



to your health and wellness

Take action for your health

with the 2022 Healthy Rewards program!

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Here's to your health!

The new 2022 Healthy Rewards program is here. Brought to you by Aetna® and NJWELL, for SEHBP retirees. We want you to feel healthy and empowered to take charge of your health. What better way than through the 2022 Healthy Rewards program? You can complete healthy activities and get rewarded.

What's changing for 2022

Each year we review the program and make adjustments based on your participation and feedback. Here are the changes for this year:

Wellness category:

- The reward for your annual wellness visit with your primary care physician, is now \$50— up from \$25 last year.
- The Healthy Home Visit reward has been reduced to \$50, but remember, if you complete the Healthy Home Visit you also earn the Health Risk Assessment reward (\$25), for a total reward of \$75.
- We've added the COVID-19 vaccine as a rewardable activity. You can claim a \$25 reward for either your flu vaccine or the COVID-19 vaccine or booster that you receive in 2022.

Screening category:

- If you are a diagnosed diabetic, you can now get rewarded for getting two diabetic A1C tests in a calendar year. The first \$25 reward can be claimed for a test that occurs in the first six months of the year and the second \$25 reward can be claimed for a test that occurs in the last six months of the year.
- A diabetic kidney screening has been added as a new activity. You can claim a \$25 reward for completing this screening.

Lifestyle category:

- You can earn a \$25 gift card today, just by completing the educational activity on pages 5-8.
- You have an additional \$25 rewardable option to participate in the Aetna Healthy Lifestyle Coaching program. It offers coaching for nutrition, stress management, tobacco cessation and exercise.

Gift card options

For 2022 some gift cards are no longer available. This includes the Visa debit card, Target, Amazon, WalMart and Costco cards. We recognize that these are popular card choices, however, these changes are required due to recent guidance from the Centers for Medicare & Medicaid Services (CMS). These merchant cards are considered “cash equivalents” by CMS and therefore we are no longer able to offer them through this Medicare rewards program. With over 50 other merchants to choose from, we're confident that you'll still find a gift card you'll love. To make your selection easier, we have included a list of the currently available gift cards on the back of this program guide.

Reward amounts

You continue to be eligible for up to \$250 in rewards by completing activities appropriate for you in each category. Note that each category continues to have its own reward limit. Pages 2-3 of this guide provide a summary of all eligible health activities and reward amounts.



Tracking chart

To help you stay on top of your activities and rewards, we've included a chart at the end of this guide. You can print it out and use it to plan and track your activities for the year. We hope you find it helpful!

How you can participate

It's simple and there's no cost to participate. Here's how it works:

- 1** – Complete eligible activities
- 2** – Let us know you complete them
- 3** – Claim your rewards

The best way to let us know you've completed activities and to claim rewards is to visit [AetnaMedicareRewards.com/NJWELL](https://www.aetna.com/medicare/rewards/njwell). You can also call

1-866-816-3662 (TTY: 711), Monday–Friday, 8 AM to 6 PM ET.

We can also answer any questions you have.

Rewards are for health activities completed between 1/1/2022 and 12/31/2022. You must complete, submit and claim your rewards by 12/31/2022.

Get to know all about your 2022 eligible activities & reward amounts

Wellness (Earn \$100 maximum)



Healthy Home Visit (\$50)

A board-certified nurse practitioner will come to your home, at a time convenient for you. They'll discuss any health care concerns you may have and can perform a simple, noninvasive physical exam. They will even share results with your doctor. It takes about an hour. Call Matrix at **1-855-205-0431 (TTY: 711)**, Monday through Friday, 8 AM to 8 PM or visit MatrixForMe.com to schedule your annual visit.



Health Risk Assessment (\$25)

Get a health assessment so you can learn more about your health and how to lower any health risks. The easiest way to complete this activity is during your Healthy Home Visit. If you don't complete it during the visit, we will call to invite you to complete the health assessment another way, or send you a letter with instructions.



Annual wellness visit (\$50)

One of the best ways to stay ahead of serious health problems is to catch them early and follow your doctor's plan. That's why we encourage you to see your doctor at least once a year — even when you're not sick. Contact your doctor directly to schedule your appointment.



