

Welcome to The New HealthyRewards®

Excellus



National strength.
Local focus.
Individual care.™

A nonprofit independent licensee of the Blue Cross Blue Shield Association

Introducing HealthyRewards®



**FEARLESS IS
BEING YOUNGER
THAN YOUR
REAL AGE**

Find your Rally Age™ as part of the improved HealthyRewards program!

Your Rally Age is a measure of your overall health. To get your Rally Age, simply take our fun and easy Health Survey. Once you've taken it and get your results, you'll receive personalized recommendations, designed to improve your diet, fitness level, and mood.

Need More Motivation?

For almost everything you do and record on your wellness journey, you earn HealthyRewards points you can use to redeem Visa Gift Cards or gift cards for great retailers!

To get started on January 1, 2017:

Visit ExcellusBCBS.com/HealthyRewards to login as a member. Click on the "HealthyRewards" link to get started!

Excellus  Powered by **RALLY™**

Rally is a product of Rally Health Inc., an independent company that offers a health management program on behalf of Excellus BlueCross BlueShield.
Excellus BlueCross BlueShield is an independent licensee of the Blue Cross and Blue Shield Association.
B-56811 / 10993-18M

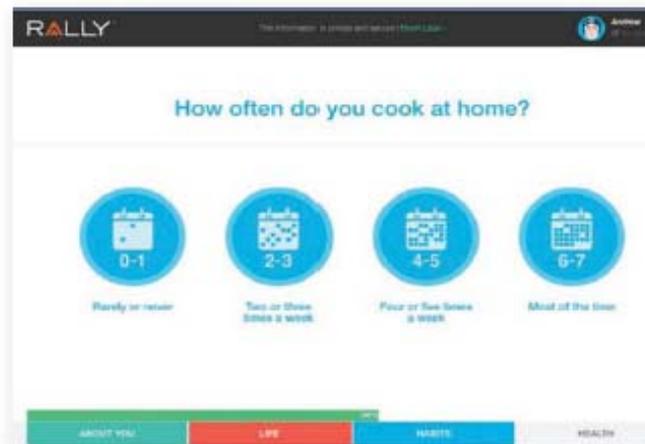
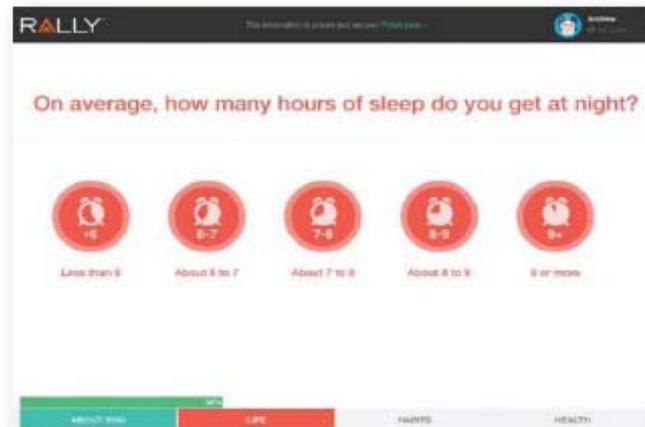
- Beginning January 2017
- Available via smartphone, tablet or computer
- Can assist you in making simple changes to your daily routine, setting goals and staying on track
- Receive recommendations to help you reach your health goals
- Provides a platform designed to track your activity so you can earn dividends for making smart choices
- **To get started, complete the Health Survey and follow the steps on the next pages**

To get started, you must complete the health survey

After completing the Health Survey, you will receive your Rally Age, which is calculated from the answers you provide in the survey.

Your Health Survey responses will personalize your experience by recommending healthy living ideas and suggestions to promote a more active lifestyle.

Your responses will be kept confidential in accordance with the law and will only be used to provide personalized health and wellness recommendations.



Why do I have to fill out a new health survey on the Rally site?

