

Wellness and Blue Rewards Program

Member FAQs

Wellness Program

Q: How can I get started with the wellness program?

A. Visit carefirst.com/sharecare. You'll need to enter your CareFirst account username and password and complete a one-time registration with Sharecare to link your CareFirst account information. This will help make sure all the info you receive is tailored to you. Once you register, you can access the wellness program resources from the web or download the Sharecare app from the App Store or Google Play.

Q: What is my CareFirst account username and password? What if I don't have an account?

A. Your CareFirst account, also referred to as *My Account*, is a secure, online tool to access your health plan coverage details, ID cards and more. If you don't have a *My Account* username and password, go to carefirst.com/sharecare and follow the screen prompts to register.

Q: What are the features of the wellness program?

A. The wellness program includes an engaging digital experience packed with motivating wellness tools and resources that are accessible whenever and wherever you want. Designed to give you customized support to help achieve your specific health goals, the program's key components include:

- RealAge® test: Take this online health assessment to discover the physical age of your body compared to your calendar age.
- Trackers: Connect your wearable devices or enter your own data to monitor daily habits like sleep, steps, nutrition and more.
- Personalized timeline: Receive recommendations, content and services tailored to you.
- Inspirations and Relax 360°: Break free from stress, unwind at the end of the day or ease into a restful night of sleep with meditation, streaming music and videos.
- Specialized programs: Take advantage of tobacco cessation support, financial well-being tools and more.

Q: What types of recommendations, information and posts will I see on my timeline?

A. Your timeline is where you'll receive personalized insights, tools and services—all focused on helping you live a healthier life. This information can include articles, videos, slideshows and Q&As, as well as relevant updates on things like your latest step count, weekly sleep report and information about your stress level. The more you use the wellness digital resources, the more relevant the information in your timeline will become.

Q: What is the RealAge test?

A. Developed by our trusted partner, Sharecare, Inc.,* the RealAge test is a confidential, clinically-validated health assessment that guides you through a series of questions designed to determine the physical age of your body compared to your calendar age. Questions touch on your lifestyle and medical history, as well as relationships and stress. RealAge is your first step to getting started with the wellness program, as it helps you understand how your habits are impacting your health. The answers you provide will not be shared with your employer.

**Sharecare, Inc. is 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.*

Q: If I don't finish taking the RealAge test, do I have to start over?

A. No, you can pause the RealAge test at any point. All your answers are automatically saved so you can come back to complete the RealAge test later.

Q: What is a "Green Day"?

A. Green days keep you aware of achievements you've made toward improving your health. Green days encourage you to improve your health by tracking the most critical factors that impact your RealAge: stress, activity, sleep, relationships, weight, blood pressure, blood glucose, cholesterol, smoking, drinking, diet, medications and fitness.

Q: Who can participate?

A. The wellness program is available to CareFirst members 18 and older.

Q: How much does it cost?

A. The CareFirst wellness program, including the digital experience, is available to you at no additional cost as part of your CareFirst health plan coverage.

Q: What if I have other questions about the wellness program?

