

**Wellness Incentive**  
**(Timing of HSA deposit and FAQs)**

Every effort is made to deposit funds as soon as possible to every qualifying Associate's account. Please see below for details.

Once an Associate (and their covered spouse / domestic partner) complete the wellness incentive requirements, HBC payroll is notified of the completion and the payments requested. There are a number of factors that influence the timing of when the notification and instructions are received by payroll including:

- Processing time for Biometric screenings:
  - Each biometric screening completion method (onsite, Physician's office, Quest lab) has an associated lag time.
- Once Cigna receives the screening data it needs to be validated. Validation can fail if certain variables on the form do not match the information in Cigna's records, including gender, DOB, SSN, last name, etc. For example, if an Associate's name is Victoria and she entered Vicky on her screening form, it will take additional processing time to show as "completed". Once validated, the Associate's name will be sent on a file to HBC.
- Cigna is sending Wellness Incentive files to HBC each week for the month of April and each month thereafter. The files will be processed with the next available payroll (for hourly and salaried) according to HBC's payroll processing schedule. Funds are deposited to HSA accounts as follows:
  - Hourly Associates – the Friday following when their incentive is processed
  - Salaried Associates – the Friday following paycheck date

Please note, for salaried Associates, monthly incentive files starting in May will miss the 15<sup>th</sup> pay date in most instances and therefore processed with the 30<sup>th</sup> pay date.

***See examples and FAQs below.***

**Associate A- Hourly Associate; Single coverage**

- Completed biometric screening onsite 3/7; posted to myCigna.com on 3/21
- Health Assessment completed on 3/7
- Name sent on Wellness Incentive file to HBC on 4/6; processed with the hourly payroll on 4/11
- Since both components were completed before 4/30, the Associate will receive the full incentive amount
- The full Wellness Incentive amount of \$250.00 will be available in the Associate's HSA by 4/15

**Associate B- Salaried Associate; Single coverage**

- Completed biometric screening with Quest Physician Fax form on 3/16; posted to myCigna.com on 4/9
- Health Assessment completed on 3/16
- Name sent on Wellness Incentive file to HBC on 4/15; processed with salaried payroll on 4/21
- Since both components were completed before 4/30, the Associate will receive the full incentive amount
- The full Wellness Incentive amount of \$250 will be available in the Associate's HSA by 4/29

**Associate C- Salaried Associate; Single coverage**

- Completed biometric screening at Quest PSC lab center on 4/12; posted to myCigna.com on 5/3
- Health Assessment completed on 3/31
- Incentive files are received monthly starting in May. The incentive files will contain processed completions through the last day of the prior month. Therefore, since the biometric screening was processed on 5/3 this name will be on the June Wellness incentive file sent to HBC on 6/10; processed with salaried payroll on 6/23
- Since both components were completed before 4/30, the Associate will receive the full incentive amount

- The full Wellness Incentive amount of \$250 will be available in the Associate's HSA by 7/1

#### **Associate D- Salaried Associate; Single coverage**

- Completed biometric screening with Quest Physician Fax form on 5/27; posted to myCigna.com on 6/17
- Health Assessment completed on 4/19
- Name sent on the monthly Wellness Incentive file to HBC on 7/10; processed with salaried payroll on 7/21
- A *prorated* incentive amount will be granted because at least one required component was completed after 4/30, specifically in May
- A prorated Wellness Incentive amount of \$166.67 will be available in the Associate's HSA by 7/29

#### **Associate E- Salaried Associate; Associate and Spouse/Domestic Partner covered**

- Associate completed biometric screening onsite 3/2; posted to myCigna.com 3/25
- Health Assessment completed on 3/3
- Name will not be sent on monthly Wellness Incentive file until the covered spouse/domestic partner (DP) also completes both Wellness Incentive components
- Spouse/DP completed biometric screening at Quest PSC lab center on 5/6; posted to myCigna.com on 5/25
- Spouse/DP completed Health Assessment on 5/6
- Associate name sent on Wellness Incentive file to HBC on 6/10; processed with salaried payroll on 6/23
- A *prorated* incentive amount will be granted because at least one required component was completed after 4/30, specifically; the spouse/DP did not complete both components until May
- A prorated Wellness Incentive amount of \$333.33 will be available in the Associate's HSA by 7/1

### **Frequently Asked Questions**

#### **How will I know if both components are completed?**

To view the status of each component, you must log in to MyCigna.com > MyHealth

#### **Will my biometric screening show as complete on MyCigna.com immediately?**

No. There are various processing times in place for each biometric screening method chosen. Once processed, it will show as complete on MyCigna.com. In some cases, it may take up to 30 days to process.

#### **I completed both of the Wellness Incentive requirements but my covered spouse/domestic partner (DP) has not. Will I get my incentive?**

No. You and your covered spouse/DP must complete both of the wellness incentive requirements in order for completion to be granted and for HSA funds to be deposited.

#### **How is the incentive amount I receive determined?**

The Wellness incentive is prorated based on the date all the wellness incentive requirements are completed. The prorated incentive amount will be determined as of the later of the date you complete both the biometric screening and health assessment. For 2016, no proration applies if completed by 4/30/16. If you cover a spouse or domestic partner, they must also complete both wellness incentive requirements, and the incentive amount will be based on the latest date both of you satisfied the requirements.