



Map your personal path to health and earn **\$500** toward your premium

Welcome to Better You Strides, an online wellness and rewards program that uses your needs, goals and interests to build your custom-made plan to better health.

Feeling good about yourself and taking care of your health has never been easier! With Better You Strides, our online wellness and rewards program, you can discover the fun of building healthy habits through interactive activities, videos and quizzes.

Special bonus! As a Florida Blue member with an individual ACA plan—you can get rewarded for taking care of your health. You and everyone (18 or older) covered on your plan can **earn up to \$500 a year** toward your premium! It's a great way to learn healthy habits and earn money toward your monthly premium. Get started today!

It Pays to be Healthy with Better You Strides!

Your path to a healthy lifestyle starts by completing a Personal Health Assessment. Just by doing that, you'll earn a **\$50 reward**. We'll use the information to create your Personal Health Journey—a custom-made wellness plan with activities to help you reach your health goals. When you complete one of your Journey activities, you'll earn another **\$50 reward**. Redeem up to five Journey activities per year. Plus, you'll earn a **\$50 reward** when you watch a short video about your Florida Blue health plan. Watch all four to earn another \$200 in rewards. That's up to **\$500 a year** toward your premium!

Some of the fun interactive activities, videos and quizzes are on topics like:

- Healthy snacking
- Adding more activity to your life
- Walking for wellness
- Managing health conditions
- Managing stress
- Reading nutrition labels, and more!
- Meal planning

As you progress, your Personal Health Journey evolves with new challenges and activities to help you stay motivated.

Don't miss out!

Earn up to **\$500** a year toward your premium

Start by completing your Personal Health Assessment to **earn a \$50 reward**.

Then earn rewards all year long by choosing programs and activities that match your goals.

\$50 Health Assessment

+\$50 x 5 Journey Activities

+\$50 x 4 videos about your health plan

\$500 Total rewards in 2021



Here's How It Works

Step 1

Register for Better You Strides.

It's easy! Log in to your Florida Blue member account and get started. See the box to the right for details.

Step 2

Complete a Personal Health Assessment.

Earn \$50 right away by completing a Personal Health Assessment. This helps create your Personal Health Journey with activities to help you reach your wellness goals.

Step 3

Make Better You Strides your mobile fitness partner with the AlwaysOn app.

Download the AlwaysOn app from Google Play or Apple App Store. Then, you can tap into your Personal Health Journey anytime, anywhere to check your rewards or find the next program you want to do. AlwaysOn connects and syncs with more than 120 wearable fitness devices and mobile apps. That makes tracking your progress even easier.

Step 4

Start earning more rewards!

Complete up to five Journey activities and earn a \$50 reward per activity. Watch a series of four short videos about your health plan to earn another \$200 in rewards. Earn up to \$500 in total rewards a year.*

Haven't registered for Better You Strides?

Register in three easy steps:

1. Log in to your member account at **floridablue.com** and click on **Health & Wellness**, then **Better You Strides**.
2. Read and accept the Terms of Service.
3. Choose your communications preferences.

Want to go mobile?

If you prefer, you can register for Better You Strides through the Florida Blue app. Just click on **Wellness**, then **Better You Strides**.



The AlwaysOn mobile app makes it easy for you to track your activity progress anytime, anywhere!

BONUS! Better You Strides works with more than 120 health and wellness wearable devices and mobile apps.

Florida Blue 

*You could be eligible for a gift card if the earned reward amount is greater than your annual premium. The maximum amount of the gift card is \$500 per contract. Rewards are only available on individual ACA plans. Anyone 18 years or older covered under the health plan, including dependents, is eligible to participate. For complete program terms and conditions contact Florida Blue.

Florida Blue has entered into an arrangement with Onlife to provide Florida Blue members with care decision support services, information and other services. Please remember that all decisions that require or pertain to independent professional medical/clinical judgment or training, or the need for medical services, are solely your responsibility and the responsibility of your physicians and other health care providers. The programs mentioned above are subject to change.

Florida Blue and Florida Blue HMO are Independent Licensees of the Blue Cross and Blue Shield Association. We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-352-2583 (TTY: 1-877-955-8773).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-352-2583 (TTY: 1-800-955-8770).

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Personalized support and up to \$500 in rewards for your health journey

With good health comes rewards!

