Screening?

A7. The Preventive Cancer Screenings eligible for this plan year's Annual Wellness Incentives are mammograms, colon cancer, prostate cancer, and cervical cancer. These screenings may have demographic and frequency requirements. Contact your health care provider to see if you meet the requirements to complete any of the above mentioned cancer screenings. You may complete 1 screening for \$50 or up to 2 to earn \$100.

Q8. When will the Annual Wellness Incentives go into effect?

A8. Effective October 16, 2023 active employees and/or spouses enrolled in one of the aforementioned District-sponsored Cigna medical plans will be able to access the online program platform, Health Assessment, and Wellness Screening form on myCigna.com. Any actions completed in October will be retroactively counted for credit. Some health care providers have long lead times for appointments and preventive cancer screening referrals so you are encouraged to book your annual wellness screening and cancer screening appointments ASAP.

Q9. Who is eligible for the incentives?

A9. Any active employees and/or spouses enrolled in the aforementioned District-sponsored Cigna medical plans are eligible to participate and earn incentives.

Q10. Are new hires eligible to participate in the program?

A10. Yes. When you are hired and enroll in the aforementioned District-sponsored Cigna medical plans, you are eligible to participate and earn the incentives.

Q11. I have family members enrolled on the Cigna medical plan as well. Can my spouse or dependent child earn the incentives?

A11. Enrolled spouses are eligible, but other dependents are not.

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Q12. How much will I be awarded for participating?

A12. Please reference the incentives breakdown in Q1/A1 and consult with your health care provider to determine what screenings you are eligible to participate in. Preventive Cancer Screenings may have demographic and frequency requirements. As laid out in Q1/A1, you can earn up to \$200 in incentives per plan year. Participants who do not qualify for the preventive cancer screenings can still earn \$100 in incentives.

Q13. How long do I have to complete my Health Assessment, Wellness Screening, and if eligible, Preventive Cancer Screenings?

A13. The Health Assessment, Wellness Screening, and Preventive Cancer Screenings (if eligible) must be completed between 10/1/2023 and 9/30/2024. Wellness Screening forms and cancer screening claims must be received by Cigna by 12/31/2024 in order to be eligible for the incentives.

Q14. When should I schedule my Wellness Screening and Preventive Cancer Screenings?

A14. As soon as possible. It can take several weeks to get an appointment.

Q15. How do I begin participating in the Annual Wellness Incentives Program?

A15. You must register and log on to myCigna.com to access the program. Starting October 16, 2023 you can visit the home page, hover over “Wellness” and then click on “Wellness & Incentives”, then use the “View all incentives” link to view the goals you must complete to earn the incentive. All actions completed in October will be retroactively counted for credit. Please view the [myCigna User Guide](#) for additional guidance.

Q16. Where do I find my Wellness Screening Form to take to my health care provider?

A16. When you log on to myCigna.com and go to the Wellness & Incentives, “View all incentives” page you will find a “Download and Submit Forms” button on the right. From here you may download the Wellness Screening Form as well as submit your completed form. You may also click this link: [Wellness Screening Form](#). This is the form you will need completed and signed by your health care provider.

Q17. My health care provider is requesting a fee for completing my Wellness Screening Form. Is this acceptable?

A17. Some health care providers do charge an administrative fee for completing the form. While this is not common practice, it is within their rights to do so.

Q18. Will I be charged a copay for my visits?

A18.. The Wellness Screening is included at no cost to you once per calendar year as part of your preventive care benefit under your Cigna medical plan through NMUSD. You should indicate to your health care provider that the visit is preventive in nature to ensure that you are not charged a copay. If you during your visit you begin to discuss medical issues or concerns with your health care provider, this visit can become diagnostic and you may be charged a copay. Additionally, Preventive Cancer Screenings are provided at no cost to you if you meet the demographic and timeframe requirements, subject to the terms of your plan's pharmacy coverage. Consult with your health care provider to discuss if you meet the Preventive Cancer Screening requirements and learn more about the individual process for each screening.