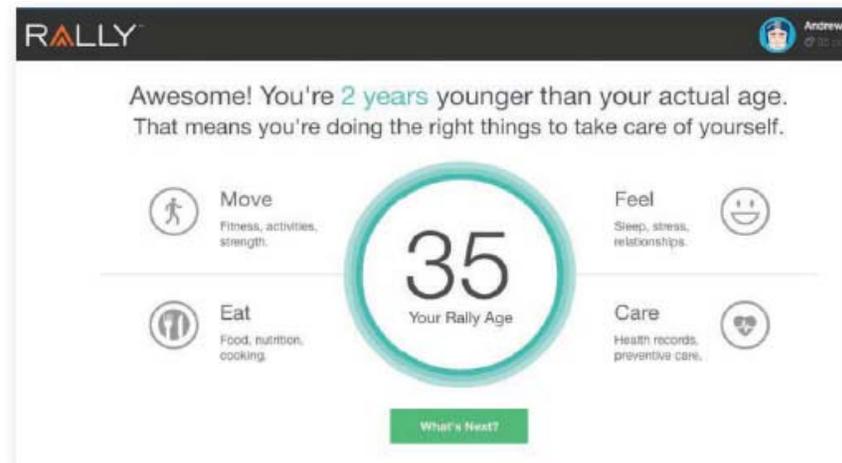
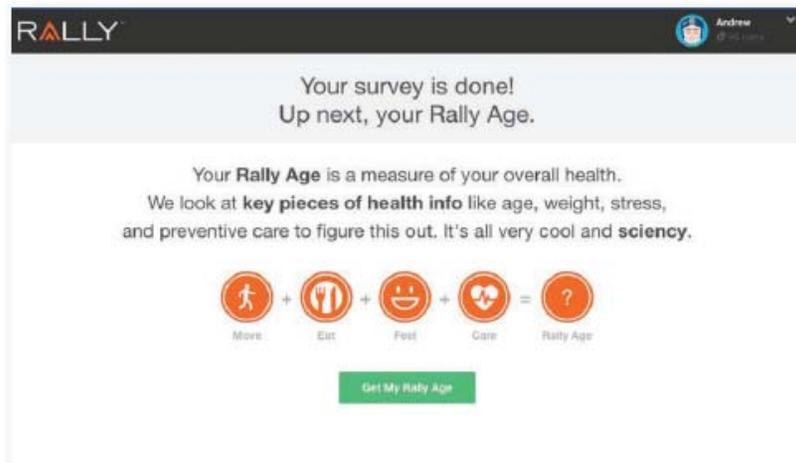
We are not able to transfer information from the old HealthyRewards platform to the new Rally-powered platform. As such, all members will be asked to create a new wellness profile.

Tell me more about the new health survey.

The new platform features a more visually-engaging display that allows the member to complete the profile in less time.

Now that you've completed your health survey...

After completing the Health Survey (about 10 minutes), you will receive your “[Rally Age](#)” which is calculated from the answers you provide in the survey.



What is my Rally Age? Your Rally Age gives you an idea of your current overall health. In general, you want to keep your Rally Age as close as possible to your actual age, and lower if possible.

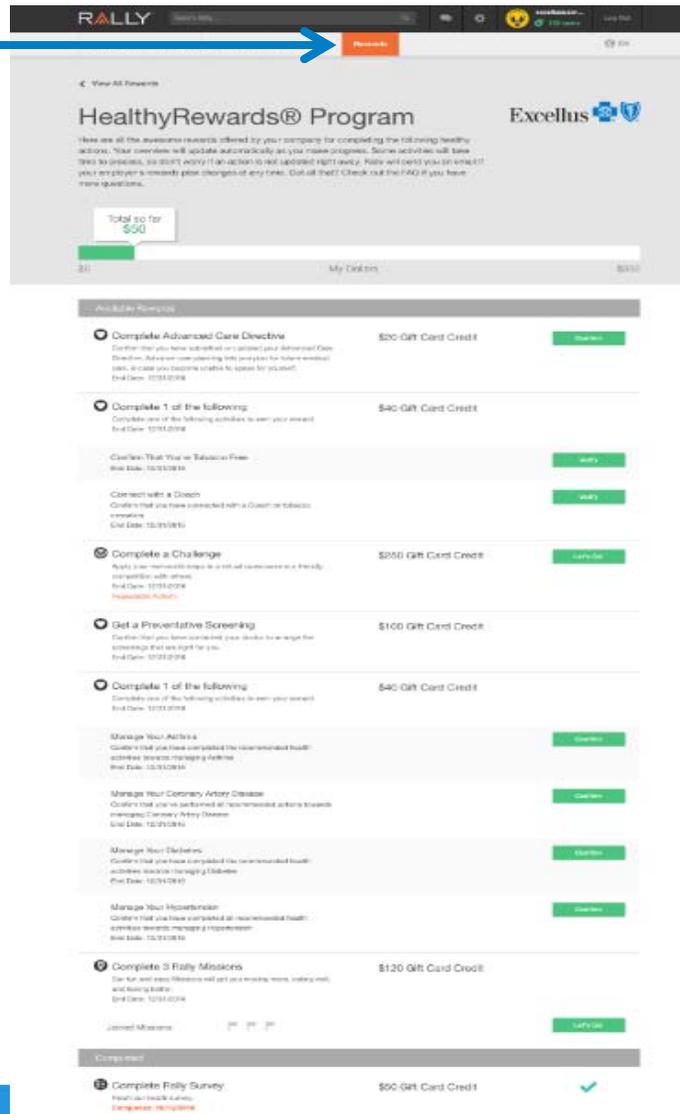
Helpful Hint: You may be able to improve or maintain your Rally Age by completing Daily Missions and challenges, along with other healthy actions.

