HealthyRewards® for 2018

What is the HealthyRewards® program?

The program provides participants with the potential to earn $500 for individuals and up to $1000 for subscriber and spouse for completing wellness activities throughout the year through an online portal or via the Rally health mobile app. The Rally health mobile app is free and available in Apple store or Google play.

How will I earn credits?

Members have potential to earn credits through each activity listed below:

<table>
<thead>
<tr>
<th>Program components</th>
<th>Potential credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Complete a health survey</td>
<td>$50</td>
</tr>
<tr>
<td>Complete any 3 Missions</td>
<td>$145</td>
</tr>
<tr>
<td>Quit Tobacco Program or confirm non-smoker</td>
<td>$40</td>
</tr>
<tr>
<td>Confirm that you have Completed Advance Care Planning</td>
<td>$20</td>
</tr>
<tr>
<td>Preventive Health Measures</td>
<td>$25</td>
</tr>
<tr>
<td>Manage specific conditions or learn about recommended health goals</td>
<td>$40</td>
</tr>
<tr>
<td>for all adults</td>
<td></td>
</tr>
<tr>
<td>Achieve a milestone every month in a fitness challenge</td>
<td>$180</td>
</tr>
<tr>
<td></td>
<td>($15 per month)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$500</strong></td>
</tr>
</tbody>
</table>
Missions - Complete any 3 Rally Missions - $145

What are missions?

Missions are simple activities that can fit into daily routines to help you form positive, healthy habits. Your responses to the health survey trigger personalized activities to help improve diet, fitness and mood every day.

Great news! To help support and encourage healthy living, Excellus BlueCross BlueShield is pleased to announce new missions have been developed and are targeted to be released in early 2018. New Missions will focus on:

Financial (e.g., Cook More at Home, Make Coffee or Tea at Home, Bring Your Lunch to Work, Track Your Spending, Say "No" to Impulse Purchases, Save $3 a Day, Make a Grocery List Before Shopping, Spend in Experiences Instead of Things)

Dental (e.g., Brush Your Teeth Twice a Day, Floss Once Per Day, Wear Your Retainer or Night Guard)

Eat Well (e.g., Eat Slowly, Eat Until You're 80% Full, Track How Much Sugar You Consume, Stand Up Every Hour, Complete a 2 Min Workout)

Alcohol-Related (e.g., Be Mindful of Your Drinking and Drink Mindfully)

Reduce Stress (e.g., One Hour Without Screens, Meditate Mindfully for 5/10/20 Minutes, Breathe Deeply, Take a Hike, Participate in a Social or Group Activity)

Challenges

What are Challenges (City Walks)?

Fitness Challenges are virtual public competitions which allow members to track steps daily, anytime. Activity tracking includes:

- Total distance
- Average distance

Challenges range from 3 to 14 days. You must reach a milestone to receive credit for the City Walk challenges. The milestones are approximately 2.5 miles per day.

What are Trophy Tourneys and Game Changers? (Available on Rally mobile app only)
Game Changers are tracking options available on the mobile app. Game changers allow you to change your lifestyle habits (i.e. Water Warrior, Snack Swap, Pay it Forward, Get Centered). Members can earn coins only for participating in Game Changers.

In Trophy Tourneys all members can record progress for other fitness activities such as Cycling, Swimming Elliptical or Yoga. Members can earn coins only for participating in Game Changers.

You are rewarded with coins when you complete a task. If you are a HealthyRewards® member, coins can be redeemed to make a charitable donation.

What are online communities?

You also will have access to on-line communities where you can connect, discuss or share health concerns with others. You will not be able earn coins or credits for participating in online communities.

Are there other differences between the mobile app and full website experience?

Yes, redemption choices are different on the mobile app than the website. The mobile app has options for electronic gift cards. The full website has all options available as part of the program.

How much can I earn?

The maximum reimbursement amount allowed per contract year is $500 for individuals and $1000 for the subscriber and spouse.

How much can I redeem?

The minimum allowed amount to be redeemed at once is $10. The maximum allowed amount you can redeem at once is $600.

How will I be able to view my balance?

You will have access to the redemption portal on the Rally site. You can view your gift card balance, filter available gift cards by category (e.g., In-store only and Online only) and toggle between digital gift cards and physical gift cards.

How do I redeem my gift cards?
After viewing your gift card options, select the brand to display gift card information, terms and conditions.

- Choose the amount of credits you would like to redeem.
- Click Add to Cart and your selections will be added to your shopping cart.
- In your shopping cart you will see your current balance, the gift cards you wish to obtain & the total amount
  - The Shopping Cart reflects your current balance; the gift cards you wish to redeem, and the total amount.
- When you're ready to redeem your credits for your chosen gift cards, click the Check Out button.
- You will then be taken to the confirmation page.

**Is there anything else I should know?**

- When redeeming Visa Gift Cards for physical, plastic cards, you will be prompted to complete a name and address form. It will be used to send the cards via USPS.

**What happens at the end of the benefit year with my credits?**

At the end of the year (i.e. 12/31/2017), provided your plan is “renewing” you will have 90 days to cash out your rewards through the redemption center. For example, members that benefit year end on 12/31/17 will see a countdown clock on 1/1/18 that shows you have 90 days to redeem their rewards. (see screenshot below).

![Rewards Program Screenshot](image.png)
What kind of tax implications are associated with the Rewards credits?

If your HealthyRewards earned in a calendar year exceeds $599 that amount is required to be report to the Internal Revenue Service. If applicable, a 1099-MISC form will be mailed to you by January 31, 2018. Please contact your tax advisor for information related to your personal tax reporting requirements. If you have questions about the status of your 1099 after January 31, 2018, please call 1-877-660-9060.

For additional questions or concerns your HealthyRewards program please contact Rally health at: 1-877-726-1002