



# GOOD HEALTH IS WORTH IT

## YOUR GUIDE TO EARNING REWARDS WITH WELLBEING SOLUTIONS

Your whole health matters. That's why you have Wellbeing Solutions, a suite of programs to help you with your everyday health and cover all areas of your well-being. It comes with extra guidance and support in managing your health, plus access to Anthem Health Rewards to earn monetary rewards. Read on to learn more about what's available to you through your employer plan.

### HOW TO MAKE GOOD HEALTH PAY OFF EARN UP TO \$200 IN REWARDS



#### WELL-BEING COACH

Staying healthy can feel like a full-time job — especially when you have an ongoing health condition or a busy schedule. Your benefits include a dynamic program called Well-being Coach at no extra cost to you. A well-being coach can work with you to identify habits you want to change, then develop custom action plans with you to help you make those changes.

It's true that good health is its own reward. But getting something extra feels good too. That's how Anthem Health Rewards<sup>1</sup> works. It rewards you, and your covered spouse or partner, for taking part in employer-sponsored health and wellness programs.

Your employer has chosen to help encourage preventive care by providing a program that rewards you for completing key activities. That's a win towards better health. The best part? You can earn up to \$200 in rewards! You can see the status of your progress on [anthem.com](http://anthem.com) or download the free Sydney Health mobile app.

As you complete activities, your participation will be tracked for you and automatically rewarded through either a reloadable debit rewards card or an account deposit.<sup>2</sup> Check with your employer or log on to your Anthem Health Rewards account via [anthem.com](http://anthem.com) or the app for your reward type.

# EXPLORE YOUR PLAN'S POWERFUL BENEFITS

## TOBACCO-FREE CERTIFICATION REWARD - \$50

You've made the right choice to stay tobacco free during the previous six months. Now you can certify you are tobacco-free and earn \$50 in rewards.

### Ready to begin?

To confirm you're tobacco-free, visit the My Health Dashboard on [anthem.com](http://anthem.com) or the Sydney Health app via your mobile device. Look for the tobacco-free certification and follow the prompts to complete the online certification.

If you're unable to earn the reward for being tobacco-free, you can still earn it by completing a Health Action Plan which is available for download within the online certification process.<sup>3</sup>

## CLAIMS-BASED ANNUAL WELLNESS EXAM + FLU SHOT REWARD - \$100

As important as regular checkups and screenings are, it can be hard to fit them into your schedule. For extra motivation to stay healthy, you can earn \$100 in rewards for receiving a preventive wellness exam and a flu shot.

### Ready to begin?

Get your wellness exam at your doctor's office (primary care doctor). You can also get your flu shot at your doctor's office, or at a pharmacy or retail clinic. You don't have to complete the wellness exam or flu shot in any particular order or together. Just be sure claims are submitted for both activities by your doctor or other provider to Anthem.<sup>4</sup>

## HEALTH ASSESSMENT - \$50

It's a lot easier to get and stay healthy when you know where you stand. The Health Assessment gives you a snapshot of your health so you know what's going well and if there are any at-risk areas to focus on. Plus, when you complete the Health Assessment, you'll earn \$50 in rewards.

### Ready to begin?

Register at [anthem.com](http://anthem.com) or the Sydney Health mobile app and log in. Visit the My Health Dashboard, then the Programs area and look for the Health Assessment. Answer the questions to receive a personal report and open up tools to help you set and reach your health goals. All your information will be kept confidential.

## GOOD HEALTH IS WORTH IT

Anthem Health Rewards gives you extra motivation to reach your health goals! Because when you're healthy, every part of your life is more rewarding.

To get started, register at [anthem.com](http://anthem.com) or download the free Sydney Health mobile app for iOS & Android.



Keep up the good work and let us know if you have questions!

We hope this gives you some extra motivation to help you stay healthy. If you have any questions, don't have internet access or need help getting your rewards, call the Member Services number on your ID card.

<sup>1</sup> Anthem Health Rewards eligibility applies to only employees and their spouse/domestic partner. Member must be active on the plan and activity must take place during the plan effective year.

<sup>2</sup> Reloadable debit rewards card: Once you complete your first health reward activity, you'll receive a reloadable Health Rewards card within 12-20 business days. As you complete additional Health Rewards activities, new rewards are automatically deposited and available to spend using your Health Rewards card. Non-CT-based plans: This card can be used everywhere major credit cards are accepted, but cannot be used at any ATM or to obtain cash. CT-based plans: As of January 1, 2020, reloadable debit rewards card dollars must be used for only qualified medical expenses, as defined in Section 213(d) of IRS Pub 502. Account deposit: Depending upon the reward vendor's process, it can take up to four weeks for rewards disbursements to be delivered after a member's activity is processed at the reward vendor.

<sup>3</sup> All Health Action Plans must be filled out and sent in no later than 30 days after the end of the plan period for which you're seeking a reward.

<sup>4</sup> It may take up to 75 business days from the day the second of the two preventive care activities is completed for both rewards to be disbursed to your rewards account.

The amount of rewards loaded to the Health Rewards card may be considered income to you and subject to state and federal taxes in the tax year it is paid. We recommend that you consult a tax expert with any questions regarding your tax obligations.

Health and wellness programs are not covered services under your group's medical insurance policy, but are separate components of your group health plan which are not guaranteed under your insurance Certificate and could be discontinued at any time. If it is unreasonably difficult due to a medical condition for you to achieve the standards (if any) for a reward under these programs, or if it is medically inadvisable for you to attempt to achieve the standards for the reward, we will work with you to develop another way to qualify for the reward.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to [anthem.com/co/networkaccess](http://anthem.com/co/networkaccess). In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.