Can I retake the Health Survey? You can retake the Health Survey at any time. Click on the gear icon in the top right corner of any page and select “Profile” from the drop-down menu. Click the green “[Retake Survey](#)” button just below your Rally Age to start the Health Survey again.

Credits/dividends can't be earned again once the Health Survey is retaken.

Access to your rewards...

To view the complete list of available HealthyRewards® activities, select “Rewards” within the top navigation bar and scroll down to “Available Activities.”

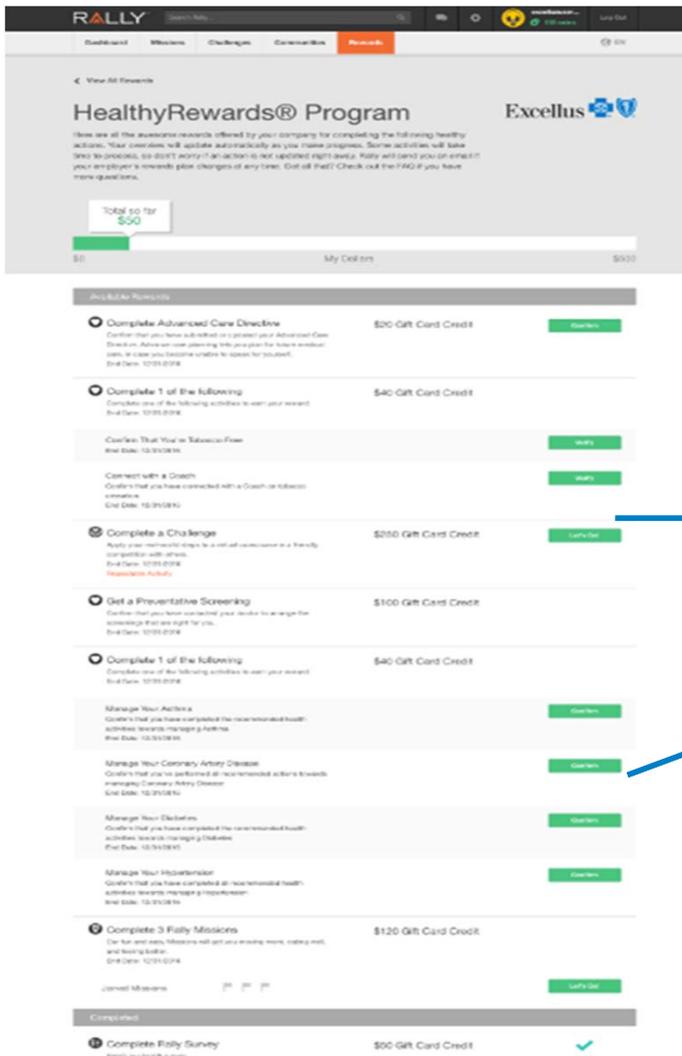


2017 Scorecard

| Program components | Potential credit/dividends |
|--|----------------------------|
| Complete a health survey | \$50 |
| Complete any 3 Rally Missions | \$145 |
| Quit Tobacco Program or confirm non-smoker | \$40 |
| Complete Advance Care Planning Discussion and Advance Directives | \$20 |
| Preventive Health Measures | \$25 |
| Manage specific conditions or learn about recommended health goals for all adults. | \$40 |
| Complete a monthly health challenge | \$180 (\$15 per month) |
| Total | \$500 |

