

Live healthy. Earn some cash.

HealthyRewards®



With **HealthyRewards®** you can earn cash back – up to \$500 individually or a combined \$1,000 for you and an eligible adult member – for doing simple things that fit into your day. Walk the dog, work in the yard, cook a healthy family meal and earn cash back.

[Excellusbcbs.com/healthyrewards](https://Excellusbcbs.com/healthyrewards)

**Excellus**   | National strength.  
Local focus.  
Individual care.™  
A nonprofit independent licensee of the Blue Cross Blue Shield Association

# HealthyRewards®

## Questions & Answers

### **Who do I contact for assistance with my HealthyRewards® program?**

For questions about using the HealthyRewards® Web site, earning dividends, tracking your progress, using your scorecard, or redeeming rewards, call 1-866-577-8198.

### **Who do I contact for help with plan benefits or coverage?**

For questions about your HealthyBlue® plan benefits or coverage, email [Customer Service](#) or call 1-800-499-1275.

### **What is HealthyRewards®?**

HealthyRewards® is part of HealthyBlue® - a new kind of health plan that pays members back. It is an incentive program designed to encourage members to take a more active role in managing their health and well-being. Members who have the HealthyBlue® plan can earn up to \$500 in HealthyRewards® just by living a healthier lifestyle. The program offers dividends when you participate and report your progress on activities such as eating better, exercising more and getting routine check-ups. Dividends are not dependent on achieving specific results. One dividend equals \$1.

### **What are the main benefits of the program?**

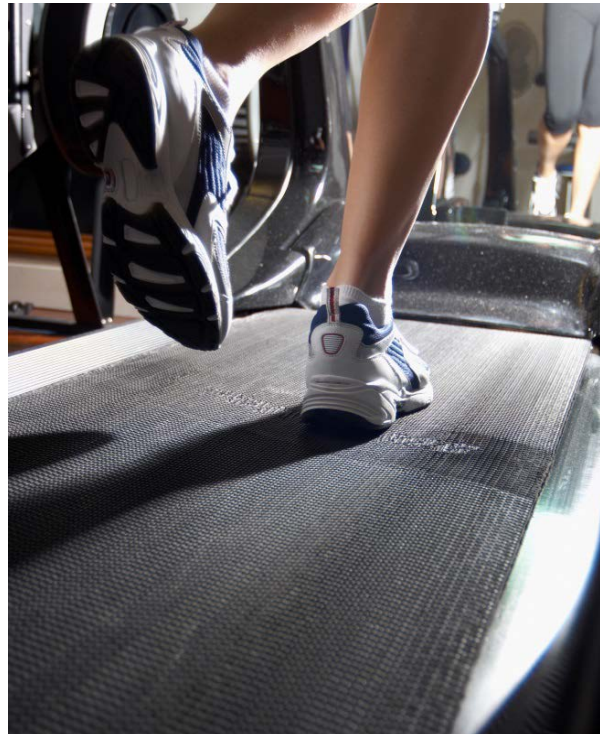
Members can earn up to 500 dividends per contract year (plan year) at the same time that they are improving their health status by maintaining a healthy lifestyle consisting of regular exercise, practicing healthy eating habits and following recommended preventive health services.

### **Who is eligible to participate in HealthyRewards®?**

Members who enroll in HealthyBlue® will automatically have access to the program. The subscriber and his/her eligible spouse/domestic partner can participate and earn dividends. A subscriber and eligible spouse/domestic partner can each earn 500 dividends for a total of 1,000 dividends.

### **Are my kids (dependents) able to participate in the HealthyRewards® program?**

Covered dependent children, including students, cannot use the program or earn dividends. HealthyRewards® are available to HealthyBlue® plan members only. The \$500 cash back a year applies to each subscriber and eligible adult spouse/domestic partner.



## How do I get started with HealthyRewards®?

Getting started is as easy as logging into the Excellus BlueCross BlueShield Web site, agreeing to the Terms and Conditions, pledging to adhere to the HealthyRewards® program rules, and completing a Personal Wellness Profile. Then you'll get to choose from a variety of health-related programs (fitness, nutrition, preventative health, etc.) that provide activities for you to complete and earn dividends.