Flu or COVID-19 vaccine (\$25)

It's important to protect yourself and others from these harmful viruses. Check with your doctor on what's best for you. You can get your Flu and COVID-19 vaccination at a participating Aetna® pharmacy or at your doctor's office. Either way, just show your Aetna member ID card. Note: You can earn a reward for getting either one of these vaccinations, per calendar year.

Lifestyle (Earn \$50 maximum)



Educational activity: Improving your emotional and physical health (\$25)

Read the three articles on pages 6–8 to learn how you can improve your emotional and physical health and for tips on making the most out of your next doctor's visit. After you read them, take action to report that you completed this activity and choose a \$25 gift card.



Lifestyle Coaching (\$25)

The Aetna Healthy Lifestyle Coaching program, offered through Healthyroads™, is designed to engage and empower retirees like you to explore the best ways to create lifelong change to improve health. To earn your reward, enroll in the program and complete an initial assessment, either online or on the phone. Schedule it on Healthyroads.com or call **1-800-650-2747 (TTY: 711)**, Monday through Friday, 8 AM to 9 PM ET.



Physical Activity (\$25)

To earn your reward, you can exercise any way you choose! From sit-ups, to dancing or walking – these types of activities and more count toward your reward. Just complete three exercise sessions in any one month this year. For some tips and ideas visit Healthwise.net/aetna. And don't forget to check with your doctor about the types and amount of activity that's best for you.

Screenings (Earn \$100 maximum)



Breast Cancer Screening (\$50)

Breast cancer screening means checking for cancer before there are signs or symptoms of the disease. It can help find breast cancer early when it is easier to treat. To earn your reward, talk to your doctor about which breast cancer screening options are right for you, then get your screening.



Depression Screening (\$50)

Mental health is just as important as physical health when it comes to your overall well-being. Your golden years may seem quieter or lonelier than years before. That's why it's especially important to look at your well-being not only physically, but also emotionally, as you age. To earn your reward, call your doctor to schedule a depression screening.



Biometric Screening (\$50)

When you know your numbers, you and your doctor can better understand your risks for certain health conditions — and get started on prevention or treatment if necessary. There are two ways you can claim your reward.

1) If you've already completed a biometric screening this calendar year, just let us know the date of your screening and provider name.

2) You can also schedule a screening, at no extra cost, at a Quest Diagnostics near you.

- Go to My.QuestForHealth.com to schedule your screening.
- Enter the registration key, “**njmedicare2022**”, to create your account.



Colorectal Screening (\$50)

Getting screened regularly is one of the best ways to prevent colorectal cancer. It can help find cancer early, sometimes before there are symptoms. To earn your reward, talk to your doctor about which test is right for you, then get your screening.

Diabetic series (for diagnosed diabetics)



Diabetic A1C test (\$25 X 2)

Regular A1C tests can give your doctor a clearer picture of your overall health. You can get rewarded for two tests in a calendar year. The first reward can be claimed for a test you get in the first six months of the year. The second \$25 reward can be claimed for a test you have in the last six months.



Diabetic eye exam (\$25)

An eye test can help catch diabetes related eye complications. Earn your reward by having an annual comprehensive eye exam with your eye doctor.



Diabetic kidney screening (\$25)

If you have diabetes, high blood pressure, heart disease or family history of kidney disease, talk to your doctor about getting a kidney screening.



Earn \$250 your 2022 maximum

Note: Each category has its own maximum.

These screenings and activities are all at no extra cost to you.

Take action to report that you completed an activity, and choose your gift card on AetnaMedicareRewards.com/NJWELL or call **1-866-816-3662 (TTY: 711)**, Monday through Friday, 8 AM to 6 PM ET.

Activities must be completed and rewards claimed by December 31, 2022.



Ready to take action?

