

Wellness Matters Incentive Program FAQs

Contents

Incentive Program Basics.....	1
Your HRA Account	4
Spending Your Contribution.....	5
Using Your Healthcare Benefits Card	7
Submitting Receipts for Reimbursement	8
When Participation Starts and Ends.....	10
If You Have Questions.....	12

INCENTIVE PROGRAM BASICS

What is a Wellness Matters incentive?

The Wellness Matters incentive is a contribution from Cedars-Sinai that is deposited into an HRA account on your behalf for you to spend on eligible out-of-pocket healthcare expenses not covered by your Cedars-Sinai medical, dental or vision plan. As a “health reimbursement arrangement,” the HRA account is an IRS-approved, tax-advantaged health benefit plan.

Why does Cedars-Sinai offer the Wellness Matters incentive?

Cedars-Sinai supports your healthy behavior all year long and offers the incentive to encourage you on the path to wellbeing. When you fulfill certain healthy actions defined by Cedars-Sinai, you receive a monetary contribution from Cedars-Sinai.

Who is eligible for the incentive?

If you’re a benefits-eligible employee enrolled in a Cedars-Sinai medical plan, you are eligible to earn one Wellness Matters incentive contribution each benefit year (July 1-June 30).

How much is the Wellness Matters incentive?

The annual 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 2022-2023	
Pay Band/Per Hour	Annual Contribution
Under \$45.00	\$300
\$45.00 or more	\$150

How do I earn a contribution?

Take these two steps:

1. **Complete one healthy action from the healthy actions list (see below)**—and keep the receipt.
2. **Submit the following two items to TRI-AD via the tri-ad.com participant portal or via mail or fax:**
 - A completed Proof of Healthy Action form, which you can complete online at tri-ad.com or download and print from their [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 the receipt or document on the TRI-AD website portal.

TRI-AD will review your submission to confirm your healthy action is eligible for a 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.

What are the eligible healthy actions for earning a contribution?

You must provide proof of purchase to TRI-AD for any ONE of the following wellness-related activities or products to earn a Wellness Matters 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 below 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

Where should I submit proof that I've taken my healthy actions?

Submit your healthy action documentation to TRI-AD online or via fax or mail. If you have questions, call TRI-AD at 855-460-6971.

Web: tri-ad.com

Mail: TRI-AD
221 West Crest St., Suite 300
Escondido, CA 92025

Fax: 866-233-4741 (for proof of healthy action)

Can I earn additional rewards after earning a Wellness Matters incentive contribution?

Each benefit year (July 1–June 30) after you've earned an incentive contribution, you can earn an additional \$50 reward by taking ONE more healthy action (from the healthy actions list).

Submit proof to TRI-AD using the same process as for the Wellness Matters incentive contribution and receive \$50 via check or direct deposit to your bank account (based on your preference) 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.

YOUR HRA ACCOUNT

Where is my Wellness Matters incentive contribution kept?

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



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.

When does my contribution become available in my HRA account?

Your contribution generally becomes 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.

Keep an eye on your HRA account at tri-ad.com or call TRI-AD at 855-460-6971 to find out if your funds have been deposited.

I can't remember whether I got a Wellness Matters contribution this year—where 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.

I completed the incentive requirements weeks ago but still don't see my contribution in my HRA account. What should I do?

Contact TRI-AD:

Phone: 855-460-6971

Email: cedarssupport@tri-ad.com

Web: tri-ad.com

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

SPENDING YOUR CONTRIBUTION

How do I access my HRA funds to spend them?

When you pay for an eligible healthcare expense (that is not paid for by your benefit plan), you can:

- Pay directly with your TRI-AD healthcare benefits card, or
- Pay with your own money up front and then submit the receipt to TRI-AD for reimbursement (follow the HRA icons at tri-ad.com). See Submitting Receipts for Reimbursement on [page 8](#) for detailed instructions.

What types of eligible healthcare expenses may I pay for with my HRA?

As a “health reimbursement arrangement,” the HRA is an IRS-approved, tax-advantaged health benefit plan that reimburses you for eligible out-of-pocket expenses. In addition to copays and coinsurance for medical, dental and vision care, there are hundreds of eligible expenses that can be paid from your HRA, including:

- Blood pressure monitoring devices
- Chiropractic care
- Contacts
- Crutches
- 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: [tri-ad.com](https://www.tri-ad.com)

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.

USING YOUR HEALTHCARE BENEFITS CARD



How do I get a healthcare benefits card?

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.

When will my card be activated?

Unless otherwise indicated, your card will automatically be activated the first time you use it and will remain active until the expiration date shown on your card (or if you leave Cedars-Sinai).

Be sure to keep your card (even after your funds are depleted) for future plan years!

If you are unable to use your card (for example, you don't have it with you), you can always pay the expense with your own credit card or money, and then [submit a claim](#) for reimbursement to TRI-AD.

