

Wellness Matters Incentive Program Highlights

At Cedars-Sinai, Healthy Action Means Healthy Rewards!

Cedars-Sinai supports your healthy behavior all year long and offers the Wellness Matters incentive to encourage you on the path to wellbeing. When you fulfill certain healthy actions, Cedars-Sinai contributes money on your behalf to a health reimbursement account (HRA). You can use it to pay for eligible healthcare expenses not covered by your Cedars-Sinai healthcare insurance.

What's more, once you earn a Wellness Matters incentive, you become eligible for an additional \$50 reward each year.

Want to learn more? Read on!

HOW TO EARN A WELLNESS MATTERS INCENTIVE

If you're a benefits-eligible employee, you are eligible to earn one contribution each benefit year (July 1-June 30).

JUST TAKE THESE STEPS:

1. **Complete one healthy action from the list on [page 3](#)**—and keep the receipt.
2. **Submit the following two items to TRI-AD via the tri-ad.com participant portal, fax or mail:**
 - A completed Proof of Healthy Action form, which you can complete online at tri-ad.com or download and print from the resource page.
 - A receipt or other documentation with the date of participation or purchase and a description of the action or service/item purchased. You may take a picture and upload documentation on the TRI-AD website portal.

TRI-AD will review your submission to confirm your healthy action is eligible for a Wellness Matters incentive contribution. They will notify you if additional documentation is needed.

If your healthy action is approved, TRI-AD will deposit your contribution in an HRA account for you to spend on eligible healthcare expenses.

WELLNESS MATTERS INCENTIVE CONTRIBUTION

The annual incentive contribution is based on your hourly pay rate. The contribution amount for the current benefit year (July 1–June 30) is:

Wellness Matters Incentive Contribution 2023-2024	
Pay Band/Per Hour	Annual Contribution
Under \$45.00	\$300
\$45.00 or more	\$150

Every year, you can earn \$50 more!

Once you've earned a Wellness Matters incentive contribution, you can earn an additional \$50 reward each benefit year (July 1–June 30) by doing another one of the healthy actions on the list.

Submit proof to TRI-AD using the same process as for the Wellness Matters incentive contribution, and you'll receive \$50 via check or direct deposit to your bank account (whichever you prefer) to spend on anything you wish. Note that the Wellness Matters incentive/HRA and the \$50 reward plan are two separate accounts, so you will need to add direct deposit bank information in both places on tri-ad.com.

CONTACT TRI-AD

For help with...

- Earning a Wellness Matters contribution or reward
- Healthy actions list—what's eligible, what's not
- Issues with your HRA account or reward status
- List of eligible expenses that you can spend your Wellness Matters incentive contribution on (posted on the tri-ad.com participant portal)

TRI-AD

Phone: 855-460-6971

Email: cedarssupport@tri-ad.com

Web: tri-ad.com

Mail: TRI-AD

221 West Crest St., Suite 300

Escondido, CA 92025

Fax: 866-233-4741 (for healthy action documentation)

844-791-8318 (for HRA claims)

Open: Monday–Friday; 5 a.m.–6 p.m. PT (Closed major holidays)

HEALTHY ACTIONS FOR EARNING A WELLNESS MATTERS INCENTIVE

You must provide proof of purchase to TRI-AD for any ONE of the following wellness-related activities or products to earn an incentive contribution. Specific items listed are examples; contact TRI-AD with questions about items not listed.

MEMBERSHIPS/REGISTRATION FEES

- Adult team sports registration fees such as baseball, softball, tennis or soccer (covers individual fees but not team fees)
- Classes/programs (onsite or virtual) focused on cardiovascular health, muscle toning, stress reduction or other health topics offered by the Cedars-Sinai wellness program, an established gym, facility, club or locally recognized program
- Health club, gym or community pool fees, whether for initial registration, monthly or annual membership
- Community event entry fees for activities such as charity walks, road races or triathlons
- Exercise class/program fees (onsite or virtual) including yoga, Pilates, meditation, kickboxing, aerobics, step, cycling/spin, dance, boot camp, etc.
- Membership fees for wellness-related apps including but not limited to: Calm, Daily Burn, Headspace, Insight Timer, Intent, MyFitnessPal, Nike Training Club, Peloton, SworKit, Tone It Up, YogaWorks

PHYSICAL ITEMS/DEVICES

- Exercise equipment (treadmill, elliptical machine, stationary bike, Bowflex, dumbbells, kettlebells, etc.)
- Sports equipment (basketballs, baseballs and baseball bats, yoga mats, tennis racquets, skateboards, exercise DVDs, etc.)
- Athletic shoes
- Wearables such as pedometers, heart rate monitors and wireless/electronic activity tracking devices (Apple Watch, Fitbit, Garmin, etc.)