## How do I access the online program?

You can access the HealthyRewards® program from the Excellus BlueCross BlueShield Web site:

- *Existing Web Users Already a member and registered online with Excellus BlueCross BlueShield?* Simply log in to your existing account to access HealthyRewards® and begin earning dividends.
- *New Web Users A member but not yet registered online with Excellus BlueCross BlueShield?* You will need to register online first.

## Can I share my spouse's Web account/login to access the HealthyRewards® program?

No. Each subscriber and eligible adult spouse/domestic partner must use their own account on the Excellus BlueCross BlueShield Web site. This allows each member access to their own HealthyRewards® Web site which is personalized based on their Wellness Profile. Each member earns dividends based on their own activities and is eligible to redeem those dividends for their own rewards. Individual member accounts and dividends cannot be combined. (A husband and wife, for example, cannot pool their dividends.)

## Are there any requirements?

HealthyRewards® are available to HealthyBlue® plan members only. Other requirements include: agreeing to the Program Terms & Conditions and Pledge, completing a Wellness Profile, following the program requirements, and reporting your activity.

## What are the Terms & Conditions and Pledge?

Terms and Conditions are the rules that you agree upon when using the Web site and program. We may revise these terms at any time, so it is important for you to review them periodically. The Pledge is your commitment to living a healthier lifestyle and accurately and honestly reporting the activities you complete. You will be prompted to accept the Terms/Conditions and Pledge each benefit year. Follow this link to [Read the Terms & Conditions and Pledge](#).

## What is a Wellness Profile?

A Wellness Profile, also known as a Health Risk Assessment (HRA), is a private and secure questionnaire that evaluates your health and potential risk factors by asking questions about your current health, daily habits and lifestyle. Once completed, you receive a Personal Wellness Report.

Your Personal Wellness Report provides:

- Evaluation of your healthy practices and areas to improve upon.
- Recommended programs to help reduce your health risks
- Tips for living healthier
- Health and lifestyle insights that you can share with your doctor

Upon completion of your Wellness Profile, you will be linked to a personalized HealthyRewards® Web site and scorecard. You need to complete a new Wellness Profile each benefit year.



### **Do I have to complete a Wellness Profile to participate in the program?**

Yes. You need to complete the Wellness Profile to access the HealthyRewards® Web site and your personalized scorecard. Your answers will determine which programs and activities will help you reach your goals and earn dividends.

### **How often can I take a Wellness Profile?**

You will be prompted to complete a new Wellness Profile every benefit year. The Wellness Profile is required before you are allowed access to your HealthyRewards® Web site.

### **Can I edit my Wellness Profile?**

You have three days from the time you initially complete your Wellness Profile to make any edits. Then the profile is locked until you are eligible to take it again (after the start of your next benefit year). You can take the Wellness profile once every benefit year.

### **What is the difference between the Wellness Profile within the HealthyRewards® program and a Health Risk Assessment accessible on the Excellus BlueCross BlueShield Web site?**

The Wellness Profile is the same as the Health Risk Assessment (HRA). HealthyBlue® members will still have the HRA option on the left side of their menu when they log into the Excellus BlueCross BlueShield Web site. If members click on the HRA option, they will be reminded that they will not receive dividends if they take the HRA outside of the HealthyRewards® program. Members will be required to take the Wellness Profile when they enroll in the HealthyRewards® program.

### **What is my scorecard?**

Your scorecard is developed from your Wellness Profile and located on the home page of your HealthyRewards® Web site.

Your scorecard:

- Keeps track of what you've earned
- Identifies programs and activities that allow you to earn more

Dividends are credited to your scorecard after you complete specific activities outlined in each of the programs.

## How do I report my activity?

Some activities are automatically recorded on your scorecard as you complete certain actions. This includes agreeing to the Terms and Pledge, completing your Wellness Profile and answering certain questions in your Wellness Profile.

Some activities are Self-Reported and require you to report them on the HealthyRewards® Web site. This includes certain activities in the Preventive Health or Managing Health Conditions programs. Other self-reported activities require you to set up a plan, and then log in twice a week to report your activities. Examples include the Fitness & Nutrition programs (My Diary, Nutrition Tracker, Fitness Tracker, Food Planner, Personal Trainer or the Living Healthy programs).