Submit HRA claims for reimbursement of eligible expenses online or via fax or mail to **TRI-AD**:

Web: tri-ad.com

Mail: TRI-AD
221 West Crest St., Suite 300
Escondido, CA 92025

Fax: 844-791-8318 (for HRA claims)

Claims may not be submitted via email.

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.

Do I need to have a computer or smartphone to use my healthcare debit card?

No, you can use your card without registering for a TRI-AD account.

How do I know how much is in my HRA account if I don't have a computer or smartphone?

Call the number on your healthcare debit card to find out your account balance.

Where can I use my healthcare debit card?

Your benefits card can be used nationwide at doctors' offices, pharmacies, hospitals, labs or outpatient facilities and other approved merchants (such as grocery store pharmacies). Always keep the itemized receipt in case TRI-AD requests documentation later.

When I use the healthcare debit card, do I need to keep the receipts?

YES! Always keep your receipts. The IRS requires TRI-AD to verify that every expense is eligible. Although some expenses are automatically verified, some require **documentation** showing the expense is eligible for payment from your HRA. See [How do I submit documentation for a claim reimbursement for my HRA account?](#) (on the next page).

SUBMITTING RECEIPTS FOR REIMBURSEMENT

I thought if I used the healthcare debit card, I wouldn't have to submit documentation. Is that wrong?

Because income tax is waived on contributions to HRAs, 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.

What types of documentation will TRI-AD accept?

TRI-AD can accept:

- Itemized receipts
- Explanation of benefits (EOBs) from an insurance company
- Any documentation that has all the following:
 - Merchant or provider name and address
 - Name of person receiving the service or purchasing the item
 - Item purchased or service received
 - Date of purchase or service
 - Amount of purchase or service
 - For prescription drugs you must also include the prescription number (for medications). Pharmacy “bag tags” are perfect for prescription documentation.
 - To be reimbursed for most over-the-counter medications, you must also include a copy of the prescription from your doctor

TRI-AD cannot accept credit card receipts.

How do I submit documentation for a claim for reimbursement from my HRA account?

You may submit claims online or via mobile app, fax or mail. Claims documentation is not accepted by email. Be sure to include the request for documentation so that we can match your receipts to the claim.

Submit receipts online at tri-ad.com:

- Scan your receipt to make an electronic copy.
- Sign into your TRI-AD account with your username and password.
- At the top, select Claims and Claim Activity.
- Select the claim for which the receipt is pending and upload your receipt.

Submit receipts using the TRI-AD Benefits on the Go smartphone app:

- Open the app and select the claim with pending receipts.
- Take a photo of your receipt and upload it to that claim.

Submit receipts by fax or mail:

Fax: 844-791-8318 (for HRA claims)

Mail: TRI-AD

221 West Crest St., Suite 300

Escondido, CA 92025

How long do I have to submit documentation?

You have 60 days to respond to TRI-AD's request(s) for documentation.

What happens if I don't submit the receipts or repay?

Ultimately, TRI-AD is required by law to turn off your benefits card if you do not provide the required receipts. Once you provide the missing documentation and TRI-AD approves it, your card will be reactivated.

How will I receive my reimbursements?

You can receive your reimbursements by check or via direct deposit. You also have the option to not use your card and go online and pay the provider directly from your account.

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.

How long do I have to submit claims for reimbursement?

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.

WHEN PARTICIPATION STARTS AND ENDS

I earned a contribution and then switched to a Cedars-Sinai job without benefits. Even though I'm no longer eligible to earn an incentive, 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 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.
- Because the plan year ends June 30, 2024, you would have until Sept. 28, 2024 to submit expenses for eligible healthcare services.
- Eligible healthcare services are those you received from July 1, 2023–Feb. 28, 2024 (the last day of the month in which your employment ended).

A Note About 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.

IF YOU HAVE QUESTIONS

For Help With...	Contact...
<ul style="list-style-type: none"> Wellness Matters program questions 	<p>Wellness Matters</p> <p>Phone: 310-423-3072</p> <p>Email: wellnessmatters@cshs.org</p> <p>Web: intranet.cshs.org/sites/Employee-Wellness</p> <p>Wellness Matters on the Cedars-Sinai intranet: <i>Employee Resources > Health and Wellbeing > Wellness Matters</i></p>
<ul style="list-style-type: none"> Wellness Matters incentive program Earning an incentive contribution or reward Healthy actions list—what’s eligible, what’s not Issues with your HRA account or reward status Submitting receipts for reimbursement of eligible expenses List of eligible expenses that you can spend your HRA funds on (posted on the tri-ad.com participant portal) 	<p>TRI-AD</p> <p>Phone: 855-460-6971</p> <p>Email: cedarssupport@tri-ad.com</p> <p>Web: tri-ad.com</p> <p>Mail: 221 West Crest St., Suite 300 Escondido, CA 92025</p> <p>Fax: 866-233-4741 (for healthy action documentation) 844-791-8318 (for HRA claims)</p> <p>Open: Monday–Friday, 5 a.m.–6 p.m. PT (Closed major holidays)</p>