Better You Strides is our online wellness and rewards program. You and covered family members aged 18 or older can earn up to \$500 toward your premium.¹ So, if you have three adults covered by your plan, that's \$1,500 for the year!

It's easy! Complete activities and cha-ching! Each month, we'll apply your points to your next invoice. 100 points = \$1. (If you don't have a monthly premium, your rewards can be loaded to a prepaid card that can be used toward some health care expenses like copays.)

Your health journey, rewarded

One-stop shop

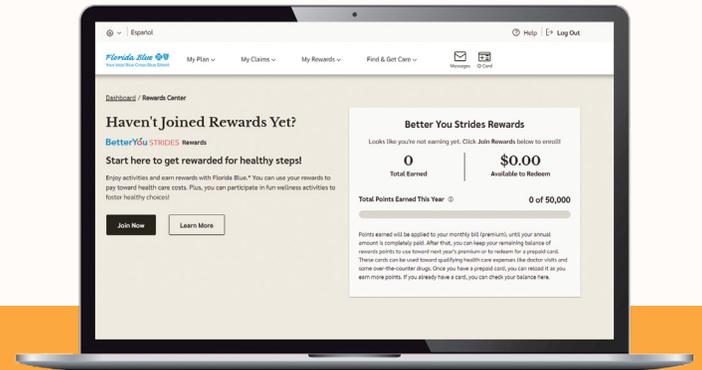
After you log in to your Florida Blue member account, click **My Rewards** to access your Reward Center. This is your home base, where you can:

- Find activities to earn rewards
- Check your rewards balance

Easy ways to earn rewards

We have some great ways for you to start earning right away, like:

Personal health assessment	\$75	7,500 points
Personal challenges	\$50	5,000 points
Wellness exam	\$50	5,000 points
Health plan education	\$50	5,000 points
meQ	\$50	5,000 points



Get started today!

How to activate your Rewards Center

1. If you don't have a member account, you'll need your member ID number to create one. Log in to your member account at FloridaBlue.com or through your mobile app.
2. Click **My Rewards** at the top of your home page.
3. In the dropdown menu, click **Rewards Center** to join.
4. After joining, click **My Healthy Activities** to find a list of all the activities you can complete to earn rewards.

Your health journey—priceless

With Better You Strides, you get more than just points. You get a personalized health journey to help you be your healthiest.



Have a fitness device?

Better You Strides can sync with your device. Here's how:

1. Log in to your member account at FloridaBlue.com.
2. Click **Find & Get Care** from the menu and select **Health & Wellness** from the dropdown.
3. Scroll down to **Track My Progress** and click **Connect a Device**.

Have questions?

We're here to help you get the most out of your Better You Strides wellness and rewards program.

A personalized health plan

With Better You Strides, you can:

- Create a personalized plan of activities so you can be your healthiest
- Get one-on-one health coaching²
- Sync your fitness device and track your progress

Easy ways to stick to your plan

Extra savings just for Florida Blue members:

- Blue365[®] offers discounts of up to 50% on gym fees, nutrition programs, and more*
- Lyft[®] ride to your doctor's office³ (up to \$50 roundtrip)
- Tools to find the lowest costs for medical services and prescriptions
- FREE health coaching and classes at Florida Blue Centers

Call us at the number on the back of your Florida Blue ID card or, click the Help icon at:



FloridaBlue.com

¹You could be eligible for a prepaid card if the earned reward amount is greater than your annual premium. The maximum amount of the prepaid card is \$500 per contract. Rewards are only available on individual ACA plans. Anyone 18 years or older covered under the health plan, including dependents, is eligible to participate. For complete program terms and conditions, contact Florida Blue.

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²Must be participating in a care management program for one-on-one health coaching.

³One (1) Lyft ride available up to \$50 roundtrip, subject to terms and conditions. Lyft is an independent third party that provides transportation services.

*Blue365[®] offers access to savings on items that Florida Blue members may purchase directly from independent vendors. Blue365 does not include items covered under your policies with Florida Blue or any applicable federal health care program. Blue Cross and Blue Shield Association (BCBSA) and Florida Blue may receive payments from Blue365 vendors. Neither BCBSA nor Florida Blue recommends, endorses, warrants, or guarantees any specific Blue365 vendor or item. For more information about Blue365, go to FloridaBlue.com/blue-365-disclaimer.