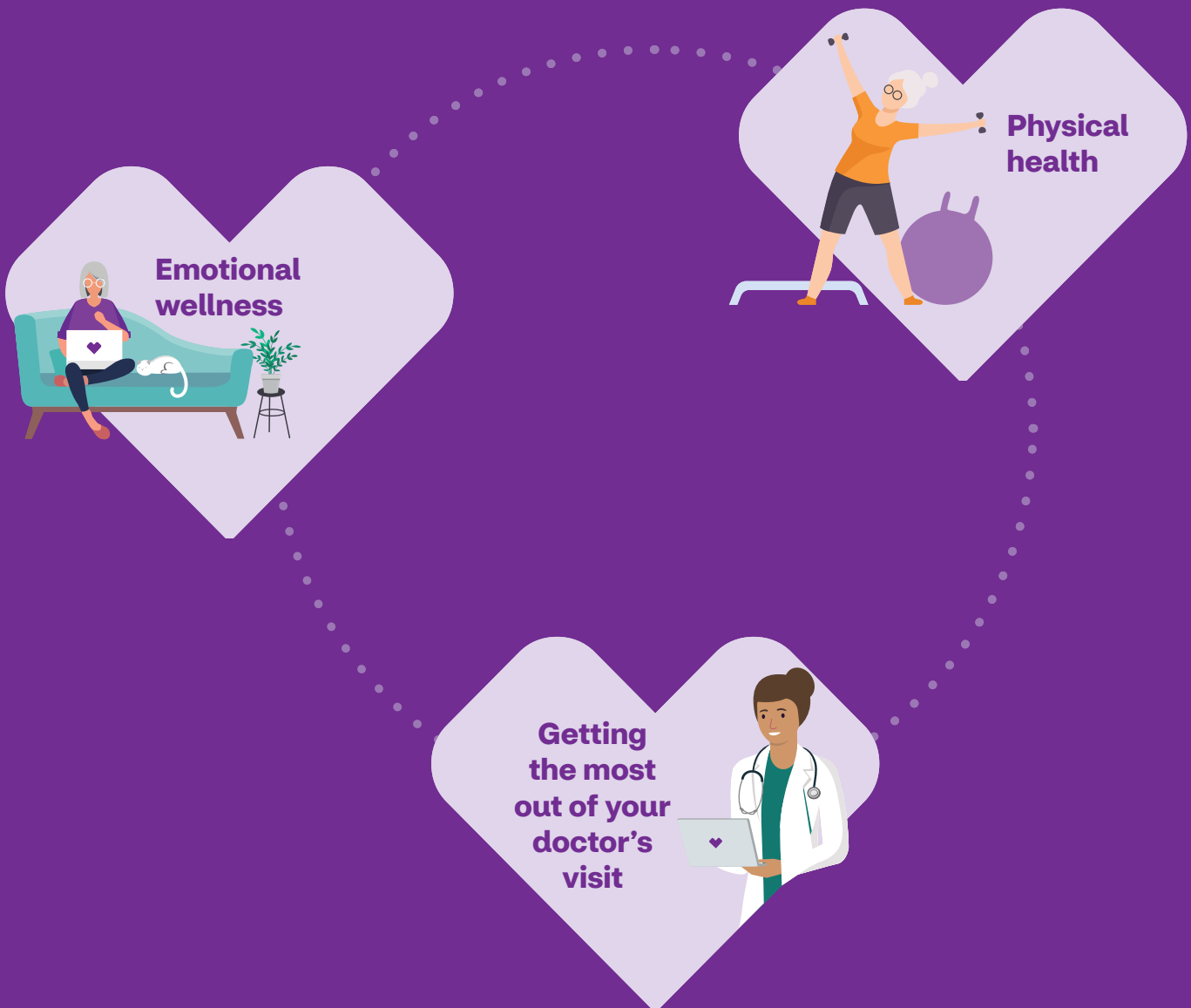
Jump in and read the following three articles and get your \$25 gift card! Keep reading to learn more.

Improving your emotional and physical health



Read the following three articles (on pages 6-8) to learn how you can improve your emotional and physical health and for tips on making the most out of your next doctor's visit.

After you read them, take action to report that you completed this activity and choose a \$25 gift card!





Emotional wellness

Have you ever heard of the “power of positive thinking?” It turns out there’s a lot of truth to that statement. Recent studies have revealed that a positive outlook on life can mean living longer and stronger.

