

Rewarding you for healthy living

Reduce your health care costs with HRA plan options and well-being incentive credits.

The Anthem Blue Cross and Blue Shield (Anthem) HRA plan options give you the opportunity to use well-being incentive credits to help lower the cost of your health care. You and your covered spouse can each earn well-being incentive points by completing certain health actions through the Be Well SHBP Program administered by Sharecare. These points can be redeemed for well-being incentive credits that can be used

with HRA plans to reduce your covered out-of-pocket medical and pharmacy expenses.

To get started, first register at BeWellSHBP.com and complete the RealAge test[®]. You can then participate in other healthy actions to earn well-being incentive points. See the chart below for details.

How to earn well-being incentive points

Members and their covered spouse can each earn up to 480 well-being incentive points¹ and choose to redeem for either:^{2,3}

- 1) **480 well-being incentive credits** (to apply toward eligible medical and pharmacy expenses) OR
- 2) **A \$150 Visa Gift Card** (to use anywhere Visa is accepted) OR
- 3) **A \$225 Walmart Gift Card** (to use in Walmart stores for pharmacy and vision center items)

For details or questions, go to BeWellSHBP.com or call 888-616-6411.

If You Complete...	You Will Earn...
The RealAge Test[®] Take a confidential, online questionnaire that will take about 10 minutes to complete. It is recommended that you complete the RealAge test [®] early in 2020 to allow for completion of action items below.	120 well-being incentive points⁴
A Biometric Screening You have two options to complete your Biometric Screening: <ol style="list-style-type: none">1. Through your physician or2. At an SHBP-sponsored screening event	120 well-being incentive points⁴
The Coaching Pathway, Online Pathway, or a Combination of Both	Up to 240 well-being incentive points in the following increments⁴:
Telephonic Coaching Pathway Actively engage in telephonic coaching with a Sharecare wellness coach.	<ul style="list-style-type: none">• Earn 60 well-being incentive points for each completed coaching call per calendar month, up to 4 times.• Maximum of one call in a calendar month qualifies you for the 60 well-being incentive points.• Maximum of 240 well-being incentive points.
Online Pathway or Challenges Complete either: <ul style="list-style-type: none">• Green Days within the challenge period, which include daily trackers such as steps, sleep, stress, blood pressure, weight, and smoking; or• Complete the monthly 5,000 Steps Challenge per day Log 8 Green Day trackers or 5,000 steps per day monthly within the Sharecare app or on the online platform.	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: <ul style="list-style-type: none">• Complete 60 of 90 Green Days Challenge (3 separate periods will be offered from January 1, 2020 - November 30, 2020)• Complete 5,000 Steps Challenge per day (Monthly steps challenges will be offered from January 1, 2020 - November 30, 2020)

1 All actions and appropriate documentation must be completed (including the Biometric Screening through your physician by completing the Physician Screening Form or the Biometric Screening at an SHBP-sponsored screening event) submitted and received by Sharecare between January 1, 2020 and November 30, 2020. It is your responsibility to ensure your information is complete and all documentation is received by Sharecare by November 30, 2020.

2 Well-being incentive points are saved in the Sharecare Redemption Center until you choose to redeem them, meaning well-being incentive points will not be sent automatically to Anthem Blue Cross and Blue Shield. Therefore, members must make their selection on how they choose to redeem their points through the Redemption Center, by visiting www.BeWellSHBP.com.

3 The well-being incentive points you earn in 2020 can be redeemed for well-being incentive credits in increments of 120. Members must have all 480 well-being incentive points earned in 2020 to redeem a gift card option. Note: Once you redeem any of the 2020 well-being incentive points for well-being credits you will no longer be able to select a gift card option.

4 Well-being incentive points cannot be awarded until completion of the RealAge test[®]. Biometrics, Telephonic Coaching and Online Pathways taken before completion of the RealAge test[®] can only be applied to well-being incentive points upon RealAge test[®] completion.

For details, go to BeWellSHBP.com or call 888-616-6411.



How does it work?

1. Members enrolled in an HRA plan option receive account-based credits funded by SHBP, which are available immediately and do not require redemption in the Sharecare Redemption Center.
2. By completing certain health actions through the Be Well SHBP Program, administered by Sharecare, you and your covered spouse can each earn well-being incentive points.
3. You can redeem these points through the Sharecare Redemption Center for well-being incentive credits that can be used with your Anthem HRA plan option to help reduce the cost of your covered out-of-pocket expenses.
4. When you go to the doctor, your available credits will be used to pay for your covered services before you pay out-of-pocket.
5. Once you've used all your credits, you're responsible for 100% of your medical expenses until you reach your deductible.
6. After you reach your deductible, you pay a percentage of the cost of covered services, called co-insurance.

How many well-being incentive points can I earn?

You and your covered spouse are each eligible to earn up to 480 well-being incentive points (that's up to 960 points total) that can be redeemed for well-being incentive credits³. These credits can be used to reimburse you for covered out-of-pocket medical and pharmacy expenses.

What is the deadline for completing 2020 wellness actions?

All documentation for completed wellness actions must be received by Sharecare by November 30, 2020.

How can I check my account balance for available credits?

Just log in to [anthem.com/shbp](https://www.anthem.com/shbp), select the *My Plan* tab, then select *Spending Accounts*. You can also call our Member Services line at 855-641-4862.

What if I have questions about earning well-being incentive points?

For questions about earning points, redeeming points, or about the Be Well SHBP Program, visit [BeWellSHBP.com](https://www.BeWellSHBP.com) or contact Sharecare at 888-616-6411.

Will my well-being incentive credits from 2019 roll over to 2020?

Yes, any unused well-being incentive credits in your account from 2019 will automatically roll over into 2020 regardless of the plan option you choose.

