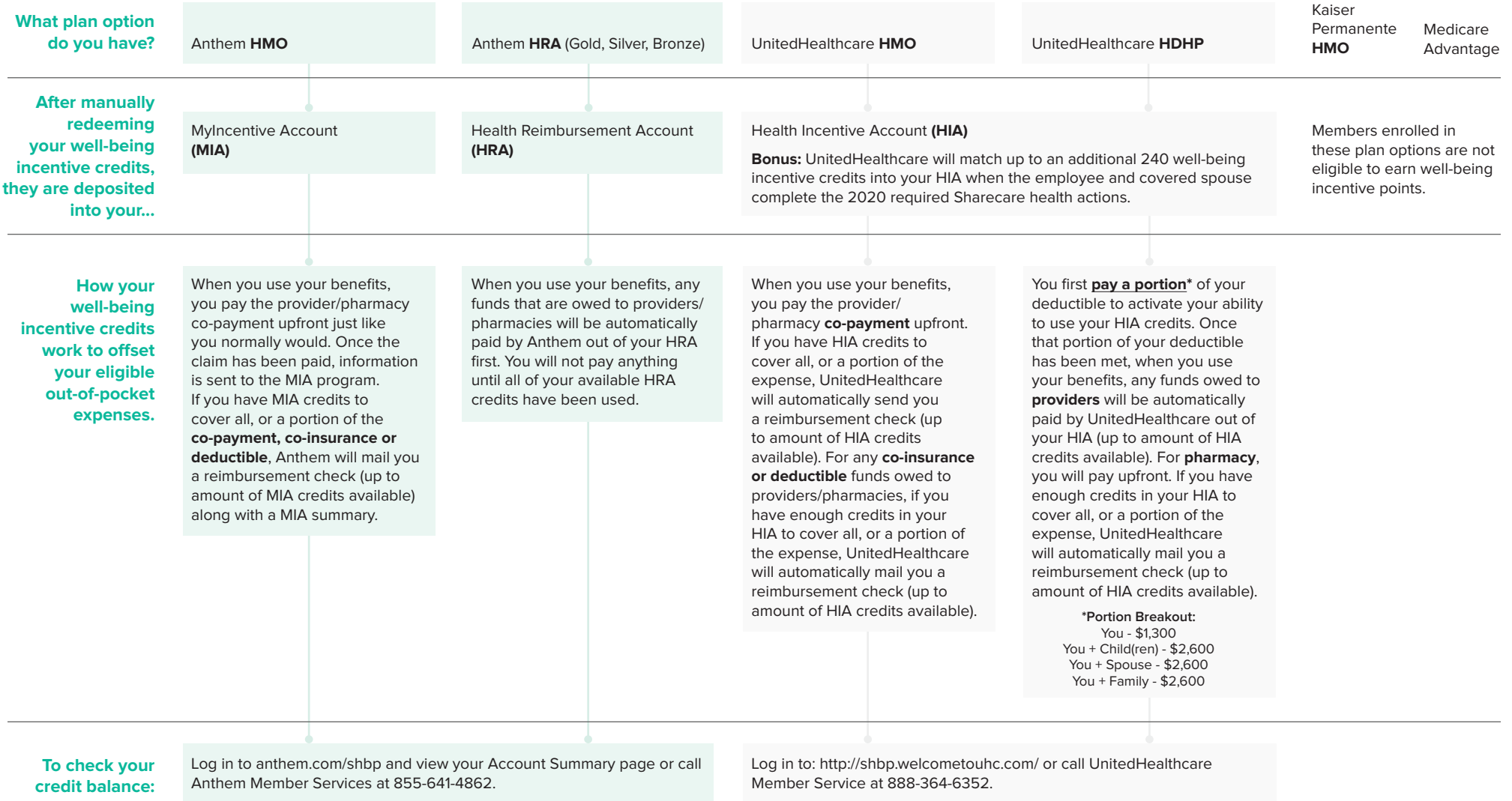


# WELL-BEING INCENTIVE CREDITS IN ACTION.

Depending on your selected health plan (either through Anthem or UnitedHealthcare), the points redeemed for well-being incentive credits may work differently. However, all well-being incentive credits can be used to help offset eligible medical and pharmacy expenses.

## Here's how:



## What you can earn:

You and your 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, 2020 and November 30, 2020.

See your health plan documents for complete coverage details.