

Rewarding you for healthy living

Reduce your healthcare costs with well-being incentive credits

Healthcare costs can add up quickly. That's why the Anthem Blue Cross and Blue Shield (Anthem) health reimbursement arrangement (HRA) plan options offer well-being incentive credits to help lower healthcare costs. You and your covered spouse can each earn points by completing certain healthy actions through the *Be Well SHBP*[®] well-being program administered by Sharecare. You can redeem these points for well-being incentive credits that can be used with the HRA plans to reduce the cost of your eligible medical and pharmacy expenses.

To start earning points, register at BeWellSHBP.com and complete the RealAge Test[®]. You can then participate in other healthy actions to earn points. See the chart below for details.

How to earn points

You and your covered spouse can each earn up to 480 points and choose to redeem for either: ^{1,2,3}

1. 480 well-being incentive credits

(to apply toward eligible medical and pharmacy expenses).

2. A \$150 Visa Prepaid Card

(to use anywhere Visa is accepted).

If you complete...	You will earn...
The RealAge Test[®] Complete a confidential, online questionnaire that only takes about 10 minutes. It is recommended that you complete the RealAge Test [®] early in 2023 to allow for completion of action items below.	120 points ⁴
A biometric screening Choose among three options to complete your biometric screening: <ol style="list-style-type: none"> Through your physician using the 2023 Physician Screening Form. At an SHBP-sponsored screening event. At a Quest Diagnostic Patient Service Center. 	120 points ⁴
Well-being Coaching, Online Challenges, Preventive Screening Exams, or a combination of all three	Up to 240 points in the following increments: ⁴
Well-being Coaching Actively engage in telephonic or digital coaching with a Sharecare well-being coach.	<ul style="list-style-type: none"> 40 points for each completed coaching session per calendar month, up to six times Maximum of one session in a calendar month qualifies you for the 40 points Maximum of 240 points
Online Challenges Within the Sharecare app or on the online platform join and complete a challenge: <ul style="list-style-type: none"> Complete 7,000 steps per day within the challenge period; or Track how often you experience stress as "never" or "sometimes" each day; or Track 7-9 hours of sleep each night; or Track a well-balanced diet each day. 	Earn 40 points up to 6 times, for a maximum of 240 points by completing the following challenges within the challenge period. Track and complete 21 days of the month toward the challenge goal: <ul style="list-style-type: none"> Steps Challenges (offered in January, April, July, and October). Mindfulness (Stress or Sleep) Challenges (offered in February, May, August, and November). Healthy Diet Challenges (offered in March, June, and September).
Preventive Screening Exams Complete a preventive screening exam (colonoscopy, mammogram, pap smear, or prostate screening).	Earn 60 points for each completed screening exam, up to two times. <ul style="list-style-type: none"> Screenings should be completed by September 30, 2023. For screenings completed in October or November 2023, members can self-attest by November 30.

Managing your household budget is not always easy, especially when you have healthcare costs.
 We hope you are able to take advantage of cost savings using well-being incentive credits.

How does the program 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 healthy actions through the *Be Well SHBP*[®] well-being program, administered by Sharecare, you and your covered spouse can each earn points.
3. You can redeem these points through the Sharecare Redemption Center for well-being incentive credits. Use these credits with your Anthem HRA plan option to help reduce the cost of your eligible medical and pharmacy expenses.
4. You can use your available credits to pay for your covered services before you pay out of pocket.
5. Once you have used all your credits, you are responsible for 100% of your medical expenses until you reach your deductible.
6. After you reach your deductible, you pay co-insurance, which is a percentage of the cost of covered services.

How many points can I earn?

You and your covered spouse are each eligible to earn up to 480 points (up to 960 points total) that can be redeemed for well-being incentive credits.³ Use these credits to reimburse yourself for eligible medical and pharmacy expenses.

What is the deadline for completing 2023 wellness actions?

Submit all documentation for completed wellness actions to Sharecare by **November 30, 2023**.

How can I check my account balance for available credits?

Log in to anthem.com/shbp, select the **My Plan** tab, then select **Spending Accounts**. You can also call our Member Services team at **855-641-4862**, Monday to Friday, 8 a.m. to 8 p.m. ET.

What if I have questions about earning points?

For questions about earning points, redeeming points, or about the *Be Well SHBP*[®] well-being program, visit **BeWellSHBP.com** or contact Sharecare at **888-616-6411** Monday to Friday, 8 a.m. to 8 p.m. ET.

Will my well-being incentive credits from 2022 roll over to 2023?

Yes. Unused well-being incentive credits in your account from 2022 will automatically roll over into 2023 regardless of the SHBP Commercial (active non-Medicare Advantage) Plan Option you choose.



For details or questions on how to earn points, visit **BeWellSHBP.com** or call **888-616-6411** Monday to Friday, 8 a.m. to 8 p.m. ET.



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¹ All actions and appropriate documentation must be completed, submitted, and received by Sharecare between January 1, 2023, and November 30, 2023. It is your responsibility to ensure your information is complete and all documentation is received by Sharecare by November 30, 2023.

² Points are saved in the Sharecare Redemption Center until you choose to redeem them, meaning 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 **BeWellSHBP.com**.

³ The points you earn in 2023 can be redeemed for well-being incentive credits in increments of 120. Members must have all 480 points earned in 2023 to redeem the Visa Prepaid Card option. Note: Once you redeem any of the 2023 points for credits, you will no longer be able to select the Visa Prepaid Card option. Once redeemed as credits, it can take up to 30 days to be deposited into your MyIncentive Account.

⁴ Points cannot be awarded until completion of the RealAge Test[®], Biometrics, Well-Being Coaching, Online Challenges, and Preventive Screening Exams taken before completion of the RealAge Test[®] can only be applied to points upon RealAge Test[®] completion.

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