

Rewards Structure

Health Plan Year (Fiscal Year): July 1st through June 30th

Well-being rewards can be earned from April 2nd - April 1st for each Fiscal Year

For example, if the plan year is FY27, rewards can be earned from April 2, 2026 - April 1st, 2027

Plan Year	Coverage Level	Who Needs to Complete the Annual Wellness Exam with Blood Work and Health Assessment to Earn the Reward Payout for the next Fiscal Year.	Plan Year	Reward Payout
FY27	You cover yourself only.	You	FY28	You will receive a \$500 contribution from the State.
FY27	You cover yourself and your children.	You	FY28	You will receive a \$750 contribution from the State.
FY27	You cover yourself. You get married on October 15th and add your new spouse to the health plan.	You and your spouse	FY28	You will receive a \$750 contribution from the State.
FY27	You cover yourself, your spouse, and your children.	You and your spouse	FY28	You will receive a \$1,000 contribution from the State.
FY27	You cover yourself and your spouse.	You and your spouse	FY28	You opt out of the Health Plan because you've gained other coverage. You will not receive a contribution from the State.

Assuming you're eligible to participate in a Health Savings Account. Please see the Benefits Guide (<https://bhraonline.sd.gov/BenefitsGuide.pdf>) to determine eligibility. The Health Plan chosen during FY28 Open Enrollment will determine if the contribution will be made into an HSA or HRA. You must be the primary policyholder in FY27 while earning the reward and the primary policyholder in FY28 to receive the reward.