



## Blue Rewards Means Money Back For Employees

---

To help encourage your employees to take an active role in their health, CareFirst BlueCross BlueShield (CareFirst) offers the Blue Rewards incentive program as part of your medical benefits.

Blue Rewards can help improve your population's health, reduce absenteeism and decrease your healthcare spending over time. With Blue Rewards, everyone benefits!



*Blue Rewards makes it easier for your employees to earn incentives.*

## Connecting incentives to action

Blue Rewards connects your employees to customized wellness support and services. Once your employees take the RealAge® health assessment—one of the incentivized activities—they start to receive tailored recommendations and resources. Available anytime, anywhere, the program's highly personalized digital experience can help them live a healthier life.

## Incentive type

Your employees will receive a CareFirst Blue Rewards Visa® Incentive Card for completing these activities. The incentive card may be used to pay for annual deductibles or other out-of-pocket expenses like copays or coinsurance related to their CareFirst health plan. Employees have until the end of the benefit period to use the reward, plus an additional 90 days to reimburse themselves for any eligible expense that occurred within that benefit period.

## How it works

Blue Rewards helps your population become more aware of their health status and take steps toward improving it. Employees and their spouse/domestic partner can choose which activities they want to complete. Rewards will be earned for accomplishing one, or all, of the following activities:



Earn \$50

### Consent to receive wellness emails and take the RealAge test

The RealAge test is a simple questionnaire that will help determine the physical age of an employee's body, compared to their calendar age.

*Complete within 120 days of the effective date.*



Earn \$100

### Select a primary care provider (PCP) and complete a health screening

Employees can visit their PCP or a CVS MinuteClinic® to complete a screening.

*Complete within 120 days of the effective date.*



Earn \$25

### Retake the RealAge test

Employees who earned a reward for taking the test initially can earn an additional reward for retaking it after six months.

*Complete before end of the benefit period.*

To learn more, contact  
your CareFirst account representative.

This wellness program is administered by Sharecare, Inc., an independent company that provides health improvement management services to CareFirst members. Sharecare, Inc. does not provide CareFirst BlueCross BlueShield products or services and is solely responsible for the health improvement management services it provides.

CVS MinuteClinic is an independent company that provides medical services to CareFirst members. CVS MinuteClinic does not provide CareFirst BlueCross BlueShield products or services and is solely responsible for the medical services it provides.

The CareFirst Blue Rewards Visa Incentive Card is issued by The Bancorp Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Cards may be used only at merchants in the U.S. and District of Columbia wherever Visa debit cards are accepted for eligible expenses. See Cardholder Agreement for details.

CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc., which are independent licensees of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.