



## Health Insurance Cooperative—Wellness Incentive

The Retailers Association of Massachusetts has been approved to provide businesses participating in the RAM Health Insurance Cooperative (RAMHIC) with an annual year-end wellness incentive. Our goal is to provide equal access to the wellness incentive to all cooperative member businesses. The incentive will therefore be issued universally to all cooperative member businesses according to the following conditions and eligibility requirements:

- The business must enroll in a Blue Cross Blue Shield of Massachusetts (BCBSMA) health benefits plan through RAMHIC with an effective date of January 1, 2022 or later.
- The business must elect the BCBSMA Healthy Actions wellness program as part of their health benefits plan, and agree to promote Healthy Actions to their covered employees—both are existing eligibility requirements for joining the cooperative.
- The incentive shall be an amount equal to 1% of total annual premium paid on the health benefits plan during the plan year.
- The business must remain enrolled in the health benefits plan for the full 12 months of the plan year to remain eligible to receive the incentive. Cancellation or termination of the health benefits plan prior to the end of the plan year will result in forfeiture of the entire incentive.
- The incentive will be issued within 90 days after the end of the business's plan year, and will be issued directly from RAM to the participating business.
- The 1% wellness incentive shall be separate and distinct from the financial incentives available to employers and enrolled employees through Healthy Actions for participation in that program.

This wellness incentive is part of an expanded list of free ancillary benefits available through RAMHIC and designed to help your small business compete with large employers. To learn more about your free ancillary benefits [click here](#).

Questions regarding the RAMHIC Wellness Incentive program may be directed to RAM General Counsel, Ryan Kearney, at 617-523-1900 or via email at [rkearney@retailersma.org](mailto:rkearney@retailersma.org).