

# 2020 Benefits Overview

## Become a healthier you in 2020

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:

- **A \$150 Visa Reward Card** (to use anywhere Visa is accepted; expires within 12 months from when it was issued) **OR**
- **A \$225 Walmart Gift Card** (to use in Walmart stores for pharmacy and vision center items. The Walmart Gift Card never expires) **OR**
- **480 well-being incentive credits** (to apply toward eligible medical or pharmacy expenses)

### Getting started is easy. Here's how.

#### To unlock and earn your initial 120 well-being incentive points

- 1 If you haven't already, register for an account at [BeWellSHBP.com](https://BeWellSHBP.com)
- 2 Take the RealAge® Test for the 2020 program year = 120 well-being incentive points

#### Then, complete the following activities to reach 360 well-being incentive points

- 3 Complete a biometric screening = 120 well-being incentive points. Required to earn the maximum number of well-being incentive points.
- 4a 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.*
- 4b Participate in 5,000 Steps, Stress or Green Day Challenges = 120 well-being incentive points up to two times, for a maximum of 240 points

#### Finally, select your reward

- 5 Redeem your points by visiting the Sharecare Redemption Center and choosing between your Visa Reward Card, Walmart Gift Card, or up to 480 well-being incentive credits\*.

*\*Members must have all 480 well-being incentive points earned in 2020 to redeem the \$150 Visa Reward Card and \$225 Walmart Gift Card. The well-being incentive points you earn in 2020 can be redeemed for well-being incentive credits in increments of 120. Note: Once you redeem any of the 2020 well-being incentive points for well-being incentive 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](https://BeWellSHBP.com)

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

**1** If you haven't already, register for an account at [BeWellSHBP.com](http://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.)

## **3** Know Your Numbers

Get a biometric screening either at an SHBP-sponsored screening event, at a Quest Diagnostic Patient Service Center, or have your doctor fill out the 2020 Physician Screening Form. It is the member's responsibility to make sure that the 2020 Physician Screening Form is complete, submitted to and received by Sharecare no later than November 30, 2020.

## **4a** Telephonic 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 2020.

**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.

## **4b** 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:

- 5,000 Steps Challenge (Complete and track 21 of 30 days in January, April, July or October)
- Stress Challenge (Complete and track 21 of 30 days in February, May, August or November)
- Green Days Challenge (Complete and track 21 of 30 days in March, June or September)

**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.**

**5** Redeem points for one option. 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. Redeem points by navigating to the Rewards section of the App or website found under the "Achieve" section. Whichever option you choose first is final and you cannot change it for another option.

**Well-Being Incentive Points:** Well-being incentive points must be redeemed through the Sharecare Redemption Center and do not automatically transfer into member's HIA/MIA/HRA 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:** 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 12/15/20 will be transferred to your HRA/MIA/HIA as well-being incentive credits. **OR**

**Gift Card:** You can redeem well-being incentive points for the \$150 Visa Reward Card **OR** \$225 Walmart Gift Card only if you have earned all 480 incentive points in 2020. If you have already started redeeming your well-being points for well-being incentive credits, you will not be eligible to receive a gift card. 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. **Note:** Visa Reward Card or Walmart Gift Card will be sent directly to the member or covered spouse redeeming their points within 4 weeks from redemption.

**Rollover Credits:** All unused well-being incentive credits earned in 2019 will automatically roll over in 2020 to your HRA/MIA/HIA dependent on the plan selected during Open Enrollment. SHBP will deposit your unused points as credits in incentive accounts in April 2020.

**Note:** Incentives do not apply to Kaiser Permanente or Medicare Advantage Options. To earn points, complete your activities between January 1, 2020 and November 30, 2020.