That’s right! The way you think and feel can influence your physical health. How empowering is that? Your mind has healing properties. So how do you train your brain to improve your overall health? You can start with these five simple tips.

1 Use positive thoughts

Start by using positive thoughts. This can result in:

- Faster recoveries
- Better sleep
- A greater sense of happiness
- Fewer sick days

2 Keep your mind engaged

Perhaps you could take on a new hobby like solving puzzles, learning chess, or taking a class. You could learn a new language. Or it could be as simple as taking a moment to think about what stimulates your mind and makes you happy.

3 Exercise

Exercise is another big contributor. Physical activity can elevate and sweeten your mood. Find an activity you enjoy that matches your level of ability. Take up speed walking or sign up for a dance or online yoga class from the comfort of your own home.

4 Stay socially engaged

Staying socially engaged and connected has its benefits too. After all, humans are happiest in relationships, so put yourself out there. Instead of texting or emailing, video call your loved ones. If you love cats or painting, consider joining a virtual social club. Finding these easy ways to connect with people who have similar interests can lead to a more enriched life.

5 Stay connected with your doctor

Staying connected with your doctor is important too. If you’re feeling sick or blue, it’s always better to reach out sooner than later. Talk to your doctor about your emotions, concerns or health goals. Your physician may perform assessments or provide tips so you can feel your best. Plus, Aetna® can help you find special community programs to help you along the way. For example, **Resources for Living®** is part of your Aetna Medicare Advantage plan, and it’s designed to help you find a senior center, recreational activities, durable medical equipment and supplies, transportation and so much more.

Resources to help you stay emotionally healthy

We want you to take advantage of all the resources available to you. Start by contacting your doctor and creating a personal care plan that includes your emotional health. And if you have questions you can always call **1-866-816-3662 (TTY: 711)**, Monday through Friday, 8 AM to 6 PM ET. A friendly Aetna representative is only a phone call away.

Sources:

University of Minnesota (2016) Why Personal Relationships are Important.

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Huffington Post (2013) How Positive Thinking Can Improve Your Health.

Retrieved from: http://www.huffingtonpost.com/2013/10/03/optimism-and-health_n_4031688.html

University of Minnesota (2016) How Do Thoughts and Emotions Affect Health? Retrieved from: <http://www.takingcharge.csh.umn.edu/enhance-your-wellbeing/health/thoughts-emotions/how-do-thoughts-emotions-impact-health>

Physical health

Experts say that if you find an activity you like and stick with it, the benefits are more than just physical. Body, mind and spirit all benefit from even a small amount of physical activity. In fact, exercise can help you stay positive during times when you're feeling blue or downhearted. So, why wait? Just a few simple actions can help you get stronger and brighten your mood.



1 Keep your body moving

Consistent activity gives you more energy and can help:

- Reduce fatigue
- Increase quality sleep
- Improve your balance
- Maintain a healthy weight
- Prevent falls or injuries

Improved muscular strength can also help make everyday activities, like getting up from chairs, climbing stairs and carrying groceries, feel easier. This could make a big difference in your daily life.

2 Do exercises you enjoy

Start with exercises you enjoy and that match your abilities. Be creative! You can explore new seasonal activities that can prevent boredom. Here are some ideas:

- Take a bike ride in the spring
- Swim in the summer
- Rake leaves in the fall
- Take an online fitness class in the winter

Try to do strength exercises for all your major muscle groups at least two days each week. That would include activities like:

- Lifting light weights
- Gripping a tennis ball
- Doing arm curls or wall push-ups
- Using a resistance band

Even if you have conditions like heart disease, high blood pressure or arthritis — you can still keep moving. In fact, regular exercise can help improve these health conditions. Activities like brisk walking or swimming can all be done safely if you build up slowly.

3 Share your thoughts with your doctor

Before you start a new exercise routine, share your thoughts with your doctor. Your physical health affects your thoughts, mood, and daily activities. So, develop a dialogue with your doctor and discuss your emotions, concerns and health goals. Your doctor can:

- Perform assessments
- Provide tips
- Help you identify solutions
- Suggest different exercises

Also, as you find activities you like, ask family or friends to join. Exercising with a partner gives you the added benefit of emotional support. And maybe adds a little healthy competitive spirit, too.

