



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!



With Blue Rewards, your employees earn incentives for each activity they complete.

Connecting incentives to action

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

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

RealAge is a simple questionnaire that will help you determine the physical age of your body compared to your calendar age.

Must complete within 180 days of your effective date.



Earn \$25

Retake the RealAge test

If you earned the reward for taking the test initially, you can earn an additional reward for retaking it after 90 days.

RealAge answers must be updated or confirmed no earlier than 90 days after the original assessment, and before the end of the benefit period.



Earn \$100

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

You can visit your PCP or a CVS MinuteClinic[®] to complete your screening.

Must complete within 180 days of your effective date.



Earn up to \$200

Participate in health coaching

- Session 1 = \$30
- Session 2 = \$70
- Session 3 = \$100

Sessions must be held 2–60 days apart and must be completed before end of your benefit period.

Members with a high-deductible plan must reach their deductible before they can use their Blue Rewards debit card.

Incentive type

Your employees will receive a CareFirst Blue Rewards Visa[®] Debit Card for completing these activities. The debit 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.

To learn more, contact your CareFirst account consultant.

This well-being 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 Debit Card is issued by The Bancorp Bank, N.A. 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.

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