

Stress Level



Income Level



Healthy Rewards[®]

Live healthy. Earn some cash.

Excellus



Welcome to HealthyRewards®.

HealthyRewards® is an exciting new way to earn cash back. As a participant in HealthyRewards®, you can earn up to \$500 individually, or \$1,000 including your spouse or domestic partner just for doing healthy stuff that fits into your day. So, schedule regular check-ups, eat right and stay active. Then get paid anytime throughout the year.

As a HealthyRewards® member, you get cash back in three simple steps:

Live Healthier. Get Started Now!

Step 1 Log in



Go to excellusbcb.com/healthyrewards, click on HealthyRewards® and complete your pledge to get started. Then fill out your personal Wellness Profile to help us design a program that's right for you.

- If you are new to HealthyRewards®, you will need to register online first to begin.
- If you are already registered, simply log in to your existing account to access HealthyRewards and begin earning dividends.

Step 2 Earn dividends



Once your profile is complete, you'll have a variety of health-related programs and wellness information at your fingertips. Choose from the quitting tobacco or preventive health programs. It's up to you! Then keep track of your progress as you begin earning cash back.

Step 3 Get cash back



All of that hard work pays off! Redeem your dividends. Choose between a reloadable Visa® card, gift card, a variety of health and wellness products or cash payment.



Live healthy.
Earn some
cash.

Being active pays you back.

HealthyRewards is here to pay you back for your hard work. All you have to do is update your progress, then you can earn up to \$500 individually, or \$1,000 including your spouse or domestic partner.

Below is a sample of your online scorecard – a simple way to track your results. You now have more choices and greater flexibility with simple tracking options to fit your life.

Choose from:

- keeping a journal
- tracking eating habits
- or seeing the doctor and earn cash back!

Learn more at excellusbcb.com/healthyrewards

My Scorecard		Program Dates: January 1, 2008 - December 31, 2008	View Last Year
Activities:	Potential Dividends	Dividends Earned	
Joined, Pledge & Wellness Profile			
• Joined HealthyRewards	1	1	
• Took Pledge	2	2	
• Completed Wellness Profile	35	35	
Fitness & Nutrition Report Activity : My Diary Step Up Nutrition Tracker Personal Trainer			
• Completed initial 8-week program	75	75	
• Completed 13 additional 2-week program(s)	330	195	
Living Healthy Report Activity			
• Completed 3 6-week program(s)	30	30	
Preventive Health Report Activity : Health Recommendations Advance Directives			
• Completed preventive health recommendations	25	25	
• Completed advance care directives	20	20	
Managing Health Conditions Report Activity			
• Completed personalized health recommendations	40	40	
Health Tools & Resources Report Activity			
• Used online tools	10	10	
Quit Tobacco Report Activity			
• Enroll in a tobacco cessation program. Set a quit date.	30	30	
• Completed 5 calls to a quit coach	10	10	
Total Dividends You've Earned =		473	
Maximum Dividends Available = 500			
+ 25 Bonus Dividends if you complete your program early - learn more			

HealthyRewards is simple – get started now and stay on track.

How the program works.

Once you've filled out your online Wellness Profile and answered some key questions, you've gained a better understanding of your health. We will then personalize a program to meet your individual needs. For example, if you struggle with your diet, then you may benefit from the Fitness and Nutrition program. Or if you are a smoker, take advantage of the tobacco cessation program and get started! Choose a program that motivates you to achieve your healthy goals. With each program you can earn dividends, track your progress with your online scorecard, and get your rewards.



Fitness and Nutrition Value: Earn up to 405 dividends

Fitness and Nutrition programs such as My Diary and StepUp, are designed so you can track your steps, servings, exercise and nutrition activity online.

Living Healthy Value: Earn up to 30 dividends

A set of programs ranging from stress management and self improvement to financial discipline or spiritual healing.

Health Tools & Resources Value: Earn up to 10 dividends

Research health topics, take health quizzes, use a prescription drug calculator to measure your savings using generic drugs or estimate cost for treatment.

Smoking or Non-Smoker Value: Earn up to 40 dividends

Earn cash back by completing a tobacco cessation program that helps you quit smoking and other forms of tobacco. Non-smokers earn dividends just for being healthy and not using tobacco.

Preventive Health Value: Earn up to 45 dividends

Complete recommendations for health screenings, routine exams, immunizations, a mammogram, a pap test, prostate cancer screening and colonoscopy. Participate in Advance Care Planning - a process of planning for future medical care in case you are unable to make your own decisions.

