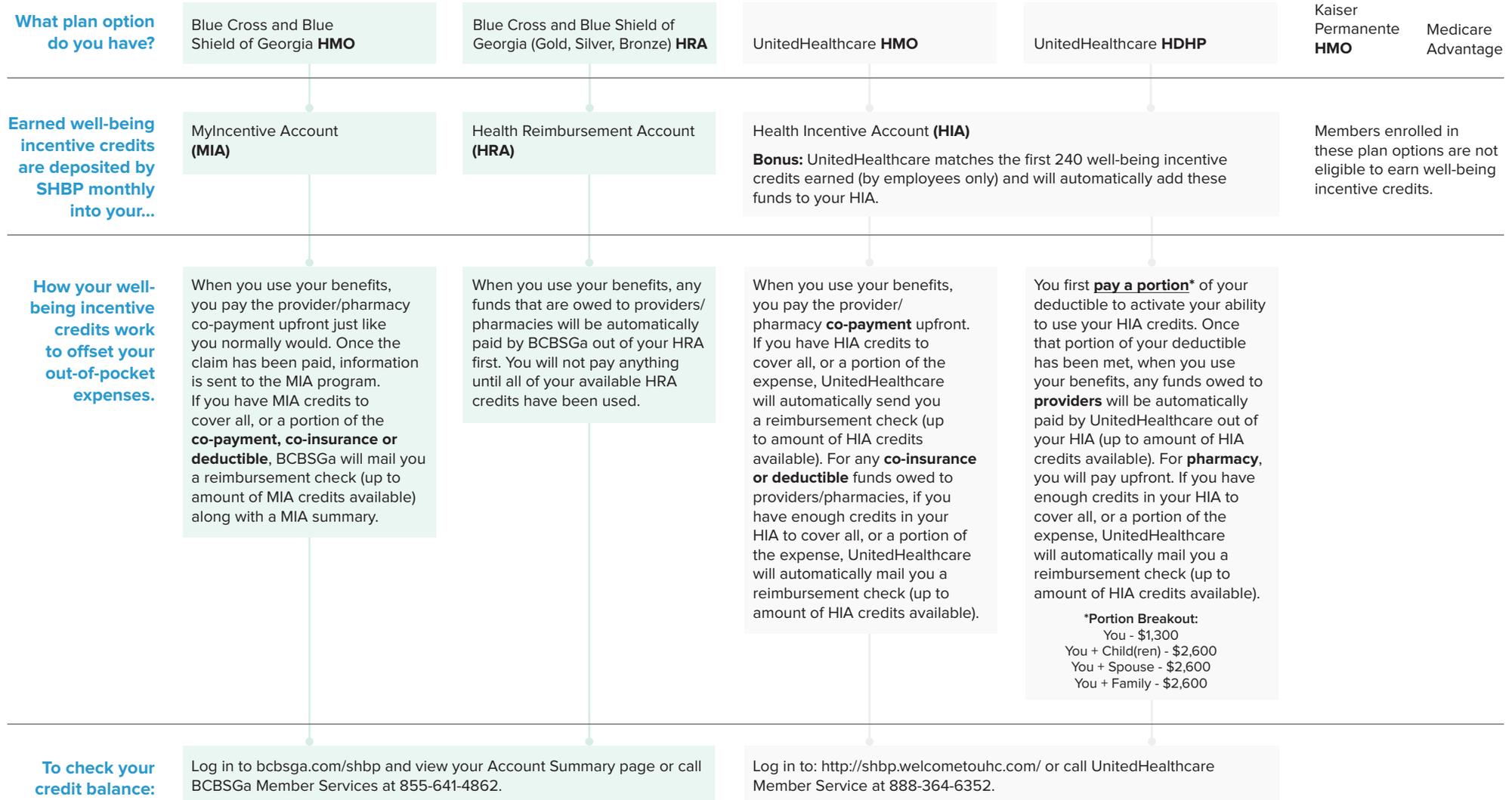


WELL-BEING INCENTIVE CREDITS IN ACTION.

Depending on the health plan option you selected, the well-being incentive credits you earn work a little differently. But all well-being incentive credits can be used to offset eligible health care expenses. **Here's how:**

What you can earn:

Members and their covered spouse are each eligible to earn up to 480 well-being incentive credits — a family total of 960 credits. The wellness actions are to be completed between January 1, 2018 and November 30, 2018.



See your health plan documents for complete coverage details.