



Blue Rewards

Earning your rewards has never been easier! With our Blue Rewards program, you can decide which healthy activities interest you and be rewarded for completing them.

How it works

Blue Rewards offers you incentives for taking steps to get and stay healthy. Both you and your spouse or domestic partner can each earn rewards for completing one or more of the following activities:

Blue Rewards has expanded its spending power—you can now purchase certain over-the-counter health products!



Earn \$50

Consent to receive wellness emails and take the RealAge® assessment

RealAge is a simple assessment that will help you determine the physical age of your body compared to your calendar age.

Must complete within 180 days of your effective date.



Earn \$25

Retake the RealAge assessment

If you earned the reward for taking the assessment initially, you can earn an additional reward for retaking it after 90 days.

RealAge answers must be updated or confirmed no earlier than 90 days after the original assessment and before the end of the benefit period.



Earn \$100

Select a primary care provider (PCP) and complete a health screening

You can visit your PCP or a CVS MinuteClinic® to complete your screening.

Must complete within 180 days of your effective date.



Earn up to \$200

Participate in health coaching

- Session 1 = \$30
- Session 2 = \$70
- Session 3 = \$100

Learn more about the activities

Choosing a PCP

Even if you are young and healthy, or don't visit the doctor often, choosing a PCP is key to maintaining good health. PCPs play a huge role in keeping you healthy by:

- Helping you keep on top of preventive care like annual exams
- Coordinating the care you receive from other providers
- Providing quick and easy access to the care you need
- Getting to know you, your medical history, your habits and any concerns

RealAge

RealAge is a confidential, online health assessment that helps determine the physical age of your body compared to your calendar age. RealAge identifies the habits impacting your body's age so you can improve your well-being.

Health screening

Health screenings help you understand your current health status so you can take steps to improve it. You can complete a health screening with your PCP or at a CVS MinuteClinic.

Your CareFirst Blue Rewards Visa® Debit Card

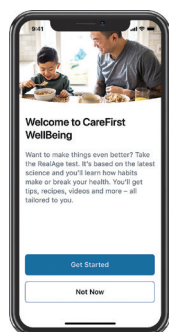
When earning rewards for the first time, you'll receive your debit card in about 10–14 days after you complete one or more of the activities. **The card can now be used to pay for eligible expenses and over-the-counter health products** like pain relievers, prenatal vitamins, first aid items and more. It may also be used toward your annual deductible¹ or other out-of-pocket costs like copays or coinsurance related to eligible expenses (medical², prescription drug², dental and vision) under your CareFirst BlueCross BlueShield (CareFirst) health plan. Make sure to always save your receipts as proof of your expenses.

Keep the card as long as you are a CareFirst member, as any future incentives you earn will be automatically added to the same card.

You have until the end of your benefit period to use your reward, plus an additional 90 days to reimburse yourself for any eligible expenses that occurred within that benefit period.



Scan the QR code to view a list of eligible products and expenses through your incentive card.³



To start earning your Blue Rewards, log in to or register for WellBeing at carefirst.com/wellbeing or download the CareFirst WellBeing app.

¹ Note: Only one card is issued to the policyholder, but it can be used by everyone covered under your policy (including dependent children).

² Members with a high-deductible health plan must reach their plan deductible before being able to use their Blue Rewards medical expense debit card for out-of-pocket costs. If you have CareFirst vision or dental benefits, you can certify to only use the card for eligible vision/dental expenses prior to meeting your deductible.

³ The list of eligible expenses is provided by Further, the incentive card administrator. Further is an independent provider of administrative services for CareFirst BlueCross BlueShield consumer-directed health care plans. HealthEquity, Inc., the owner of the Further business, is an IRS-approved, non-bank trustee providing HSA custodial services on behalf of CareFirst BlueCross BlueShield to its members. HealthEquity, Inc., on its own or through the Further business, does not sell BlueCross BlueShield products.

This well-being program is administered by Sharecare, Inc., an independent company that provides health improvement management services to CareFirst members. Sharecare, Inc. does not provide CareFirst BlueCross BlueShield products or services and is solely responsible for the health improvement management services it provides.

CVS MinuteClinic is an independent company that provides medical services to CareFirst members. CVS MinuteClinic does not provide CareFirst BlueCross BlueShield products or services and is solely responsible for the medical services it provides.

The CareFirst Blue Rewards Visa Debit Card is issued by The Bancorp Bank, N.A. pursuant to a license from Visa U.S.A. Inc. Cards may be used only at merchants in the U.S. and District of Columbia wherever Visa debit cards are accepted for eligible expenses. See Cardholder Agreement for details.

CareFirst BlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc., which are independent licensees of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.