

# 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



- 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 dividence	l = \$1)
Login and complete a wellness profile     Exercise more and eat better     Quit Tobacco/non-smoker     Complete preventative health recommendations     Use of online tools	38 375 40 45 2
_	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.

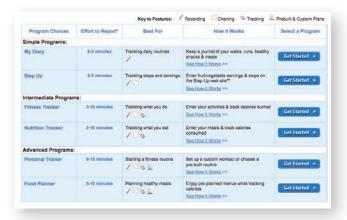
With Simple, Intermediate and Advanced levels of participation, HealthyRewards® offers the convenience of:

- 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.





## He Nthy Rewards

### 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

My Scorecard Program Dates: January 1, 2010	Management Comments of the	
Activities:	Potential Dividends	Dividend Earned
Joined, Pledge & Wellness Profile	(2000)	
Joined HealthyRewards	1	- 1
Took Pledge	2	2
Completed Wellness Profile	35	35
Fitness & Nutrition Report Activity: My Diary Step Up Nutrition	Tracker Personal Train	er
Completed initial 8-week program	75	75
Completed 13 additional 2-week program(s)	330	195
Living Healthy Report Activity		
Completed 3 6-week program(s)	30	30
Preventive Health Report Activity: Health Recommendations	Advance Directives	
Completed preventive health recommendations	25	25
Completed advance care directives	20	20
Managing Health Conditions Report Activity		
Completed personalized health recommendations	40	40
Health Tools & Resources Report Activity		
Used online tools	10	10
Quit Tobacco Report Activity		
Enroll in a tobacco cessation program. Set a quit date.	30	30
Completed 5 calls to a quit coach	10	10
Total Dividends You	u've Earned =	473
Maximum Dividends		

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

#### How the program works.

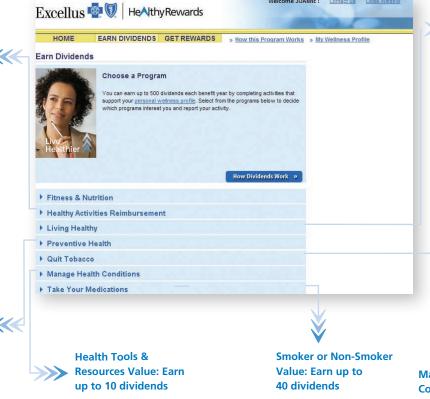
Once you've answered some key questions and completed your online Wellness Profile, you've gained a better understanding of your health and we can personalize a program to meet your individual needs. For example, if you struggle with your diet, then you may benefit from the Fitness and Nutrition program. 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 regiment 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.

#### Fitness and Nutrition Value: Earn up to 405 dividends

Fitness and Nutrition programs such as My Diary and StepUp, are designed so you can track your steps, servings, exercise and nutrition activity online.

#### **Living Healthy** Value: Earn up to 30 dividends

A set of programs ranging from stress management and self improvement to financial discipline or spiritual healing.



Research health topics.

take health quizzes,

use a prescription

drug calculator to

measure your savings

using generic drugs

or estimate cost for

treatment.

#### Complete recommendations

**Preventive Health** Value: Earn up to

45 dividends

for health screenings, immunizations. a mammogram, a pap test, prostate cancer screening and colonoscopy. Participate in Advance Care Planning - a process of planning for future medical care in case you are unable to make your own decisions.

Earn cash back by completing a tobacco cessation program that helps you quit smoking and other forms of tobacco. Non-smokers earn dividends just for being healthy and not using tobacco.

#### **Managing Health** Conditions Value: Earn up to 40 dividends

If you live with a chronic health condition such as Asthma, Coronary Artery Disease, Diabetes or Hypertension, a health care professional can help you manage your care.