

2026 BETTER HEALTH 4 YOU



HMO & PPO PLANS

Take charge of your health the easy way.

We believe that staying healthy starts with preventive care. To promote this, we encourage you to participate in the **Better Health 4 You Rewards Program**—a simple way to earn rewards while taking care of yourself.

HMO & PPO REWARDS - EARN UP TO A TOTAL OF \$150



Annual Physical Exam **REWARD \$75**

Complete an annual physical exam with your assigned provider via in person or telehealth.



Annual Flu Vaccine **REWARD \$25**

The CDC reports that the annual flu vaccine can reduce the risk of a sick visit with your doctor by 40 – 60%. Vaccines significantly reduce the risk of hospitalization and help protect others. The flu vaccine is available at no cost from your provider or participating pharmacies.



Breast Cancer Screening **REWARD \$25**

A mammogram can detect breast cancer before it can be seen or felt by a patient or a physician. If you are a member between the ages of 40 and 74, it's recommended that you receive a mammogram every one to two years. Only eligible for incentive every 27 months.



Colorectal Cancer Screening **REWARD \$25**

Colorectal Cancer Screening is important as it can find cancers early. Early detection means more treatment options and better outcomes. All members who had appropriate screening for colorectal cancer are covered as a plan benefit with any of the following tests:

- Annual Fecal Occult Blood Test (FOBT)
- Flexible Sigmoidoscopy every 5 years
- Colonoscopy every 10 years
- Computed Tomography Colonography every 5 years
- Stool DNA Test every 3 years

Activities must be completed by September 30, 2026, to ensure rewards are distributed and used before December 31, 2026, as per Medicare guidelines. Incentives are awarded within 30 days after claims have been received from your provider. Please ensure your provider submits the claims for completed screenings or tests referenced above.

Clear Spring Health has a contract with Medicare to offer HMO and PPO Plans. Enrollment in these plans is dependent on annual contract renewal with the federal government.