Q19. Once my health care provider has completed my form, where do I send it:

A19. Completed Wellness Screening Forms can be mailed, faxed, or submitted online per the instructions in the top right corner of the Wellness Screening Form:

1. MAIL: Cigna Customer Service PO Box 5201-5201 Scranton, PA 18505
2. FAX: 1.877.916.5406 (Enter on the fax cover sheet: "CONFIDENTIAL")
3. ONLINE: Electronically upload your form at myCigna.com. You may do so by navigating to "Wellness & Incentives" > "View all incentives" > "Download and Submit Forms"

Q20. Is there a form that I need to have completed to receive credit for the Preventive Cancer Screenings?

A20. If you complete one of the eligible preventive cancer screenings listed in Q3/A3, Cigna will process the claim when they receive it, and this will serve as proof of your activity completion. There is no further action required on your part and no form that needs to be completed. Once your screening has been fully processed, Cigna will automatically issue credit for this completion. It can take up to 10-12 weeks from the date of your appointment to receive credit.

****IMPORTANT**** It is the employee's responsibility to ensure Cigna receives their wellness screening form and that all preventive screening cancer claims are submitted to Cigna.

Q21. Will NMUSD have access to my personal health information?

A21. Privacy is important and we respect the privacy of your information. Your individual health information and results will not be shared with NMUSD. Cigna will review aggregate data, population-level trends to help NMUSD tailor future wellness initiatives to support the specific needs of NMUSD employees.

Q22. I received my results and found out that I'm at risk for certain health factors. What resources are available to help me improve my health?

A22. Cigna coaches and online programs provide tools and information to support you in your health goals. For example, if you are interested in improving your nutrition/exercise habits, reducing stress, losing weight or just developing healthy habits, Cigna can help you with that. Cigna also has resources available to support the management of chronic health conditions such as diabetes, heart disease, and depression. What your goals may be, Cigna has resources to support you. To get started, call 1.855.246.1873 or visit myCigna.com

Q23. How will I know if I qualified to receive any of the incentives?

A23. Once you mail/fax/submit online the Wellness Screening Form and complete the Health Assessment you can look for your incentive on myCigna.com. On the “Wellness & Incentives” page you will find a “Redeem your dollars” link. Allow 3 weeks after submitting your Wellness Screening Form and 3 days for the Health Assessment. If you complete the preventive cancer screening(s), it will take 10-12 weeks for Cigna to process the claim and mark this activity complete.

Q24. I have submitted my Wellness Screening Form, completed my Health Assessment, and completed Preventive Cancer Screenings (if applicable) and I do not see any or all of my incentives reflected on myCigna.com. What should I do?

A24. If you do not see some or all of the incentive amount that you earned (either \$100, \$150 or \$200) after the waiting periods mentioned in Q22/A22, you can call customer service at 1.800.CIGNA24 to inquire about the status and determine if there was an issue.

Q25. Once I've redeemed my incentives on myCigna.com, how long will it take for me to receive it in the mail?

A24. Incentives will be mailed the address you provide and will arrive within 7-10 business days in a nondescript white envelope. If 10 business days have passed and you haven't received it, call 1.855.807.5890

Q26. Can I complete the activities more than one time?

A26. Eligible participants may earn incentives of up to \$200 by completing one Health Assessment, one Wellness Screening, and up to two Preventive Cancer Screenings (if they qualify) for the Annual Wellness Incentives during the October 1, 2023 - September 30, 2024 plan year. Participants who do not qualify for the preventive cancer screenings can still earn \$100 in incentives.

Q26. Will I be taxed for the incentives?

A26. Gift cards are cash equivalents and therefore considered taxable as income. Contact your Tax Advisor for reporting requirements.

Q27. Does each eligible participant submit their own Wellness Screening Form and redeem their own incentives?

A27. Each eligible participant must complete their Health Assessment, submit their Wellness Screening Form from their own myCigna.com account, and track their Preventive Cancer Screening claims from their own myCigna account. However, only the primary enrollee on the plan may redeem incentives. Any incentives earned by a spouse will be redeemable from the employee's myCigna.com incentive page.

Q28. Where can I go with questions regarding the Annual Wellness Incentives?

A28. If you have any questions you may contact Cigna customer service at 1.800.CIGNA24 or Natalie Drake at wellness@nmusd.us.

There are a few additional opportunities added to this year's Annual Wellness Incentives Program. Do not hesitate to reach out to your NMUSD *Wellness For Life* Well-being Coordinator if you have any questions or need clarification!