To report your activities, access the programs from either your Scorecard or from the Earn Dividends page. Follow the instructions. Once you've completed the requirements of a program, the dividends will appear on your scorecard.

"Auto" means that the system automatically records dividends based on answers from the Wellness Profile. "Self-Report" means that you must record your activity to earn dividends.

Component	Max Potential Dividends	Details	* Auto reward or self-report
Join Program (Login or Registration)	1	Dividends awarded only on initial login	Auto
Agree to Terms, Conditions and Pledge	2	Dividends awarded for initial agreement only	Auto
Complete a Wellness Profile	35	Required to access the HealthyRewards® Web site	Auto
Fitness & Nutrition Programs	405	75 dividends for completing an initial 8 week program; 15 dividends for each additional 2-week program completed	Self-Report
Living Healthy Programs	30	10 dividends for completing a 6-week program; (complete up to 3 programs to earn a maximum of 30 dividends)	Self-Report
Preventive Health Program - (Age & Gender Recommendations)	25	25 dividends for completing the preventive health recommendations, based on the age and gender you indicated on your Wellness Profile. You need to complete all recommendations	Self-Report
Preventive Health Program - (COMPLETE an initial Advance Care Directive)	20	20 dividends for completing an Advance Care Directive for the first time. Automatically awarded if you report you have completed them on your Wellness Profile. If not reported on your Wellness Profile, dividends are awarded once you self report you have completed your Advance Care Directive.	Auto or Self-Report
Preventive Health Program - (UPDATE an existing Advance Care Directive)	10	10 dividends for reviewing and/or updating an existing Advance Care Directive. Available in 2nd contract year only.	Self-Report
Managing Health Conditions Program	40	40 dividends for completing health recommendations related to conditions reported on your Wellness Profile (such as asthma or diabetes). Need to complete all recommendations; even if you have multiple conditions.	Self-Report
Health Tools & Resources	10	1 dividend is awarded per day for using the program's online tools or resources. Up to a maximum of 10 dividends.	Self-Report
Quit Tobacco Program - Quit For Life® (Smoking Cessation) Enroll and set quit date. Five (5) calls to quit coach.	10 30	10 dividends awarded for enrolling in the Quit For Life® program and setting a quit date; 30 dividends awarded for completing 5 calls to a Quit Coach. For a total of 40 dividends. Need to complete both sets of requirements to earn dividends. If only one set of requirements is completed, no dividends are awarded.	Self-Report - if a tobacco user;
Non-Smoker	40	Automatically awarded if you indicate you are a "non-smoker" on your Wellness	Auto - if non-tobacco

## What are Programs?

Programs are how health-related activities are organized on the HealthyRewards® Web site. A variety of programs have been designed to give you a choice of activities that earn you dividends and help you engage in healthy living activities. Programs include: Fitness and Nutrition, Living Healthy, Preventive Health recommendations, activities to help you Manage Chronic Health Conditions (such as asthma and diabetes), Online Tools and Resources to help you learn more about conditions and treatments, and a Quit For Life® program to help you quit using tobacco. A description of each is below.

***Fitness and Nutrition*** – offers a variety of programs. Users can participate in a *simple* fitness and nutrition program such as My Diary, in *intermediate* programs like Fitness Tracker or Nutrition Tracker, or in more *comprehensive* exercise and nutrition programs like Personal Trainer or Food Planner. To be eligible for dividends, you must login and report activity such as exercise and meal information, or your number of daily servings of fruits and vegetables.

Determine which of the programs works best for you and **earn up to 405 dividends**.

**Earn 75 dividends** for completing an initial 8-weeks in one of the programs (you must report at least 24 days of activity during the 8 weeks).

**Earn 15 dividends** for each additional 2-weeks you complete (you must report at least 6 days of activity during the 2 weeks).

- ***My Diary*** – use a free-form field to record your daily workouts, walks, runs, bike rides, calories, meal choices or any other healthy routine. Whatever is important to you!
- ***Fitness Tracker*** – enter your daily activities (like exercising, shopping or playing with the kids) and track calories burned. Save favorites to make recording future entries even easier.
- ***Nutrition Tracker*** – enter your meals and snacks to track your calories. Save favorites to make recording future entries even easier.
- ***Personal Trainer*** – set up a custom workout or choose a pre-built routine.
- ***Food Planner*** – enjoy pre-planned menus while tracking calories.



