

HEALTHIER, HAPPIER EMPLOYEES WITH BLUE REWARDS

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!

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.

With Blue Rewards, your employees earn incentives for each activity they complete and can use their rewards to pay for eligible health products!

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 or domestic partner can choose which activities they want to complete. Rewards will be earned for accomplishing one, all or any of the following activities:



Earn \$50

Consent to receive wellness emails and take the RealAge[®] test

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

Must complete within 180 days of your employees' 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.

Must complete within 180 days of your employees' effective date.



Earn \$25

Retake the RealAge[®] test

If the reward is earned for taking the test initially, your employees 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 up to \$200

Participate in health coaching

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



Incentive type

When earning rewards for the first time, your employees will receive a CareFirst Blue Rewards Visa® medical expense debit card for completing these activities. The debit card can now be used to pay for eligible expenses and over-the-counter health products like pain relievers, prenatal vitamins, first aid items and more. It may also 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 rewards, plus an additional 90 days to reimburse themselves for any eligible expenses that occurred within that benefit period.

Members with a high-deductible health plan must reach their plan deductible before being able to use their Blue Rewards medical expense debit card for these out-of-pocket costs.

If they have CareFirst vision or dental benefits, they can certify to only use the card for eligible vision/dental expenses prior to meeting their deductible.



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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