

2019 Benefits Overview

Live healthier and younger in 2019

Anthem Blue Cross and Blue Shield (Anthem) and UnitedHealthcare (non-Medicare Advantage Plan Options) eligible members and covered spouses can earn 480 well-being incentive points and choose to redeem them for either:

- **NEW! A \$150 Visa Reward Card** (to use anywhere Visa is accepted) **OR**
- **NEW! A \$225 Walmart Gift Card** (to use in Walmart stores for pharmacy and vision center items) **OR**
- **480 well-being incentive credits** (to apply toward eligible medical or pharmacy expenses)

Getting started is easy. Here's how.

To earn 240 well-being incentive points

- 1 If you haven't already, register for an account at BeWellSHBP.com
- 2 Take the RealAge® Test = 120 well-being incentive points
- 3 Complete a biometric screening = 120 well-being incentive points

Then try a combination of phone or online pathways to reach 240 well-being incentive points

- 4 Complete calls with a well-being coach = 60 well-being incentive points up to four times, for a maximum of 240 points
You can only earn 60 points per calendar month, but you can do as many calls as you would like.
- 5 Participate in green day or 5K Steps Challenges = 120 well-being incentive points up to two times, for a maximum of 240 points
- 6 Redeem your points by visiting the Sharecare Redemption Center and choosing between your Visa Reward Card, Walmart Gift Card, or 480 well-being incentive credits*.

**Members must have all 480 well-being incentive points earned in 2019 to redeem the \$150 Visa Reward Card and \$225 Walmart Gift Card. The well-being incentive points you earn in 2019 can be redeemed for well-being incentive credits in increments of 120. Note: Once you redeem any of the 2019 well-being incentive points for well-being credits you will no longer be able to select the Visa Reward Card or the Walmart Gift Card options.*

Have questions? Call **888-616-6411** (Monday – Friday 8 a.m. – 8 p.m. ET) BeWellSHBP.com

Find out more about the steps you can take to earn 480 incentive points with the *Be Well SHBP* Program.

1 If you haven't already, register for an account at BeWellSHBP.com.

2 Find Out Your RealAge

This scientifically-based online assessment determines your body's true age and provides recommendations to improve your well-being.

(Well-being incentive points cannot be awarded until completion of the RealAge test. Biometrics taken before the RealAge test can only be applied to well-being incentive points upon RealAge test completion.)

3 Know Your Numbers

Get a biometric screening either at an SHBP-sponsored event or have your doctor fill out the 2019 Physician Screening Form. It is the member's responsibility to make sure that the 2019 Physician Screening Form is complete, submitted to and received by Sharecare no later than November 30, 2019.

Next: Earn up to 240 more well-being incentive points. Complete the phone coaching pathway, online pathway, or a combination of both.

4 Phone Coaching Pathway

Earn 60 well-being incentive points for one completed coaching call per month. You can earn 60 well-being incentive points up to four times, for a maximum of 240 well-being incentive points in 2019.

Note: You may complete as many coaching calls as you like in a month; however only a maximum of one call in a calendar month qualifies you for 60 well-being incentive points.

5 Online Pathway/Challenges

Earn 120 well-being incentive points up to 2 times, for a maximum of 240 well-being incentive points by completing two of the following challenges:

- Complete 60 of 90 Green Days Challenge (3 separate periods will be offered from 1/1/19-11/30/19)
- Complete 5K Steps Challenge (Monthly steps challenges will be offered from 1/1/19-11/30/19)

Note: Well-being incentive points are earned by tracking your activity. When eight green day indicators are collected in a 24-hour period, the member earns a green day. Well-being incentive points cannot be awarded until completion of the RealAge test. Biometrics, Telephonic Coaching and Online Pathways/Challenges taken before completion of the RealAge test can only be applied to well-being incentive points upon RealAge test completion.

Daily trackers apply to Sharecare's proprietary frictionless technology and engagement data to track key RealAge test health indicators—stress, activity, sleep, relationships, weight, blood pressure, blood glucose, cholesterol, smoking, drinking, medication, diet and fitness. The goal is to get as many of these indicators from a red/yellow status to “in the green” as possible on a daily basis. When eight green indicators are collected in a 24-hour period, the user earns a ‘green day.’

6 Select between redeeming your 480 incentive points for 480 well-being incentive credits or redeeming them for a \$150 Visa Reward Card or \$225 Walmart Gift Card when you complete all of the activities.

Well-Being Incentive Points: Members can now save well-being incentive points and redeem when they choose. Points will now be redeemed through the Sharecare Redemption Center and will no longer automatically transfer into member's wellness accounts with Anthem or UnitedHealthcare. Well-being incentive points can be redeemed for well-being incentive credits in increments of 120 points. Well-being incentive credits will be available in your HRA/MIA/HIA within 30 days from redemption. Any well-being incentive points that have not been redeemed by midnight on 12/15/19 will be available in your HRA/MIA/HIA as well-being incentive credits.

Gift Card: Members can redeem well-being incentive points for the \$150 Visa Reward Card or \$225 Walmart Gift Card only if they've earned all 480 incentive points in 2019. If a member starts redeeming their well-being points, they will not be eligible to receive a gift card. Rollover credits from 2018 cannot be used to redeem the 2019 gift cards. The Visa Reward Card can be used anywhere Visa is accepted. The \$225 Walmart Gift Card can be used in Walmart stores for pharmacy and vision center items. Your Visa Reward Card or Walmart Gift Card will be sent directly to the member and covered spouse redeeming their points within 4 weeks from redemption.

Rollover Credits: Regardless of what Plan Option you've selected, all unused well-being incentive credits earned in 2018 will automatically roll over on to your 2019 Plan Option (Health Maintenance Organization (HMO), Health Reimbursement Agreement (HRA) or High Deductible Health Plan (HDHP) and/or vendor (Anthem or UnitedHealthcare) that you chose during Open Enrollment (OE). SHBP will deposit your unused credits in the incentive account associated with your 2019 plan selection in April 2019.

Note: Incentives do not apply to Kaiser Permanente or Medicare Advantage Options. To earn points, complete your activities between January 1, 2019 and November 30, 2019.