



Your guide to earning rewards with Wellbeing Solutions

Your whole health matters. That's why you have Wellbeing Solutions, a suite of programs to help you with your everyday health and well-being. You receive extra guidance and support in managing your health, plus you can earn monetary rewards.

Earn up to \$650 in rewards

Anthem Health Rewards¹ offers you and your covered spouse or partner up to \$650 in rewards for taking part in employer-sponsored health and wellness programs. You will receive your rewards through a reloadable debit rewards card or an account deposit.² You can see the status of your progress on anthem.com or download the free Sydney Health mobile app.

Includes

Well-being Coach³

Well-being Coach offers multiple options to help you meet your well-being goals. Our digital coaching app offers personalized 24/7 support on the go, whenever you need it. Well-being Coach combines smart technology and proven behavioral therapy techniques to help you maintain a healthy weight or quit tobacco. You can also receive additional help on well-being topics like nutrition, activity, mindfulness and sleep. Well-being Coach is powered by Lark and accessible from the Sydney Health app.

If you prefer a helping hand or require additional support meeting your health goals, Well-being Coach gives you access to a certified Health Coach by phone. You and your coach will identify habits you want to change and develop custom action plans to achieve your health goals. No matter how you connect, you can earn rewards with Well-being Coach.

Earn up to \$300 for either Well-being Coach or ConditionCare4

ConditionCare reward

If you have a chronic condition like asthma or diabetes, you can receive one-on-one help from a health care professional through ConditionCare. You'll learn better ways to manage your health and reach your health goals.

Earn up to \$300 for participating in a nurse-centric program focused on helping members with high-risk conditions:

- \$100 for participating in program
- \$200 for completing program

To find out more about the program or to sign up, call the Member Services number on your ID card.

Well-being Coach Telephonic reward

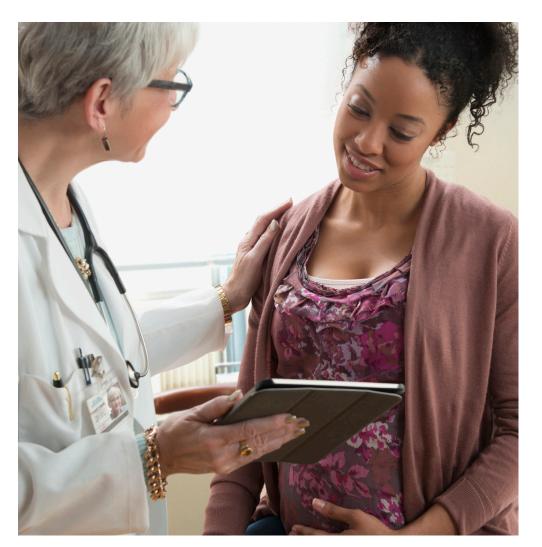
Whether it's time to quit smoking, push past a weight-loss plateau, you can receive the lifestyle coaching you need from a live health coach.

Earn up to \$300 for receiving one-on-one support through live coaching for high-risk conditions of tobacco cessation or weight management:

- \$100 for participating in program
- \$200 for completing program

or

Each well-being coach is specially trained to help you meet your health goals. You can find Well-being Coach on anthem.com or the Sydney Health app. You can also call 1-833-985-8464 to speak directly with a Health Coach.



Future Moms reward - up to \$200

Moms-to-be can receive support and earn rewards. Registered nurses help them make healthy choices and follow the doctor's plan of care for a safe delivery and healthy baby.

- Receive \$100 for completing an initial maternity assessment
- \$50 for completing interim assessment
- \$50 for completing post-birth assessment

To find out more about the program or to sign up, call the Member Services number on your ID card.

My Health Rewards Activities - up to \$150

Keep up healthy habits by tracking your activity through anthem.com, Sydney Health or the Well-being Coach app. You can also track rewards activities through a variety of devices, such as Apple Health Kit, Google Health, and more. Go to the Help section of Sydney Health for a full list of supported devices.



Sydney Health Activities

- Login to website or mobile app 10 points / yearly
- Connect a tracking device 15 points / yearly
- Complete the WebMD Health Risk Assessment 75 points / yearly
- Read five articles or watch five videos 25 points / yearly (5 points earned at a time)
- Article/video topics include: exercise, healthy eating, sleep, family health, mind & body, what's new, trending, and more
- Set an action plan 10 points / once per quarter
- Action plans include: Eat Healthy, Achieve a Healthy Weight, Get Active, Increase Energy, Reduce Stress and Sleep Better
- Complete an action plan 100 points / once per quarter
- Track steps
 - Average 2,000 steps a day 2 points / monthly
 - Average 5,000 steps a day 5 points / monthly
 - Average 7,500 steps a day 10 points / monthly

