2020 Incentive Program
For Employees Enrolled in an Ohio State Medical Plan

Ohio State faculty and staff enrolled in an Ohio State medical plan are eligible to earn rewards by participating in Your Plan for Health (YP4H), Ohio State’s employee wellness program. Rewards include premium credit, Health Reimbursement Account (HRA) credits, and PulseCash.

- **Premium Credit** – Enrolled faculty or staff can receive $25/month premium credit, or up to $40 with an enrolled spouse, if you each complete the Personal Health and Well-being Assessment (PHA) and a verified biometric screening. The screening can be with your primary care provider or at an on-campus event.
- **Health Reimbursement Account** – An HRA is an employer-funded account from which you can be reimbursed tax-free for eligible health care expenses. In 2020, enrolled faculty and staff can earn up to $300 in HRA credits. Another $300 can be earned by your enrolled spouse.
- **PulseCash** – In 2020, participants can earn up to $100 in PulseCash. PulseCash is available for you to redeem in the Virgin Pulse online store to purchase gift cards to many popular retailers, discounted health and wellness items, or to donate to a variety of charitable organizations.

### Quarterly Earning Potential

<table>
<thead>
<tr>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
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</thead>
<tbody>
<tr>
<td>2,500 YP4H points</td>
<td>5,000 YP4H points</td>
<td>10,000 YP4H points</td>
<td>25,000 YP4H points</td>
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<tr>
<td>$15 HRA credits</td>
<td>$20 HRA credits</td>
<td>$20 HRA credits and $5 PulseCash</td>
<td>$20 HRA credits and $20 PulseCash</td>
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### Why should I use an HRA?
Participating in an HRA is a great way to stretch your budget. You can use the credits to pay for eligible health care costs, such as deductibles, coinsurance and copayments.

### What expenses can I pay for with an HRA?
HRA credits can be used to pay for expenses such as copayments, deductibles and coinsurance. The IRS defines [expenses that are eligible for reimbursement through an HRA](https://www.irs.gov/individuals/health-reimbursement-accounts).

### Do I lose my HRA credits if I don’t use them all during the plan year in which I earned them?
No. Any unused HRA credits will automatically roll over to the following year if you maintain your Ohio State medical plan enrollment.

For more information, visit [yp4h.osu.edu/rewards](http://yp4h.osu.edu/rewards).

1PulseCash is subject to taxation at the time it is earned.