1 credit = 1 dividend = 1 dollar

Advance Care Planning, Managing Health Conditions and Preventive Screenings



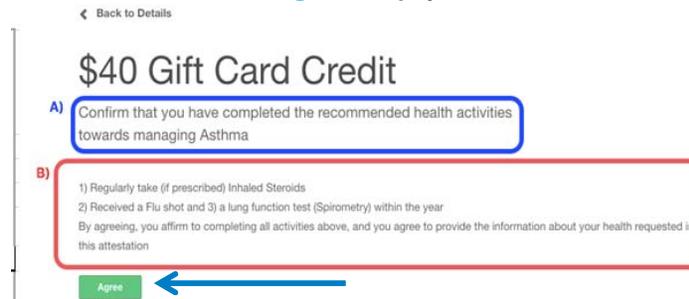
Important components of your HealthyRewards® program:

Completing Advance Care planning and preventive health screening, managing health conditions and learning about health goals.

Completing Advance Care Planning helps you plan for future medical care in case you become unable to make medical decisions. Confirm that you've had conversations with your family and physician about your wishes. Confirm that you've completed a health care proxy (or the equivalent document in your state).

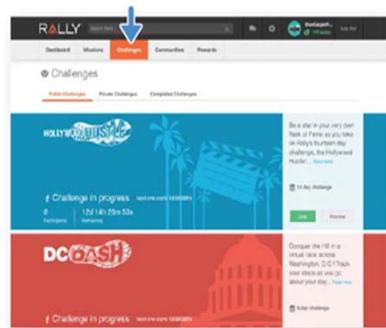
Managing health conditions, Preventive health screenings and/or learning about recommended health goals for all adults is an important part of our scorecard, it is based on latest US Preventive Service Task Force health recommendations, including age and gender.

To earn credits/dividends for managing health conditions and Preventive health screenings simply click on "Confirm" button

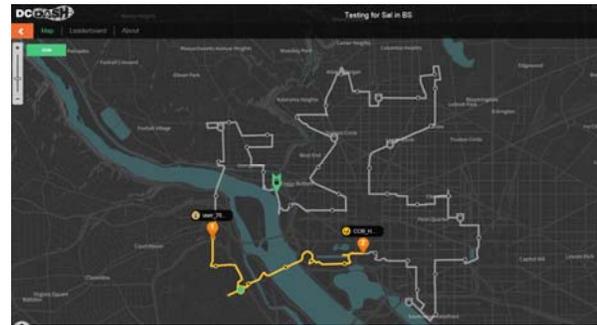


Challenges

What are challenges? Challenges vary from walking to running competitions against others through “virtual” races. Within the navigation bar there is a place to view and join Challenges. Rally credits /dividends can be earned as you make your way around the virtual course.



Virtual course map



Leaderboard – shows where you are compared to others

A screenshot of a leaderboard interface. It shows a table with columns for Rank, Username, Total Distance, and three time-based columns (2m, 4m, 6m). The first row shows a user with rank 1st, username 'user_790733', and a total distance of 3.50m. The second row shows a user with rank 2nd, username 'COB_HYD...', and a total distance of 0.00m. A blue arrow points from the text above to the 'Leaderboard' tab in the interface.

| Rank | Username | Total Distance | 2m | 4m | 6m |
|-----------------|-------------|----------------|----|----|----|
| 1 st | user_790733 | 3.50m | | | |
| 2 nd | COB_HYD... | 0.00m | | | |

There are two ways to track your progress for Challenges

1. **Mobile** – through the Rally mobile app
2. **App** (i.e. MapmyRun or **Device** (i.e. Fitbit, Jawbone, etc.) can be configured for challenges – once connected, data feeds into challenges automatically.

