

# Lower Your Benefit Deductible with the Health Incentive Account (HIA)

Would you like to reduce the amount of your health benefit deductible? Now you can. With a Health Incentive Account, you can lower your annual deductible simply by completing activities that may lead to better health.

To be eligible, you must have active BlueCross BlueShield of South Carolina health coverage and be enrolled in a qualified Health Incentive Account plan through your employer.

## Ways to lower your deductible:

To earn deductible credits, you may choose up to two activities per benefit year, prior to meeting your deductible. Once you have met your deductible, you are unable to earn credits until your next benefit year begins. Credit opportunities are available to covered employees and their spouses. Dependent children are not eligible.

### PLAN EXAMPLE:

Current annual deductible	
Completed Personal Health Assessment credit	
New remaining annual deductible amount	
Completed wellness exam credit	
New remaining annual deductible amount	

*See next page for details on credit opportunities.*

After you have completed an activity, we will apply an automatic credit to your current, annual deductible amount.

The credit will appear in your online claim history and on your Summary Explanation of Benefits. The credit is good until the end of *each benefit year and will not carry over into the next benefit year.*



[Member.SouthCarolinaBlues.com](http://Member.SouthCarolinaBlues.com)

## HIA credit opportunities *(select two)*

### Complete your Personal Health Assessment

To take your **Personal Health Assessment**, visit **Member.SouthCarolinaBlues.com** and log in with your username and password. Need a username and password? Click **Register** and follow the instructions. After logging in, click **Personal Health Assessment** to begin.

We encourage you to take your Personal Health Assessment within the first 90 days of your effective date.

*One Personal Health Assessment credit per member per benefit year.*

### Wellness Exam

Complete one general wellness exam using an in-network provider, which may include:

- Annual routine physical
- Annual gynecological exam

When your doctor files the general wellness exam claim, you automatically earn a credit.

**We suggest you get your wellness exam within 180 days** of your health coverage effective date. Be sure to schedule your exam as far in advance as possible to maximize credit opportunity.

*One wellness exam credit per member per benefit year. Note that a mammogram, Pap smear or prostate exam by itself does not qualify as a general wellness exam.*

### Dental Cleaning

Complete one dental cleaning.

*One dental cleaning credit per member per benefit year. Members must have BlueCross dental benefits to be eligible.*

### Weight Management

If you qualify, enroll in **Weight Management** and complete one coaching call.

*One Weight Management credit per lifetime.*

### Tobacco Cessation

If you qualify, enroll in **Tobacco Cessation** and complete one coaching call.

*One Tobacco Cessation credit per lifetime.*

### Maternity Care

If you qualify, enroll in **Maternity Care** within the first 20 weeks of pregnancy.

*One Maternity Care credit per pregnancy per benefit year.*

To enroll in health coaching, please call **800-334-7287** or complete the program enrollment survey in your Personal Health Record.



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*BlueCross BlueShield of South Carolina is an independent licensee of the Blue Cross and Blue Shield Association.*

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