



HealthyRewards®  
Live healthy. Earn some cash.

Stress Level



Income Level



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Live healthy. Earn some cash.

[ExcellusBCBS.com/HealthyRewards](http://ExcellusBCBS.com/HealthyRewards)

Excellus  

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# Welcome to HealthyRewards®

HealthyRewards® is an exciting new way to earn cash back. As a participant in HealthyRewards®, you can earn up to \$500 individually, or a combined \$1,000 cash back for you and an eligible adult member just for doing healthy stuff that fits into your day. So, schedule regular check-ups, eat right and stay active. Then get paid anytime throughout the year.

**As a HealthyRewards® member, you get cash back in three simple steps:**

## Live Healthier. Get Started Now!

### Step 1 Log in



Go to [ExcellusBCBS.com/HealthyRewards](http://ExcellusBCBS.com/HealthyRewards), click on HealthyRewards® and complete your pledge to get started. Then fill out your personal Wellness Profile to help us design a program that's right for you.

- If you are new to HealthyRewards®, you will need to register online first to begin.
- If you are already registered, simply log in to your existing account to access HealthyRewards and begin earning dividends.

### Step 2 Earn dividends



Once your profile is complete, you'll have a variety of health-related programs and wellness information at your fingertips. Choose from the fitness, nutrition or preventive health programs. It's up to you! Then keep track of your progress as you begin earning cash back.

### Step 3 Get cash back



All of that hard work pays off! Redeem your dividends. Choose between a reloadable Visa® card, gift card, a variety of health and wellness products or cash payment.

**Reward yourself.**  
Virtually anything that you do to be healthier can earn you up to \$500 annually.

Activities:	Examples: (one dividend = \$1)
• Login and complete a wellness profile	38
• Exercise more and eat better	375
• Quit Tobacco/non-smoker	40
• Complete preventative health recommendations	45
• Use of online tools	2
	<hr/> 500

Choose between a reloadable Visa® card, gift card, a variety of health and wellness products or a cash payment.

- **Reloadable Visa® card.** A

reloadable Visa card can be used at millions of locations everywhere Visa debit cards are accepted, including retail stores and online merchants.



- **Gift Cards.** Visa gift cards can be ordered in fixed denominations and used everywhere Visa debit cards are accepted.
- **Health and Fitness.** Redeem your rewards for lots of fun and healthy products ranging from fitness mat and weights to golf bags or soccer balls.
- **Cash.** You can cash in your dividends for payment by check - or roll them over to a new year.

**Consider using your earnings to invest in your health. Buy a new pair of sneakers, spend a day at the spa or take dance lessons – anything to help you live healthier.**

Cards are issued by JPMorgan Chase Bank, N.A. pursuant to a license from Visa U.S.A. Inc. Cards will not have cash access and can be used everywhere Visa debit cards are accepted. Cash back rewards may be earned by you and an eligible adult member.

# Fitness and Nutrition

Offers a major way to earn hundreds of dividends just by eating right and staying active.

With Simple, Intermediate and Advanced levels of participation, HealthyRewards® offers the convenience of:

- Fitness and nutrition programs to satisfy your activity preferences.
- A simple diary to make tracking your results simple and easy.

And your program is personalized to meet your individual needs. HealthyRewards® has been improved to make it even easier to report information, track results or follow a plan. If you want to get started but have less time, simply report your progress at My Diary and StepUp. Track your progress by participating in Fitness Tracker and Nutrition Tracker. Leverage all of the tools with the advanced option and get access to a personal trainer and food planner that lets you customize your participation to ensure success.

Date	Entry	Selection
6/17/2009	Morning run: 5 miles @ 11 min. p...	<a href="#">Edit / Delete</a>

# HealthyRewards®

## Live healthy. Earn some cash.

### Being active pays you back.

HealthyRewards is here to pay you back for your hard work. We help you track your progress, then you can earn up to \$500 individually, or a combined \$1,000 cash back for you and an eligible adult member.