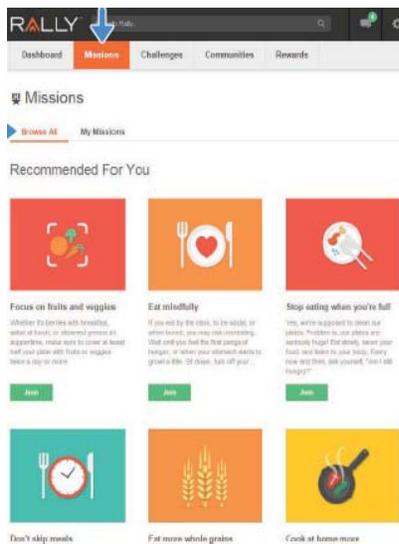


If you miss a challenge, is there a period of time to go back? Depending on the length of the challenge, there is up to a two week look back period to make up for missed days.

Daily missions

As a result of taking the Health Survey, Missions will be recommended for you - simple activities designed to help immediately improve your diet, fitness and mood.

Viewing and joining a Mission:
To view recommended Missions, click “Missions” in the top navigation bar.



To view all available Missions, click either “Browse All” or “My Missions.” Select the Mission(s) you’re interested in, and click “Join.”

How do Missions work? When you join a Mission, you’ll be asked to perform an activity for a certain number of times every week. When you complete the activity enough times over the course of a week, you’ve nailed your week! After four successful weeks, you’ll reach a Mission milestone. For each step along the way, you’ll earn credits/dividends for your accomplishments.

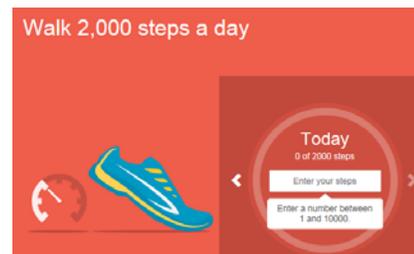


You can choose Missions by level and ones that are device enabled.

All Missions



Self reporting can be done through the mobile app or through the website.



Online communities

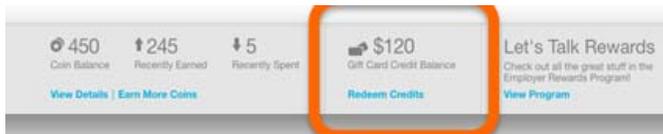
Connecting and inspiring others, while maintaining your health and wellness can take place in supporting communities, where participants can share concerns and interests. Locate and browse existing communities of interest.

View and join “communities” via the top navigation bar

The image displays a user interface for an online community. At the top, a navigation bar includes 'Dashboard', 'Missions', 'Challenges', 'Communities', and 'Rewards'. The 'Communities' tab is highlighted in orange, with a blue arrow pointing to it from the text above. Below the navigation bar, the 'Communities' section is shown, with 'Browse All' and 'My Communities' tabs. Two community categories are featured: 'Food and Nutrition' (with a plate of food icon) and 'Wellness' (with a person holding a heart icon). A blue arrow points from the 'Wellness' icon to a detailed view of a discussion thread. The thread shows a discussion titled 'Anyone like indian tacos? (i.e. Native American Taco Salad)' initiated by 'Wiseowl1'. It includes a post by 'GreatMind' about food recipes, and two replies: 'WTPLaw' and 'Vladimir'. A 'Say something...' input field is visible at the bottom of the thread. The 'jsitest' user is also shown starting a new discussion titled 'does anyone have a recipe for a great salad'.

Redeem your dividends in three easy steps

1. **Go to the member Marketplace** - Redeeming dividends can be done by clicking “**Redeem Credits (dividends)**” in the Gift Card Credit Balance. This will take you to the Marketplace. The redemption minimum is \$10.



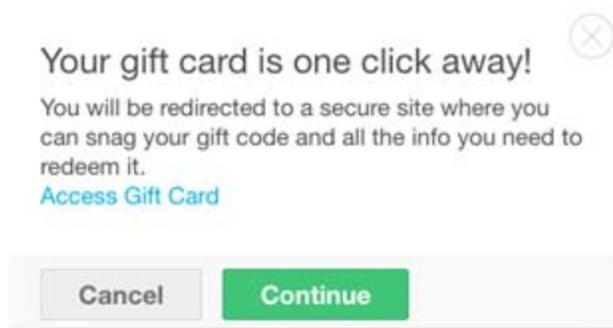
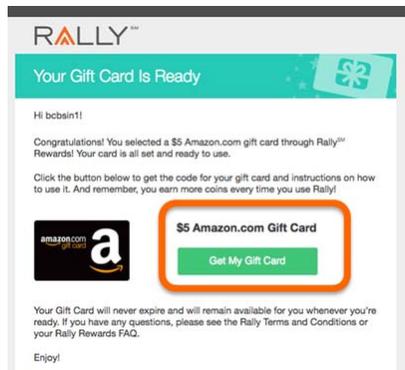
2. **Add to cart** - Each gift card can be redeemed by clicking the “**Add to Cart**” button. This adds it to the Shopping Cart, which reflects your current balance, the gift cards you wish to redeem and the total amount.