SERVICES/PROGRAMS

- Proof of your visit to your doctor, dentist, optometrist, chiropractor, physical therapist or other health specialist
- Nighttime mouth guard
- Nutritional counseling or classes (see ineligible actions on the next page for exclusions)
- Weight loss program fees such as Weight Watchers or Jenny Craig (excludes food)
- Personal trainer fees
- Therapy treatments such as hydrotherapy, reflexology or acupuncture

- Personal interest/development classes intended to teach a new hobby or encourage forms of relaxation such as art, music or a foreign language

THE FOLLOWING ARE NOT ELIGIBLE FOR EARNING AN INCENTIVE CONTRIBUTION:

- Activity tickets or passes
- Mobile phones or tablets, even if they can be used to track fitness activity
- Electronic game consoles that simulate activity (Wii, Xbox, PlayStation, etc.)
- Expenses and/or fees incurred before the first day of the current benefit year
- Health spa products, treatments, massages or saunas
- Hydrostatic testing
- Maintenance costs for sport or exercise equipment
- Services (such as nutritional counseling) or devices (such as glucose monitors) that are covered as an eligible expense under the healthcare flexible spending account (FSA) or Wellness Matters incentive program, or as a covered benefit under your medical plan
- Sports attire/clothing (with the exception of athletic shoes)
- Tax preparation fees
- Team registration fees associated with adult team sports
- Tournament fees
- Weight loss program foods, supplements, over-the-counter medications or surgical procedures

Reasonable alternatives

If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means.

Contact myHR at 424-314-myHR (6947) or via email at myHR@cshs.org and we will work with you (and, if you wish, with your doctor) to find a reasonable alternative that is right for you in light of your health status.

YOUR HRA ACCOUNT

Once earned, your Wellness Matters incentive contribution is credited to an HRA (health reimbursement arrangement) account for you with TRI-AD, our HRA administrator.



The money will generally become available around the middle of the month following the month you earn it. For example, if TRI-AD approves your healthy action documentation on July 20, your funds would become available mid-August.

You can monitor your HRA account several ways through TRI-AD:

- Online at tri-ad.com
- Via mobile phone or tablet app (search for “TRI-AD Benefits on the Go” at your app store and use client ID **TIDCEDARS** to register)
- Call TRI-AD at 855-460-6971

You'll need to create a personal account on your first visit to the website or app.

SPENDING YOUR HRA FUNDS

As a “health reimbursement arrangement,” the HRA is an IRS-approved, tax-advantaged health benefit plan that reimburses you for eligible out-of-pocket medical expenses. There are hundreds of eligible expenses that can be paid from your HRA, including:

- Blood pressure monitoring devices
- Chiropractic care
- Copays
- Contacts
- Crutches
- Deductibles
- Dental treatment
- Dentures
- Drug addiction treatment
- Eye examination
- Eyeglasses
- Fertility treatment
- Hearing aids
- Insulin
- Laser eye surgery
- Orthodontia (not for cosmetic reasons)
- Physical therapy
- Prescription drugs
- Psychiatric care
- Smoking cessation program
- Transportation for medical care

This is only a partial list. To see more eligible expenses, visit the tri-ad.com participant portal.

USE YOUR TRI-AD BENEFITS CARD FOR CONVENIENCE



To help you spend the funds, TRI-AD will mail you a blue benefits card in a plain white envelope once you receive a Wellness Matters incentive contribution. Usually, it takes a few weeks after your first contribution is deposited into your HRA for the cards to be issued and arrive in the mail.

If you are enrolled in the healthcare flexible spending account (healthcare FSA), your HRA funds will be loaded onto the card you already have.

Use your TRI-AD debit card at doctors' offices, pharmacies, hospitals, labs or outpatient facilities and approved merchants (such as grocery store pharmacies). Always keep the itemized receipt in case TRI-AD requests documentation later.

