



## FREQUENTLY ASKED QUESTIONS

### Fitness Incentive program

#### Q: What is the Fitness Incentive reward?

A: Associates and eligible dependents 18+ will receive \$20 a month (*up to \$240 a year!*) if you log an average of 7,500 steps per day and track at least 21 days a month. You have seven days to retro add any activity into the Sharecare app or online through the [Sharecare website](#).

- If your doctor has diagnosed you with a medical condition that prevents you from meeting these requirements (doctor-attested physical limitation), there is an alternative activity you can complete to earn your incentive reward.
- To learn more about alternative activities, contact Blue Cross customer service at (651) 662-8304 or 1-800-469-1110.

#### Q: Who is eligible for a reward?

A: All associates are eligible for the Fitness Incentive program:

##### Enrolled in a medical plan?

- Two individuals on your plan, ages 18+ are eligible for the monthly Fitness Incentive.
- If you are an associate who is a dependent on another Stella associate's medical plan (i.e. spouse, domestic partner, or dependent child), you are still eligible for the program as a dependent under the medical plan.
- To register, use the unique medical ID number found on your medical ID card. If you cannot find your card, contact Blue Cross Customer Service for assistance.

##### Waived medical coverage?

- You are still eligible! As an associate who waives medical coverage, you alone are eligible for the Fitness Incentive program
- To register, use the unique medical ID number found on your associate ID card. If you cannot find your card, contact Blue Cross Customer Service for assistance.



(associate ID card sample)



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#### **Q: When does the Fitness Incentive program begin?**

A: All associates and eligible dependents can continue earning a reward by taking the RealAge test, joining the Fitness Incentive challenges, and tracking the required steps through Sharecare. Download the Sharecare app and [sync](#) your personal fitness tracking device. If needed, associates are also able to convert activity to steps and manually record them in the Sharecare App or on the website.

#### **Q: How do I earn my Fitness Incentive reward?**

A: Associates have two options to track their fitness activity:

1. Download the Sharecare app and follow the instructions to allow your tracking data to be shared with Sharecare and to [sync](#) your tracking device (recommended).
2. Enter your steps or equivalent activity manually in the Sharecare App or on the Sharecare website.

If you have not previously [registered for Sharecare](#) using your member ID, then you will be asked to provide that information when enrolling in Sharecare. Please note, if you are a dependent under another associate's medical plan, you will use your medical ID number to enroll.

#### **Q: What if I swim, bike, or do other activities that don't track on a device?**

A: The [steps conversion chart](#) will help you equate how an activity calculates into number of steps and you can enter this manually each day. You have seven days to add this activity retroactively in the Sharecare app or on their website.

#### **Q: How do I redeem my reward?**

A: Using Sharecare, you can select a gift card (including VISA e-gift card) or an item within the online Marketplace accessed from the Sharecare platform. You can save up your monthly reward and redeem it for a larger value or redeem monthly. To locate your reward, go to Rewards in the Achieve section of Sharecare, select the Fitness Incentive Program. Select Rewards towards the top of the page and then click on "Redeem My Points" to get to the marketplace.

Your reward should appear within 24 hours after you've met both the average step requirement and tracked the minimum number of days.

#### **Q: What if I do not redeem my points by the end of the end of the year?**

A: Any unused dollars will be auto redeemed to a Visa e-gift card if they are not redeemed by January 31<sup>st</sup> of the following year, provided you have a remaining balance that exceeds five dollars.



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### **Q: When will I receive my redeemed item?**

A: E-gift cards should arrive to your Sharecare registered e-mail box up to 2 days after you redeem them. After you complete your order for a e-gift card you will receive two e-mails one notifying you of the reward coming and the second one will provide a link to claim the e-gift card. This link expires in 30 days.

### **Q: Do E-gift cards expire?**

A: Visa e-gift cards have a 6-month expiration date. Non-Visa e-gift cards do not have an expiration date. However, after no activity for 12 months, retailers can apply a reasonable monthly inactivity fee on the card balance.

### **Q: Am I taxed on the value of this reward?**

A: Yes, Payroll will receive information each month on who has earned a reward. The \$20 monthly incentive will be taxed based on your regular paycheck W-4 withholding for federal and state. If your family members are using the program and received a reward, you will also be taxed on their reward. The reward is taxed even if you have not redeemed your gift card or merchandise.

### **Q: Who do I call if I need help or have questions about the Sharecare app or program?**

A: [See an overview](#) on how to register, enroll, track your activity, and collect your reward through Sharecare.

If you need additional assistance, call Blue Cross customer service at (651) 662-8304 or 1-800-469-1110.