

# Healthy Awards Account<sup>®</sup> from CIGNA



## WHAT IT IS

The Healthy Awards Account offers your employees an opportunity to experience the connection between healthy behaviors and financial rewards. This opportunity can be made available to any employee regardless of their medical coverage.<sup>1</sup>

This program allows a consumer to accumulate dollars in an account, then use those dollars to pay for qualified expenses.

## HOW IT WORKS

The Healthy Awards Account gives you the opportunity to build an incentive program that meets the needs and culture specific to your employees.

First, you determine which programs qualify to earn dollars to the account.

- Completion of the **health risk assessment**
- Usage of **Web tools** through the Health Resources tab on myCIGNA.com
- Active participation in **CIGNA Well Aware for Better Health<sup>®</sup> disease management programs** for cardiac care, diabetes and/or chronic obstructive pulmonary disease (COPD)
- Other programs administered by you for behaviors reported by your employees, such as regular exercise

Then you decide the amount to credit to the account, and selected other program requirements (such as number of health club visits). When the member completes the requirements specific to a program, CIGNA credits the individual's account with the associated amount. That amount is used to pay allowable medical, pharmacy or dental expenses. (Forms and account balances are available through myCIGNA.com.)

## WHAT IT DOES

### FOR EMPLOYERS

- Offers an opportunity to introduce employees to a feature of consumer-driven health care
- Enables you to offer a consistent incentive program across an entire employee population, regardless of medical benefits
- Supports an overall strategy of helping your employees become healthier

### FOR EMPLOYEES

- Provides a low-risk, low-impact introduction to consumer-driven health care
- Connects healthy behaviors to financial rewards
- Promotes healthier behavior overall

<sup>1</sup>Specific requirements will apply when combining the Healthy Awards Account with a CIGNA Choice Fund HSA.

## WHICH EMPLOYERS BENEFIT MOST FROM THIS PROGRAM

- Employers that want to introduce consumerism and financial ownership to their employees but may not be ready for a traditional or complete consumer-driven health plan.
- Employers interested in offering a consistent incentive program across their population
- Employers looking to promote healthier behaviors within their population



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