

# HEALTH INCENTIVE ACCOUNT

It pays to make healthy choices

With a Health Incentive Account (HIA), it pays to take care of your health. This is a *free* incentive program that encourages you to take simple steps toward a healthier lifestyle. By participating, you can lower your health insurance deductible!

## How does it work?

Complete health-related activities to lower your deductible each benefit period. When you complete two activities, you can receive the maximum deductible credit.

Activities include:

- ◆ Completing your Rally® Health Survey
- ◆ Completing three Rally Missions
- ◆ Having a wellness exam
- ◆ Registering for My Health Novel<sup>SM</sup>

Rally is a product of Rally Health, Inc., an independent company that offers a digital health platform on behalf of BlueCross BlueShield of South Carolina.

## Who can participate?

Employees and their spouses can earn deductible credits. Dependents are not eligible.

## Your activity dashboard

To see eligible activities and track your progress, go to your Rally account and select the Rewards tab.

Before you can earn your rewards, please confirm on the Rewards page that you've registered for **My Health Toolkit®**.

To get started:

- ◆ Go to [www.SouthCarolinaBlues.com](http://www.SouthCarolinaBlues.com).
- ◆ Log in to **My Health Toolkit**. If you do not already have a My Health Toolkit account, select Register Now and enter your ID card number and date of birth.
- ◆ After logging in, select the **Wellness** tab, then select **Rally**.



## Where can you see the deductible credits you've earned?

The deductible credit(s) will appear inside My Health Toolkit.

To view your deductible credit:

- ◆ Log in to **My Health Toolkit**.
- ◆ Select the **Benefits** tab, then select **Claims Status**.
- ◆ Your HIA credit will appear in the **Claims Status List**.

## How much can you earn?

- ◆ Each activity is worth
- ◆ Employees and spouses can complete two activities each to earn an individual maximum credit of



**Option 1: Complete your Rally Health Survey**

Take a fun and interactive health survey to get your Rally age — a number that can be higher or lower than your physical age based on your lifestyle and risk factors.

**Option 2: Complete three Rally missions**

Improve the way you move, care, feel or eat by adding missions to your daily routine. You can choose missions as soon as you receive your Rally age. Make sure you follow the instructions to check in daily or weekly. After four weeks, your mission is complete!

**Option 3: Register for My Health Novel**

It's a free program that links you with mobile apps and other resources and tools, to make a doable plan for reaching your health goals.

**Option 4: Have a wellness exam**

Complete your annual wellness exam using an in-network doctor. Women may complete a routine wellness exam or an annual gynecological exam. Once your doctor files the claim for your visit, you will receive your reward. Schedule your exam as far in advance as possible to ensure you receive the credit before the end of your benefit year.



**South Carolina**