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Terms and Conditions for Better You Strides Rewards

Better You Strides Rewards is a member-focused program that offers personalized activities that can be completed to earn points. Please read the program's terms and conditions below.

Program Eligibility

- You must be enrolled in health insurance offered by Blue Cross and Blue Shield of Florida, Inc., d/b/a Florida Blue or HMO coverage offered by Health Options Inc., d/b/a Florida Blue HMO (collectively, "Florida Blue").
- Better You Strides rewards is available to Florida Blue members enrolled in either an individual Affordable Care Act (ACA) health plan or some employer health plans.
- The program is not available if you have coverage through Medicare, a short-term health plan or a health plan that is not an ACA health plan.
- Anyone covered under your health plan, including dependents, can take part in the rewards program as long as they are 18 years or older.
- If you are covered under more than one Florida Blue health plan, you're only eligible to earn rewards when you are the contract holder. This means if you're a dependent on an individual ACA health plan, but are a contract holder under another plan, you're not eligible for any rewards as a dependent on the individual ACA health plan.
- You can sign up for Better You Strides by logging in to your member account and accessing rewards at floridablue.com or through Florida Blue's mobile app.

Program Guidelines

- Better You Strides runs from January 1 – December 31 every year.
 - If you are enrolled in a Florida Blue individual ACA health plan:
 - Any Better You Strides rewards you earn will be automatically applied to the premium amount due for your health plan, unless an alternative reward is available as explained in the other rewards section below.
 - You'll see the reward amount applied to your bill within 30-60 days, or 1 to 2 billing cycles, after you finish a program.
 - If the reward amount is more than the amount of the premium due, the balance will carry over to future premium bills.
 - If the earned reward amount is greater than your annual premium, you may be eligible for a prepaid Mastercard®.
 - To receive the prepaid card, your reward balance must be at least \$5 after the reward has been applied toward your annual premium.
 - If you have Florida Blue coverage through your employer:
 - Any Better You Strides rewards you earn can be redeemed for a gift card.
 - To redeem a gift card, log in to your Florida Blue member account or the Florida Blue mobile app and click on **Rewards Center**.

Prepaid Mastercard (gift cards)

- All prepaid cards earned by a member enrolled in individual ACA health plan will be issued to the contract holder, not covered dependents.
- All prepaid cards earned by members enrolled in their employer's health plan will be issued to the contract holder and each covered dependent participating in the Better You Strides Rewards program.
- After you complete the redemption request, you'll receive your prepaid card within 12 calendar days.
- Gift cards expire 36 months from the date they are issued. You will receive a new card with a new expiration date 30-45 days before the original card expires, as long as you are still enrolled in an eligible Florida Blue health plan. Cards issued before 2022 will expire and a new card will not be sent.
- We must have a valid address on file for you to receive a rewards gift card.
- If your address on file is incorrect, you have six months from the time you requested the card to provide a correct address. If your address is not corrected within six months of the date the card was issued, the rewards will be forfeited.
 - **If you purchased your individual health plan through the Federal Marketplace,** you'll need to log in to Healthcare.gov to update your address. All other members can edit their information by logging into their Florida Blue member account or calling the Customer Service number on the back of your Florida Blue member ID card.
 - **If you have Florida Blue coverage through your employer:** Please ask your employer's Benefit Administrator to update your address in their records. The Benefit Administrator can update your information in the Florida Blue system.
- You must activate your card before use and will need to supply your Florida Blue member number, which can be found on your ID card or by logging into your account at floridablue.com.
- When a gift card is reported as "not received," we'll verify the address and the amount of funds on the card. If the card was sent to the correct address and was used, we will not issue a new card.
- If a card is lost or stolen, you can request a new card through your Florida Blue member account.
- The contract holder may use the gift card for medical goods and services for themselves or a covered dependent from the categories listed below. This includes copays or coinsurance for doctor visits or other health care services.