Start today!

Talk to your doctor and decide which activities you can do. Staying active — and healthy aging — go hand-in-hand. And you have many resources to help along the way. If you have questions call **1-866-816-3662 (TTY: 711)**, Monday through Friday, 8 AM to 6 PM ET.

Sources:

Rees-Punia, E et al. (2020) Study shows active older adults have better physical and mental health. American Cancer Society. Retrieved from <https://acsjournals.onlinelibrary.wiley.com/doi/epdf/10.1002/cncr.33257>

National Institute of Aging (2020) Real-Life Benefits of Exercise and Physical Activity Retrieved from <https://www.nia.nih.gov/health/real-life-benefits-exercise-and-physical-activity>



Getting the most out of your doctor's visit

Ever leave an appointment and realize you forgot to discuss something with your doctor? It happens to all of us. Your medical appointments are your special time with your doctor. You should leave feeling empowered and confident to manage your health. Here are five simple tips to help you get the most out of your visit.

1 Create a checklist

Create a checklist of topics you want to discuss. The list can include current events that have caused changes in your overall health. Your physical, mental and emotional health are all connected so it's a good idea to discuss everything with your primary care physician (PCP). That way your doctor can coordinate and manage your needs. Start by discussing:

- ☒ Any doctors or specialists you've visited in the last 12 months
- ☒ Any events like falls or injuries
- ☒ If you're feeling blue or disconnected
- ☒ Inability to perform physical activities
- ☒ Changes in your balance

Also, make sure to complete new patient forms and register for the patient portal before your visit. This way you can easily get any test results or other records from your doctor. If you're visiting a doctor for the first time, don't forget to have your records transferred.

2 Keep an exercise log

Stay active. It's good practice to keep an exercise log and add it to your checklist. It'll make it much easier to remember changes to your physical activity. And why completing certain actions or movements was difficult. Plus, it'll help your doctor decide which activities work best for your health goals.

3 Take all medications to your visit

Make sure to take all medications to your visit or bring a list — including over-the-counter medicines or supplements and prescription drugs. That way you don't have to remember the details of each medication. And your doctor can review everything to determine if any changes are needed.

4 Be prepared to discuss your daily life

Your conversation will give your doctor a sense of the resources you may need at home or in your community. Be ready to talk about:

- Your home set up
- Concerns about your bladder
- Your access to transportation, food, and medications
- The type of family or caregiver support you have

5 Bring a friend or family member

If possible, it's helpful to bring a friend or family member to your appointments. Those who care about you can ensure you hear and understand what your doctor tells you — and can ask questions to make recommendations and care plans clear.

Getting the most from your doctor's appointment is a team effort.

Being prepared helps your doctor understand and address your concerns. To start, schedule your annual checkup and use these five simple steps. If you have questions call **1-866-816-3662 (TTY: 711)**, Monday through Friday, 8 AM to 6 PM ET.

Sources:

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National Institute on Aging (2017) Fall-Proofing Your Home.

Retrieved from <https://www.nia.nih.gov/health/fall-proofing-your-home>

Keep up your momentum: Schedule your Wellness exam and Healthy Home Visit next, to earn up to \$100 or more!

Now that you have some great tips on emotional and physical health, as well as tips on making the most out of your doctor's visit, keep up your momentum and schedule these two important activities today.



Schedule your annual wellness exam

One of the best ways to stay ahead of serious health problems is to catch them early. We encourage you to see your doctor at least once a year. Contact your doctor today to schedule your appointment. After you complete your appointment, report it and claim your **\$50 reward**.



Schedule your Healthy Home Visit

Another convenient way to stay on top of your health is to schedule a Healthy Home Visit. When you schedule a Healthy Home Visit, we send a board-certified nurse practitioner to your home. During the visit they'll sit down with you to:

- Perform a simple, noninvasive physical exam
- Complete a brief health risk assessment
- Review your medicines, if any
- Discuss any health care concerns you may have
- If eligible, they may also offer to complete other important screenings in the convenience of your home.