Managing Health Conditions Value: Earn up to 40 dividends

If you live with a chronic health condition such as Asthma, Coronary Artery Disease, Diabetes or Hypertension, a health care professional can help you manage your care.

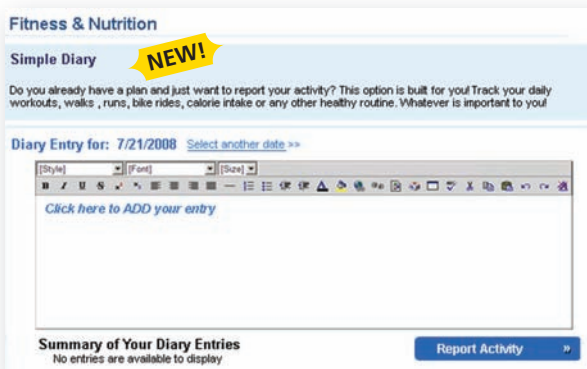
Fitness and Nutrition

Offers a major way to earn hundreds of dividends just by eating right and staying active.

With Simple, Intermediate and Advanced levels of participation, HealthyRewards® offers the convenience of:

- Fitness and nutrition programs to satisfy your activity preferences.
- A simple diary to make tracking your results simple and easy.

And your program is personalized to meet your individual needs. HealthyRewards® has been improved to make it even easier to report information, track results or follow a plan. If you want to get started but have less time, simply report your progress at My Diary and StepUp. Track your progress by participating in Fitness Tracker and Nutrition Tracker. Leverage all of the tools with the advanced option which will give you access to a personal trainer and food planner and let you customize your participation to ensure success.



	SIMPLE		INTERMEDIATE		ADVANCED	
PROGRAM	NEW! My Diary	Step Up	NEW! Fitness Tracker	NEW! Nutrition Tracker	Personal Trainer	Food Planner
BEST FOR	Simply tracking daily routines	Tracking daily steps and fruit/vegetable servings	Tracking daily fitness against calories burned	Tracking daily food consumption	Getting started with a fitness routine	Building healthy meal plans
DESCRIPTION	Keep a journal of your walks, runs and healthy snacks and meals	Enter your daily fruit/vegetable servings, daily steps or convert activities to steps	Enter your fitness activities, duration and track calories burned	Track your meals and calories consumed	Set up a workout plan or choose a pre-built routine that shows you how to perform exercises - all while tracking your progress	Get daily menus, understand portion control and keep track of how many calories, fat and carbohydrates you've consumed
FEATURES	Recording	Recording Charting	Recording Charting Tracking		Recording Charting Tracking Pre-built & Custom plans	
EFFORT*	About 2-3 minutes		About 3-10 minutes		About 5-15 minutes	

* Effort = daily reporting time. When setting up a program, additional time may be needed to personalize data, favorites or other information.

Reward yourself.

Virtually anything that you do to be healthier can earn you up to \$500 annually.

***Get an extra \$25 when you reach \$500!**

Activities:	Examples: (one dividend = \$1)
• Login and complete a wellness profile	38
• Exercise more and eat better	375
• Quit tobacco/non-smoker	40
• Complete preventive health recommendations	45
• Use of online tools	2
	<hr/>
	500

Choose between a reloadable Visa® card, gift card, a variety of health and wellness products or a cash payment.

- **Reloadable Visa® card.** A reloadable Visa card can be used at millions of locations everywhere Visa debit cards are accepted, including retail stores and online merchants.
- **Gift Cards.** Visa gift cards can be ordered in fixed denominations and used everywhere Visa debit cards are accepted.
- **Health and Fitness.** Redeem your rewards for lots of fun and healthy products ranging from fitness mats and weights to golf bags or soccer balls.
- **Cash.** You can cash in your dividends for payment by check - or roll them over to a new year.



Consider using your earnings to invest in your health. Buy a new pair of sneakers, spend a day at the spa or take dance lessons – anything to help you live healthier.

Cards are issued by Citibank, N.A. pursuant to a license from Visa U.S.A. Inc. and managed by Ecount, a Citi company. Cards will not have cash access and can be used everywhere Visa debit cards are accepted. \$500 cash back a year applies to each subscriber and adult spouse or domestic partner.

***Bonus Dividend Eligibility:** You must successfully complete your program activities and earn the maximum dividends amount before the end of your benefit year to be automatically awarded bonus dividends.

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