Category Groups:

- Medical, dental, ophthalmic & hospital equipment/supplies
- Hearing aids, sales, service
- Orthopedic goods—prosthetic devices
- Doctors and physicians – not elsewhere classified
- Dentists and orthodontists
- Medical and dental laboratories
- Chiropractors

- Optometrists and ophthalmologists
- Opticians, optical goods, eyeglasses
- Podiatrists and chiropodists
- Nursing and personal care facilities
- Hospitals or medical services and health practitioners
- Pharmacy prescription drugs
- Florida Blue dental and health plan premiums
- Reward amounts still left unapplied to premium or gift cards at the end of the calendar year can be rolled over to the following year if you stay in a Florida Blue individual or family ACA plan or employer health plan.
- If we haven't received a claim for a reward by the end of the calendar year, you'll receive the reward the following year after we've received the claim.

Disqualifying Events

- If you cancel your health plan for any reason before rewards are redeemed, you'll give up any unused Better You Strides rewards upon termination.
- If you cancel your health plan for any reason, any funds applied to the gift cards will terminate 90 days after you are disenrolled from the health plan
- If you cancel your coverage and immediately re-enroll in a Florida Blue individual or family ACA health plan or your employer's Florida Blue health plan, your rewards will rollover to the new plan and you may keep any funds.
- If you cancel your coverage and later enroll in another qualifying Florida Blue plan, any rewards earned under the original plan are forfeited. However, you will be able to earn rewards under the new plan.
- If your dependent buys a new policy of their own or moves to another policy, earned rewards will not be transferred. The contract holder will keep the earned rewards.

Other Rewards

- In addition to applying your rewards to your premium or a gift card, we may also offer additional types of rewards to you and/or your dependents.

Lyft Program

- The Lyft Program is another way for you to earn rewards through the Better You Strides program.
- Contract holder and covered dependents over the age of 18 are eligible to receive one promotional code for the Lyft Program to be used for transportation to medical appointments.
 - Each code can be redeemed for up to \$50.
 - Any amount due over the \$50 code value is the member's responsibility and will be deducted from the member's Lyft account with the credit card on file.
 - If you do not use the total value of \$50, any remaining balance will be forfeited and not eligible for use.
 - The code can be applied to a maximum of two (2) rides (i.e., round trip to and from the office visit). The Lyft code can be used for up to \$25 each way.

- Each code will be restricted to usage only on Monday-Saturday between the hours of 6:00 a.m. to 8:00 p.m.
- The code provided is the responsibility of the member to retain. If lost, you may request a copy of the same code, but will not be provided with a new code.
- Each code expires at the end of each calendar quarter (March 31, June 30, September 30, December 31).
- To participate, you must become eligible to request the code by completing the activity in the online Better You Strides platform.
- By selecting to receive a code, you agree to be emailed by Florida Blue with materials related to the Lyft program.
- You must provide a valid email address to receive the code. The email provided will be used to send the code. If an incorrect or wrong email is provided, you will not receive a Lyft code.
- Once the Lyft code is requested on the Better You Strides platform, it will be considered redeemed.
- Florida Blue has the right to close the program at any time for any reason. Any codes issued prior to the close of the program will be honored until the expiration date of the code.
- Lyft is an independent third party and not an agent or subcontractor of Florida Blue. Florida Blue disclaims all liability for your use of Lyft. Your use of the Lyft code is subject to Lyft's terms of use.
- Any information that you provide to Lyft, including, but not limited to, your name, address, destination information, and payment information is at your own risk and subject to Lyft's Notice of Privacy Practices. Florida Blue does not provide any personally identifiable information about you (including your Protected Health Information as defined by the Health Insurance Portability and Accountability Act of 1996) to Lyft.
- Lyft does not report any personally identifiable information about you back to Florida Blue. Lyft does report certain non-personally identifiable information related to the ride such as code used, the date and time the code was used, and ride cost.
- Redemption of codes in connection with the Lyft Program should be used for non-emergency related appointments only. You should call 911 or the equivalent in your area for immediate medical emergencies.

General Terms

- You are not guaranteed to earn rewards. Florida Blue reserves the right to amend, modify, suspend, or end the Better You Strides program or any part of the program at any time.
- Not all members will be eligible to complete all rewards activities.
- Members are responsible for any applicable tax liability relating to rewards received and should consult with their own tax advisor. Florida Blue is not responsible or liable for any Member tax liability due to any rewards received.

For reward questions, call the customer service number on the back of your Florida Blue member ID card.

Disclaimers:

Florida Blue and Florida Blue HMO are Independent Licensees of the Blue Cross and Blue Shield Association. We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex.

Form number: 106856 0821