NO TRI-AD BENEFITS CARD? NO PROBLEM!

If you don't have your card with you when you need it or it hasn't yet arrived, you can pay with a personal credit card or cash and submit a claim for reimbursement to TRI-AD via web, mobile app, fax or mail.

YOURS UNTIL YOU LEAVE

Your HRA account balance will roll over from year to year and there's no deadline for spending the funds while you remain employed at Cedars-Sinai. For funds to roll over, you must be employed on the first day of the following benefit year (July 1).

If your HRA balance reaches the \$1,000 balance limit, however, contributions will stop until you spend some of your funds.

HRA claims due date: Sept. 28

You have until 90 days after the end of the benefit year to submit expenses for healthcare services received during the benefit year. Because the benefit year is July 1 to June 30, this means claims incurred during that period need to be submitted by Sept. 28.

FREQUENTLY ASKED QUESTIONS

I can't remember whether I got a Wellness Matters contribution this year—how can I find out?

To find out if you already received a contribution, log in to your HRA account at tri-ad.com or call TRI-AD at 855-460-6971.

Can I pay for my spouse and children's eligible healthcare expenses with my HRA funds?

Yes! You may use your funds to pay for eligible expenses for any dependent who is considered your tax dependent.

Can I use my HRA to pay medical bills for an appointment I had last year?

You can only use your HRA account to pay for services received or items purchased during the current benefit year (July 1–June 30).

Is there a deadline for spending funds?

There is no deadline for spending your HRA funds for as long as you remain employed at Cedars-Sinai. Your account balance will automatically roll over from one benefit year to the next if you are employed on July 1 of the new benefit year. If your account reaches \$1,000, however, contributions to your account will stop until you spend some of your funds.

I earned a contribution and then switched to a Cedars-Sinai job without benefits. Even though I'm no longer eligible to earn a contribution, can I still use my old funds to pay for current healthcare expenses?

Yes. As long as you remain employed with Cedars-Sinai, your funds will continue to roll over from year to year for you to continue using.

What if I have a medical appointment before my card arrives?

You'll need to pay the copay or expense with your own credit card or money, and then submit a claim for reimbursement to TRI-AD via the website, mobile app, fax or mail.

If I lose my card, how do I get a new one?

Request a new card by logging in to your online account at tri-ad.com or by calling TRI-AD at 855-460-6971.

I thought if I used the TRI-AD debit card I wouldn't have to submit documentation.

Because income tax is waived on Wellness Matters incentive contributions, the IRS requires TRI-AD to verify that every expense is eligible. Sometimes expenses can be automatically verified, but other times you'll need to submit proof that an expense was eligible. You probably won't know if the expense can be automatically verified at the time of purchase, so it's smart to always save receipts.

The primary benefit of the debit card is that it gives you immediate access to the money in your account. That you don't always have to submit receipts is a bonus.

How do I know if I need to submit a receipt?

If documentation is required, TRI-AD will send a request to the email address you provided when registering for your tri-ad.com account (or your Cedars-Sinai email account if you didn't provide a personal email address). You will have ample time to go online and upload your receipts or upload a photo of your receipt using the TRI-AD Benefits on the Go mobile app. If you do not respond, TRI-AD will send a second request.

How do I set up direct deposit for quick reimbursement?

If you want direct deposit, log into the [TRI-AD site](#) and set up your bank account in your profile. Note that the Wellness Matters incentive/HRA and the \$50 reward plan are two separate accounts, so you will need to add direct deposit bank information in both places.

What happens to my HRA balance if I leave Cedars-Sinai?

Your participation in the Wellness Matters incentive program ends on the last day of the month in which your employment ends. After that date, you are no longer eligible to earn an incentive contribution or rewards.

You will have 90 days after the end of the benefit year to submit expenses for healthcare services received from the first day of the benefit year (July 1) through the last day of the month your employment ended. Any funds left in your account after that are forfeited.

Example for benefit year July 1, 2023–June 30, 2024:

- If you leave Cedars-Sinai on Feb. 1, 2024, your program participation would end Feb. 28, 2024.
- You would have until Sept. 28, 2024 to submit expenses for eligible healthcare services.
- Eligible healthcare services are those received from July 1, 2023–Feb. 28, 2024 (the first day of the benefit year to the last day of the month in which employment ends).