



Healthy Actions Premium Reward FAQ

What is the premium reward?

Employers are given a premium reward based on the percentage of their employees in the Healthy Actions program who succeed in getting their full \$300 reward.

How do you calculate the premium reward?

The premium reward is based on participation. The total participation percentage is based on the number of eligible employees (within the six month eligibility period) who:

- Meet the full requirements of the program, receiving \$300
- Are active employees at the end of the plan year

The premium reward is based on total premiums paid during the full 12- month contract period.

Note: Non-eligible employees or those who terminated their employment do not count toward the calculation of the premium reward.

Employer Premium Rewards	
Percent of employees who earn the full \$300 reward (in one try or two)	Your reward is...
20–49%	1.25% of current year's premium
50–79%	2.50% of current year's premium
80–100%	5.00% of current year's premium

Where will the premium reward appear on my bill?

If you earned a premium reward, you will see it posted in the Adjustment section in the upper right-hand corner of your bill.

When will I receive my premium reward?

Within 90 days from your renewal date, we will review your Healthy Actions participation. After our review, you will see your earned premium reward on your next bill.

I left Blue Cross Blue Shield of Massachusetts for another carrier. What now?

You will get a check for the premium reward if you:

- Have no outstanding balance, and
- Fulfilled the terms of your Blue Cross contract