Below is a sample of your online scorecard – a simple way to track your results. You now have more choices and greater flexibility with simple tracking options to fit your life.

Choose from:

- keeping a journal
- tracking eating habits
- or seeing the doctor and earn cash back!

Learn more at [ExcellusBCBS.com/HealthyRewards](http://ExcellusBCBS.com/HealthyRewards)

My Scorecard		Program Dates: January 1, 2010 - December 31, 2010		<a href="#">View Last Year</a>
Activities:		Potential Dividends	Dividends Earned	
Joined, Pledge & Wellness Profile				
• Joined HealthyRewards		1	1	
• Took Pledge		2	2	
• Completed Wellness Profile		35	35	
Fitness & Nutrition Report Activity: <a href="#">My Diary</a> <a href="#">Step Up</a> <a href="#">Nutrition Tracker</a> <a href="#">Personal Trainer</a>				
• Completed initial 8-week program		75	75	
• Completed 13 additional 2-week program(s)		330	195	
Living Healthy <a href="#">Report Activity</a>				
• Completed 3 6-week program(s)		30	30	
Preventive Health Report Activity: <a href="#">Health Recommendations</a> <a href="#">Advance Directives</a>				
• Completed preventive health recommendations		25	25	
• Completed advance care directives		20	20	
Managing Health Conditions <a href="#">Report Activity</a>				
• Completed personalized health recommendations		40	40	
Health Tools & Resources <a href="#">Report Activity</a>				
• Used online tools		10	10	
Quit Tobacco <a href="#">Report Activity</a>				
• Enroll in a tobacco cessation program. Set a quit date.		30	30	
• Completed 5 calls to a quit coach		10	10	
Total Dividends You've Earned =			473	
Maximum Dividends Available = 500				

Key to Features:  Recording  Charting  Tracking  Prebuilt & Custom Plans				
Program Choices	Effort to Report*	Best For	How It Works	Select a Program
Simple Programs:				
My Diary	2-3 minutes	Tracking daily routines	Keep a journal of your walks, runs, healthy snacks & meals <a href="#">See How It Works &gt;&gt;</a>	<a href="#">Get Started &gt;</a>
Step Up	2-3 minutes	Tracking steps and servings	Enter fruit/vegetable servings & steps on the Step Up web site** <a href="#">See How It Works &gt;&gt;</a>	<a href="#">Get Started &gt;</a>
Intermediate Programs:				
Fitness Tracker	3-10 minutes	Tracking what you do	Enter your activities & track calories burned <a href="#">See How It Works &gt;&gt;</a>	<a href="#">Get Started &gt;</a>
Nutrition Tracker	3-10 minutes	Tracking what you eat	Enter your meals & track calories consumed <a href="#">See How It Works &gt;&gt;</a>	<a href="#">Get Started &gt;</a>
Advanced Programs:				
Personal Trainer	5-10 minutes	Starting a fitness routine	Set up a custom workout or choose a pre-built routine <a href="#">See How It Works &gt;&gt;</a>	<a href="#">Get Started &gt;</a>
Food Planner	5-15 minutes	Planning healthy meals	Enjoy pre-planned menus while tracking calories <a href="#">See How It Works &gt;&gt;</a>	<a href="#">Get Started &gt;</a>



# HealthyRewards is simple – get started now and stay on track.

## How the program works.

Once you've answered some key questions and completed your online Wellness Profile, you've gained a better understanding of your health and we can personalize a program to meet your individual needs. For example, if you struggle with your diet, then you may benefit from the Fitness and Nutrition program. Or if you are a smoker, take advantage of the tobacco cessation program and get started! Plus, with HealthyRewards all preventive care services received by you or your spouse and dependents will appear on your scorecard automatically. So, adhering to a prescription drug regimen or successfully managing a health condition will help you earn cash back faster than ever. Choose a program that motivates you to achieve your healthy goals, earn dividends, track your progress with your online scorecard, and get your rewards.