***Living Healthy*** – offers a variety of self-improvement and lifestyle management programs. These 6-week programs instill a positive sense of life balance and helps effectively deal with life's challenges. Topics include stress management, listening skills, relationship building, and other community and family-based programs.

**Earn 10 dividends** for completing a 6-week program (Complete up to three programs to earn a maximum of 30 dividends)

**A note about Healthy Living Programs vs. Living Healthy Programs** – If you visit the Health & Wellness section on our health plan Web site, you'll notice a link for Healthy Living Programs. These programs are not associated with the Living Healthy Programs within the HealthyRewards® program. There are no dividends associated with those programs.

**Preventive Health Measures** – a program designed to help you identify and complete routine preventive health activities. Members receive dividends for completing and reporting ALL of the recommended preventive health activities outlined on their Scorecard.

**Earn up to 45 dividends** by following recommendations for health screenings, routine exams (including mammograms and Pap tests for women and prostate cancer screening for men) and for advance care planning.

**Earn 25 dividends** for completing age and gender recommendations

**Earn up to 20 dividends** for completing your advance care directives (a Health Proxy)

- **Age and Gender Recommendations** - These activities will consist of visiting the doctor for personal health screenings — including adult routine exams and immunizations, mammograms, Pap tests, and prostate cancer screenings — and other health services based on age and gender information reported in your Wellness Profile.
- **Advance Care Directives** – earn 20 dividends for completing advance care directive documents for the first time. For each subsequent year, you can earn 10 dividends for reviewing and updating your directives, which includes talking to your family and a designated health care agent. Advance Care Directives require you to complete a Health Care Proxy, a legal document that allows you to formally designate a person to make decisions about your medical care when you cannot do so yourself. It is recommended that you review your advance care directives periodically: after major life events (e.g., divorce, birth of a child, death of a spouse) in case you want to choose a new health care agent; or if a new life-threatening or chronic illness develops, as these illnesses progress, and after complicated life-sustaining treatments.

**Managing Health Conditions** – a program designed to help you become more aware of, and more active in, managing chronic health conditions such as asthma, coronary artery disease (CAD), diabetes, or hypertension as reported on your Wellness Profile. The user will earn dividends for reporting the completion of ALL recommended condition management activities outlined in the scorecard.

**Earn 40 dividends** for following a treatment plan for a chronic health condition such as asthma, coronary artery disease (CAD), diabetes, or hypertension.

Health Coaches, such as nurses, dieticians and respiratory therapists, will be available via telephone 24/7 to assist you in understanding and prioritizing the tasks laid out on your scorecard, or to answer other health-related questions you may have.



**Health Tools and Resources** – online tools and resources to help you learn how to save on health care and live healthier. Research health topics, take health quizzes, try a prescription drug calculator to estimate generic drug savings, and more.

**Earn 1 dividend a day** for using an online health tool or resource (Earn a maximum of 10 dividends)

**Quit Tobacco (Quit For Life®)** – a program that offers one-on-one coaching from highly-trained Quit Coaches, Quit Guides to help you stay on track and FREE nicotine replacement products. You can earn up to 40 dividends for participating in the Quit For Life® program; or 40 dividends if you are a “non-user”. You are a “non-user” when you have not smoked or used tobacco in any form in more than 30 days.

- **Earn 40 dividends** by participating in our Quit For Life® smoking cessation program. Non-smokers earn dividends just for being healthy.
- **Earn 10 dividends** for enrolling in the Quit For Life® program and setting a Quit Date
- **Earn 30 dividends** for completing 5 calls to a Quit Coach Smokers need to complete both requirements.
- **Or Earn 40 dividends** for being a non-smoker (Based on your Wellness Profile)

**A note about Quit For Life®** – If you visit the Health & Wellness section of our health plan Web site, you'll notice a link for Quit Smoking which links to the Quit For Life® program. Members can participate in the Quit For Life® program outside HealthyRewards® and still report their activity once they enroll in the HealthyRewards® program. This is a self-reported activity and the Excellus BlueCross BlueShield Web site will display a message reminding them to report their activity in their HealthyRewards® program to earn dividends.