3. **Check out** – Redeem your credits (dividends) for your chosen gift cards and then click the “**Check Out**” button, which will take you to the confirmation page.

Digital gift cards are available to you via a secure landing page that can be accessed through your Rewards Activity or email. For physical orders, please allow up to 14 days for the shipment to process and deliver.

A confirmation email is sent once the selection successfully processes. The email provides information about selection, instructions to access the gift card and terms and conditions. The email also provides a “Get My Gift Card” button, which directs the member to Rally.

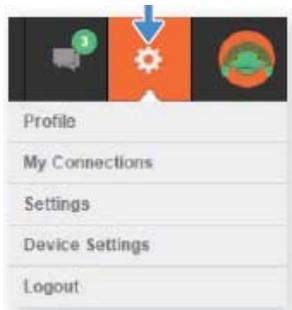


Manage your settings

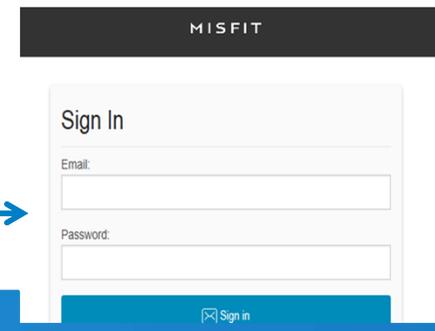
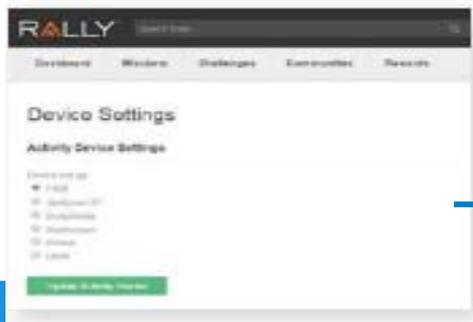
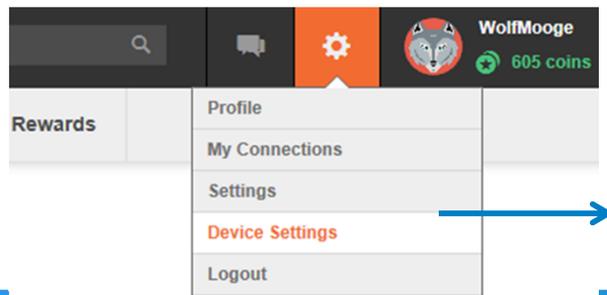
To manage:

- Email preferences
- Username and password
- Email address
- Deactivation of account

Select the gear icon from the top-right corner of any page and select “Settings.”

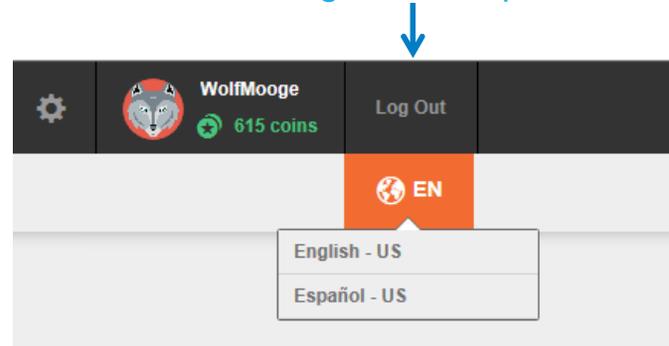


To manage your fitness device settings: Select the gear icon from the top-right corner of any page and select “Settings.” Then select “Device Settings.”



Is the application available in other languages?

At the top of your dashboard, there is an icon of the globe. Click there to reveal the dropdown that converts between **English** and **Spanish**.