The visit takes about an hour and is not intended to take place of a physical exam from your own doctor. It's a convenient way to have dedicated time with a health professional in the convenience of your home.

When you complete your Healthy Home Visit you are eligible to claim at least **two rewards for a total of \$75**.

- A \$50 reward for completing the visit
- Another \$25 reward for completing your health risk assessment during the visit
- Additionally, if you complete any other screenings during your visit you may be able to claim rewards for those too

To schedule your Healthy Home Visit, call **1-855-205-0431 (TTY: 711)**, Monday through Friday, 8 AM to 8 PM or visit **MatrixForMe.com** to schedule an appointment online.



Stay on track!

- Print out this chart and keep it handy. Every time you complete an activity, record the dates and other details and check it off your “to do” list.
- You’ll also find a list of vendor gift card options for 2022.
- For questions or to report or select rewards, visit [AetnaMedicareRewards.com/NJWELL](https://www.aetna.com/rewards/njwell) or call **1-866-816-3662 (TTY: 711)**, Monday–Friday, 8 AM to 6 PM ET.





Activity	Activity completion date	Provider or facility name (if applicable)	Date you reported completion	Date you selected your reward
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**WELLNESS – \$100 maximum reward limit**

	Healthy Home Visit	\$50				
	Health Risk Assessment	\$25				
	Annual wellness visit	\$50				
	Flu or COVID-19 vaccine	\$25				

**SCREENINGS – \$100 maximum reward limit**

	Breast cancer screening	\$50				
	Colorectal screening	\$50				
	Depression screening	\$50				
	Biometric screening	\$50				
	Diabetic A1C test (1/1/2022 – 6/30/2022)	\$25				
	Diabetic A1C test (7/1/2022- 12/31/2022)	\$25				
	Diabetic eye exam	\$25				
	Diabetic kidney screening	\$25				

**LIFESTYLE – \$50 maximum reward limit**

	Educational activity: Improving your emotional and physical health	\$25				
	Lifestyle coaching	\$25				
	Physical activity	\$25				



Your 2022 rewards – gift card list

Below is a list of your merchant vendor gift card choices for 2022. We have several new vendors added to the list this year (noted in dark purple) and more to come.

Clothing	Boscov's , Gap, JCPenney , Kohl's, L.L. Bean, Lands' End, Macy's, Nordstrom , Talbots, TJX, The Children's Place
Entertainment	AMC Theaters, Regal Entertainment
Gas station	BP, Shell
Grocery	Safeway
Home Improvement	Lowes, The Home Depot
Home goods	Bath & Body Works , Bed Bath & Beyond
Restaurant	Applebee's, Bloomin' Restaurants , Brinker, Buffalo Wild Wings, California Pizza Kitchen, Cracker Barrel , Darden Restaurants, Landry's, Panera Bread, Papa John's, P.F. Chang's, Red Robin, Ruth's Chris, Subway, Texas Roadhouse, TGI Friday's, The Cheesecake Factory
Retail	Apple, Barnes & Noble, Bass Pro Shops, Best Buy, CVS, Cabela's, Michaels , Petco , PetSmart , REI
Services	1-800 Flowers , Spafinder, Uber, Uber Eats
Travel	Delta Air Lines , Hotels.com

Note: Available gift card vendors are subject to change. To confirm availability, either call or review available gift cards upon reward redemption in the online rewards center.



If you have questions, call Aetna® Member Services at **1-866-816-3662 (TTY: 711)** Monday through Friday, 8 AM to 6 PM ET.

For more information about the SEHBP Healthy Rewards program, to report your completed activities and to order your gifts cards visit **AetnaMedicareRewards.com/NJWELL**



You can also visit **SONJ.AetnaMedicare.com** to learn more or schedule a personal appointment with an Aetna® representative, at a time convenient for you.

Medicare rules don't allow earned rewards to be used for Medicare-covered goods or services, including medical or prescription drug out-of-pocket costs. Earned rewards may not be used to pay for medical copays, prescription costs, or any other Medicare covered goods or services. Earned rewards may also not be used on alcohol, tobacco or firearms or be converted to cash.



See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area.

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