Well-being Coach Activities

- First completed Mission daily check-in 10 points
- Achieve 15 completed Mission daily check-ins during the first three months 15 points
- Achieve 25 completed Mission daily check-ins during the second three months 25 points
- Achieve 25 completed Mission daily check-ins during third three months 25 points
- Achieve 25 completed Mission daily check-ins during fourth three months 25 points

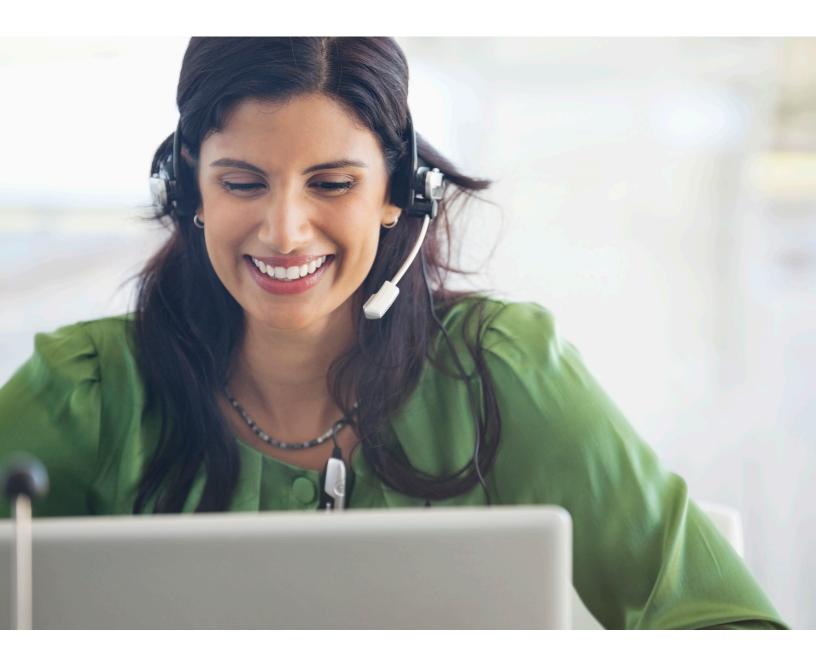
You will receive a reward payout when you reach the milestones of 100, 200 and 300 points. One hundred points equals \$50.

Example: First, you receive a reward payout when you reach the 100 point milestone. Then, your points balance resets to zero. To reach the next milestone, you will need to earn 200 points. When you reach this 200 point milestone, you receive a reward payout and your points will reset again to zero. To receive the final reward payout, you will need to earn another 300 points.

YOU DESERVE GOOD HEALTH

START TODAY. REGISTER AT ANTHEM.COM OR DOWNLOAD THE FREE SYDNEY HEALTH MOBILE APP.





If you have any questions, call the Member Services number on your ID card.

- 1 Anthem Health Rewards eligibility applies to only employees and their spouse/domestic partner. Member must be active on the plan and activity must take place during the plan effective year.
- 2 Reloadable debit rewards card: Once you complete your first health reward activity, you'll receive a reloadable Health Rewards card within 12-20 business days. As you complete additional Health Rewards activities, new rewards are automatically deposited and available to spend using your Health Rewards card. Non-CT-based plans: This card can be used everywhere major credit cards are accepted, but cannot be used at any ATM or to obtain cash. CT-based plans: As of January 1, 2020, reloadable debit rewards card dollars must be used for only qualified medical expenses, as defined in Section 213(d) of IRS Pub 502.. Account deposit: Depending upon the reward vendor's process, it can take up to four weeks for rewards disbursements to be delivered after a member's activity is processed at the reward vendor.
- 3 Well-being Coach Digital is powered by the Lark platform and accessible to the member via Sydney Health.
- 4 You can achieve either the Well-being Coach reward or the ConditionCare reward.

The amount of rewards loaded to the Health Rewards card may be considered income to you and subject to state and federal taxes in the tax year it is paid. We recommend that you consult a tax expert with any questions regarding your tax obligations.

Health and wellness programs are not covered services under your group's medical insurance policy, but are separate components of your group health plan which are not guaranteed under your insurance Certificate and could be discontinued at any time. If it is unreasonably difficult due to a medical condition for you to achieve the standards (if any) for a reward under these programs, or if it is medically inadvisable for you to attempt to achieve the standards for the reward, we will work with you to develop another way to qualify for the reward.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to anthem.com/co/networkaccess. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. But HMO Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. We Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO products underwritten by HMO Colorado, Inc. But HMO Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. But HMO Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. But HMO Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. But HMO Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. But HMO Products underwritten by HMO Products underwritten by Matthew Thornton Health Plans of Virginia, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWII), underwri