The Delaware River and Bay Authority

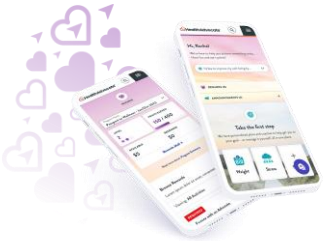
2027 Well-Being Rewards Guide

DRBA partners with Health Advocate to provide you with tools and resources to support your well-being. We encourage you to focus on your health and happiness. Plus, you'll earn exciting rewards for your efforts!

Start date:
October 1, 2026

Deadline to earn points:
September 30, 2027

You earned it! Now it's time to enjoy your reward



Access Well-Being

Well-Being Rewards Details

Employees, and covered spouses who choose to participate in the wellness program in 2027 can earn a maximum reward of $1,200 via pay incentive (credits) in 2028 to offset premium contributions for a health plan.

This guide will explain the activities you may complete to earn these incentives.

Well-Being Rewards Program Eligibility

Rewards for participating in the wellness program are available to all full-time employees and covered spouses enrolled in one of the Authority's health plans. Dependent children age 18+ can utilize the program features, but are not eligible for the incentive.

Health Advocate's well-being tools and resources are organized by four learning pillars — **Be Well, Be Balanced, Be Connected, and Be Successful** — to guide you toward a more fulfilling and healthy life.

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DRBA 2027 Well-Being Rewards Program

Be Well | Be Balanced | Be Connected | Be Successful

Employees and covered spouses who choose to participate in the wellness program in 2027 can earn a maximum reward of $1,200 via pay incentive (credits) in 2028 to offset premium contributions for a health plan.

Employee only (spouse not covered) earns at a rate of $1 per 1 point earned (1,200 possible points for a maximum of $1,200 in credits). Employee and covered spouse earn at a rate of $1 per 2 points earned (2,400 possible points for a maximum of $1,200 in credits).

Points and participation are tracked individually for employees and spouses. Incentives will then be calculated based upon total Employee + Spouse points earned.

The incentive credit(s) will be added to your 2028 paycheck and are subject to tax withholding. The maximum annual incentive for successfully completing all components is $1,200 for both employee-only and employee-and-spouse coverage.

Activity	Action(s) to Earn Points	Points/Max
Age & Gender Based Preventive Care	Stay on top of your health by completing preventive care exams. ***Points will be automatically added, but may take up to 90 days to appear through claims data.** **** Log into Health Advocate to self-report these exams.** **Earn points for the exams below:** • Breast Cancer Screening* • Cervical Cancer Screening* • Colon Cancer Screening* • Prostate Cancer Screening* • Skin Cancer Screening* • Preventive Dental Visit* • Vision Exam** • COVID-19 Vaccination or Booster** • Flu Shot* Screenings and exams occurring between **October 1, 2026** and **September 30, 2027** will qualify for points in 2027.	**200 / 400**
Biometric Screening or Annual Exam	Gain insight into your health needs and risks for chronic diseases. **Complete your health screening:** • Onsite at your workplace during Biometric Screening Events, or • Your doctor must submit a physician form with results from your annual exam using a physician form. Exams starting **October 1, 2026** are eligible for points	**400 / 400**
Tobacco Attestation/ Cessation Pathway	Certify that you are tobacco-free via the **online tobacco affidavit** or complete the 12-week **Quit Tobacco Pathway** online or with a Wellness Coach. Earn points by completing at least 8 weekly sessions.	**400 / 400**

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Frequently Asked Questions

How do I register for the Health Advocate website and mobile app?

A: Follow these simple steps to register:

1. Visit HealthAdvocate.com/DRBA or download the mobile app
2. Click on "Register Now"
3. Enter the required information, confirm your registration, then log in

Q: What can I do on the Health Advocate app?

A: The Health Advocate app has the same tools and resources available on the website in a mobile-friendly version. It makes it easier to get healthy on the go and interact with Health Advocate wherever you are and whenever you want!

Q: What if I am unable to fulfill a requirement of the reward program?

A: We are committed to helping you thrive and find your path to well-being. If you think you might be unable to meet a certain standard for points under this program, you may be able to earn the same points by a different means. Please contact Health Advocate for more information.

Q: What are some well-being goals Health Advocate supports?

A: We can help you with a wide range of goals that fall under the four learning pillars of Be Connected, Be Balanced, Be Well, and Be Successful. We'll also help you find your personal path to well-being, discover what is important to you, and support you throughout your wellness journey.

Q. If I went to my doctor earlier in the year, can I earn points for my exam?

A: Yes! Visits occurring between October 1, 2026 and September 30, 2027 will qualify for points.

Q: Are my rewards taxable?

A: Due to IRS rules, rewards are considered taxable income. They will be included on your W-2 and are subject to applicable payroll taxes such as federal, state, Social Security and Medicare taxes.

Q: What other issues is Health Advocate able to assist me and my family with?

A: Health Advocate can help you and your family:

- Get answers to your insurance and claims questions
- Make informed decisions about medical conditions and diagnoses
- Identify emotional or mental health issues and find strategies to cope through support from an Employee Assistance Program (EAP) Professional
- Better manage chronic conditions with expert guidance from a Certified Nurse Coach

Q: When is Health Advocate available?

A: Health Advocate is available 24/7. Normal business hours are Monday - Friday, from 8 AM to 10 PM, ET. Wellness coaching is available weekdays from 8 AM to 9 PM, ET. Staff is available for assistance after hours and on weekends.

Q: Will my information and interaction with Health Advocate remain private?

A: Yes. Your medical and personal information is kept strictly confidential. Our staff carefully follows protocols and complies with all government privacy standards.

866.799.2728

answers@HealthAdvocate.com

HealthAdvocate.com/DRBA

Registration code: U4DD9JN

Call • Email • Message • Live Chat

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We're not an insurance company. Health Advocate is not a direct healthcare provider, and is not affiliated with any insurance company or third party provider.

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