Note: Various devices can be synced to track activity which will require an active account for that device. Some missions and challenges may not be compatible to your device. After selecting your device, you will be navigated to the manufacturer's website to set up integration with your HealthyRewards® account.

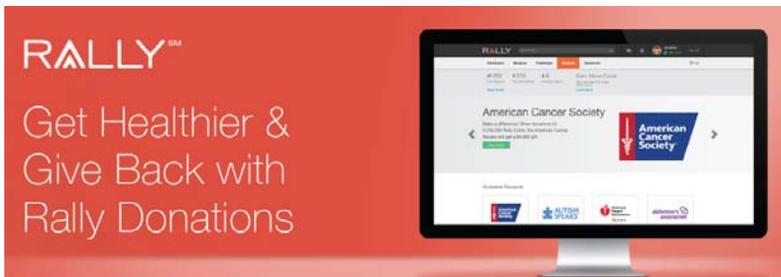
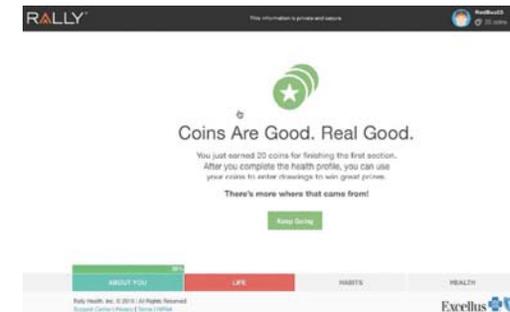
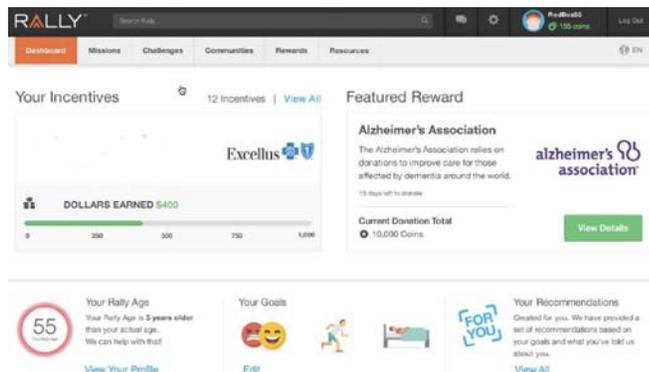
Coins versus dividends

As a HealthyRewards® member, you have the opportunity to earn [credits/dividends](#).

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.

There are many ways to earn coins. For example, you earn coins for logging in every day, completing the Health Survey, joining communities, and making progress in Missions and Challenges.

For more details, select the “[Rewards](#)” tab at the top of any page, and then choose “[View Details](#).” Coins can be used towards charitable donations.



What are RallySM Donations?

Our vendor Rally provides eligible members with a unique opportunity to support leading charities by “[donating](#)” coins earned on the site. Users can “[donate](#)” their coins to one of four charities - and once the donation period is over a check is written to the charity.

Which Charities?

Our vendor, Rally partners with well-known, respected charities. These charities are currently featured:

- American Heart Association®
- Alzheimer’s Association®
- Autism Speaks™
- American Cancer Society®

Support

Have more questions about how the program works? The Support Center page is there to help.

At the Support Center you will be able to search the support page, see answers to the most common questions and browse by topic.

The screenshot shows the Rally app dashboard. At the top, there's a search bar and navigation tabs for Dashboard, Missions, Challenges, Communities, and Rewards. Below this, there are three mission cards, each with a 'Joined' status and a 'Check In' button. The first mission is 'Stretch every day' with a progress bar showing '10 more minutes' and 'Today: 0 minutes'. The second is 'Cook at home more' and the third is 'Be grateful each day'. At the bottom, there are three columns: 'Support' (with a blue arrow pointing to 'Support Center'), 'Features', and 'Quick Links'.

The screenshot shows the Rally Health Support page. It features a search bar at the top with the text 'Have a Question? Ask or enter a search term here.' Below this, there's a 'Common Questions' section with several questions listed. At the bottom, there's a 'Browse by Topic' section with two columns: 'GENERAL' and 'ASSESS YOUR HEALTH', each containing a list of questions and a 'View All 10 Articles' button.