A. If you have other questions about the wellness program, please call 877-260-3253.

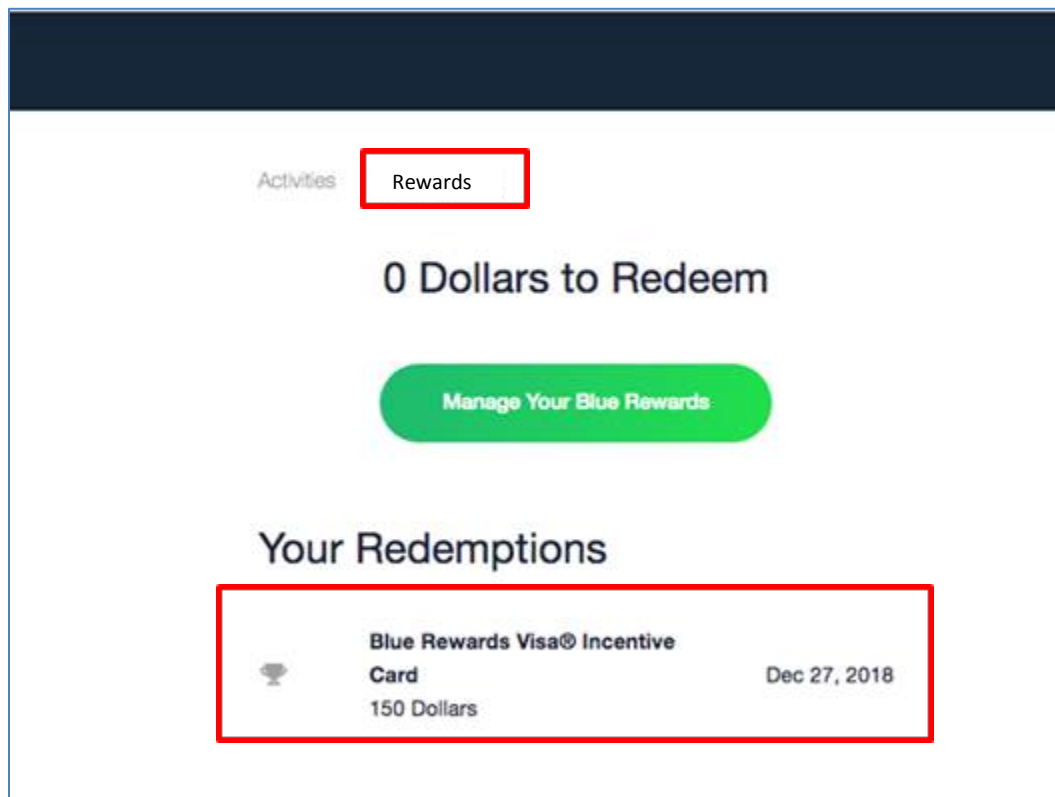
Blue Rewards

Q: What is the Blue Rewards incentive program and how can I participate?

A. Blue Rewards is an incentive program that rewards you for completing certain activities, like selecting a primary care provider, completing a health screening and taking the RealAge test.

Q: I didn't receive my incentive card yet and paid for a recent health care expense with my personal credit card. Is it possible to reimburse myself with my incentive funds?

A. Yes, if you have earned an incentive, you can reimburse yourself for qualified expenses that you paid for out of pocket. First, confirm the amount of your earned incentive by logging in to the Sharecare platform, selecting *Achieve*, then *Rewards*. Choose *Blue Rewards Incentive Program*, then *Rewards*.



The information under *Rewards* will show how much you earned (\$150 in the example above) which will be loaded to a Blue Rewards Visa® incentive card. If you earned an incentive card in the past, any new incentives you earn will be loaded on to your existing card. If you have never received a Blue Rewards incentive card, a card will be mailed 10-14 business days after you earn the reward.

You can also check your incentive balance by calling Further (our incentive administrator) at 866-758-6119.

If you want to reimburse yourself for health care expenses incurred prior to receiving your incentive card, you may complete and return the reimbursement form.

Q: Who can I contact if I have other questions about the Blue Rewards program?

A. If you have additional questions about the Blue Rewards program, please call 877-260-3253.

Q: Can I order a replacement card if my card is lost, stolen or damaged?

A. Yes. A fee may apply for any replacement cards. To order a replacement card, contact Further at 866-758-6119. Please note, only one card can be issued to the policyholder for all covered members under your policy.

Privacy Information and Program Consent

Q: Is my health information protected?

A. CareFirst has partnered with Sharecare to provide you with personalized wellness resources. We are committed to protecting the security and confidentiality of your personal information. We value your trust and protecting your information is our highest priority. We make sure that your personal information remains safe and confidential in accordance with federal and state laws. Both CareFirst and Sharecare will never share your personal data with your employer, without your permission, and will never sell your information to third parties.

Q: What is the GINA Wellness Program Authorization and why is it required?

A. The Genetic Information Nondiscrimination Act (GINA) is a federal law that prohibits health coverage and employment discrimination based on your genetic information. A GINA Authorization is required to participate in the Blue Rewards program, and before you provide information about your current or past health status. Information about your health status includes activities like taking a health assessment or having a health screening, which may be required to earn an incentive. The authorization ensures you understand that participation in the Blue Rewards program is voluntary and not a requirement of your health coverage.

Q: What is the HIPAA Authorization?

A. The Health Insurance Portability and Accountability Act (HIPAA) is a federal law that restricts access to individuals' private medical information. As part of HIPAA, a health plan (i.e., CareFirst) cannot share information with your employer about your participation in a wellness program without first getting your written permission.

By agreeing to the HIPAA Authorization, you are allowing us to share your name and the date you complete your Blue Rewards required steps with your employer. Your personal results cannot and will never be shared with your employer. HIPAA Authorization is not required to participate in most incentive program activities, however, HIPAA Authorization may be required to earn/redeem some employer-administered incentive types.

This wellness 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.

The CareFirst Blue Rewards Visa Incentive Card is issued by The Bancorp Bank, Member FDIC, 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. The Blue Cross® and 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.