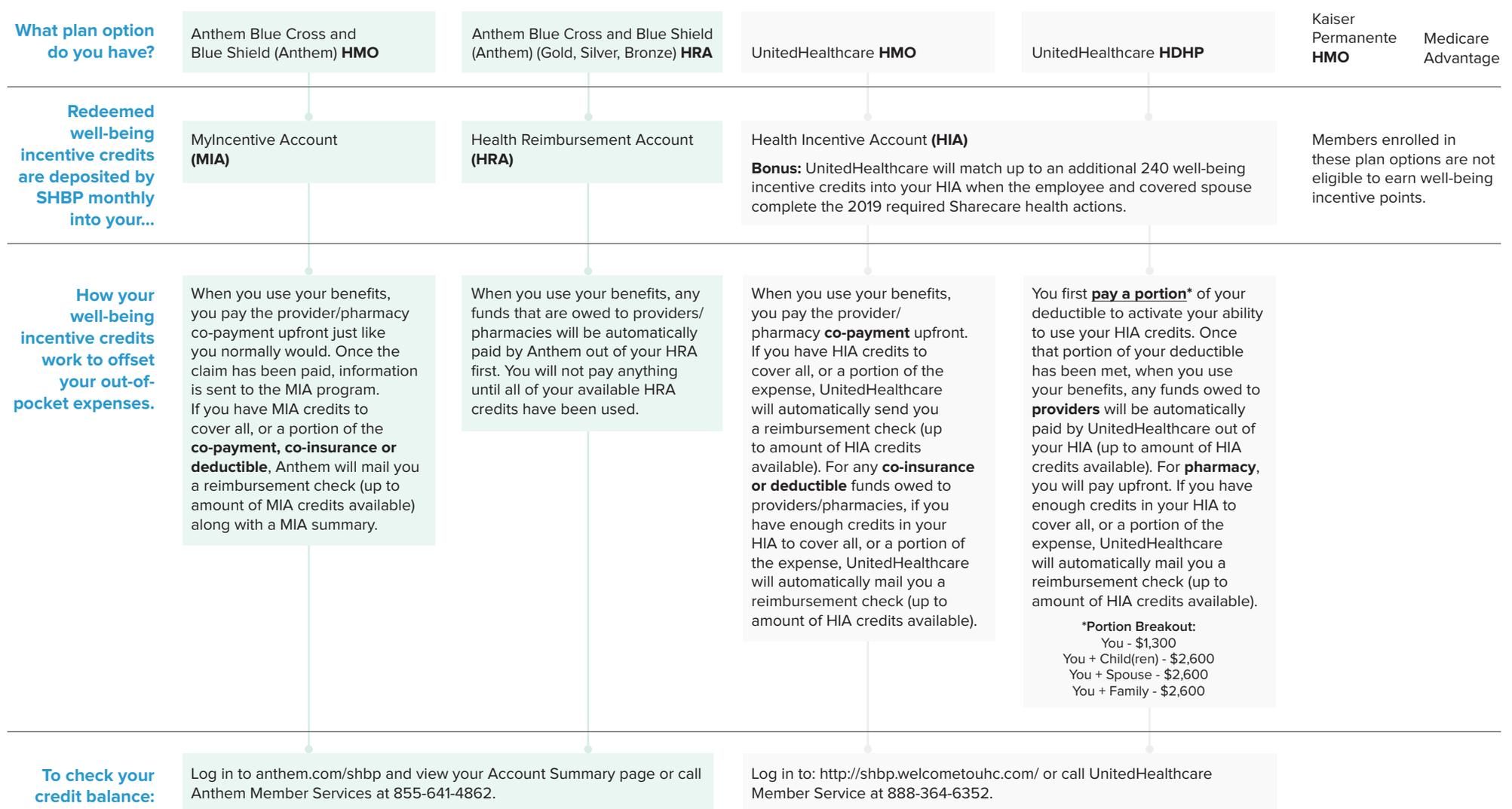


WELL-BEING INCENTIVE CREDITS IN ACTION.

Depending on the health plan option you selected, the well-being incentive credits you choose to redeem with points that you earn work a little differently. But all well-being incentive credits can be used to help offset eligible medical and pharmacy expenses.

Here's how:



What you can earn:

Members and their covered spouse are each eligible to redeem up to 480 well-being incentive credits — a family total of 960 credits. The wellness actions are to be completed between January 1, 2019 and November 30, 2019.

See your health plan documents for complete coverage details.