



**Up to 8% of
your premium,
back in your
pocket**

WELLNESS PREMIUM REWARD PROGRAM

*AN INNOVATIVE NEW EXPERIENCE FOR BUSINESSES WITH
FEWER THAN 50 EMPLOYEES*

B2BLUE *IT'S WHERE BUSINESS IS GOING*



▶ What is it?

Our new **Wellness Premium Reward Program** gives you back a portion of your premium dollars—up to **8% of your total annual medical premium**—as a reward for encouraging your employees to take healthy steps.

How can you earn rewards?

The more your employees register and accumulate points through our wellness program (powered by Virgin Pulse®)—which is included in your plan—the higher your premium reward can be!

Why are we doing this?

It's simple: when your employees are engaged in wellness, it can improve their health and productivity, and your bottom line—healthy behaviors can help ease rising healthcare costs.



You're already signed up for the program –
it's part of your 2019 plan!



▶ How much can you and your employees earn?

Receive a percentage of your total annual medical premium based on your eligible employees' registration and their average point accumulation in Virgin Pulse.

Employer earnings

ANNUAL PAYOUT	1%	2%	4%	8%
ANNUAL GROUP AVERAGE POINTS	50 – 19,999*	20,000 – 39,999	40,000 – 59,999	60,000 +
	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4

Employee earnings

QUARTERLY PAYOUT	\$5	\$15	\$25	\$50
QUARTERLY POINTS	500	5,000	10,000	15,000 +
				Up to \$200 /Annually

Reporting: Employers will have access to periodic status reports on participation, point accumulation, and premium reward percentage status.

*For this level only, at least 50% of employees must register for the BCBSRI Wellness Program.

▶ How do you do it?

Encourage your employees to earn points. Earning points is the key to your employees' success in Virgin Pulse, which translates to your reward. They can earn up to **\$200/year** by completing and tracking well-being challenges and activities and reaching the highest point level in Virgin Pulse.

Here are some great tips you can give your employees to get them started tracking their healthy activities and earning points:

- 1 **Sign up** – Go to join.VirginPulse.com or download the app to get started.
- 2 **Connect** a Fitbit® or other wearable device to track and sync steps on the web or on a mobile device.



Points for common healthy activities:

Activity	Points
Annual well visit	5,000/annually
Online health assessment	1,500/annually
Steps	10/1,000 steps
Healthy habits	30/day
Informational cards	40/day
Connect activity tracker	200 (one time)
30 active minutes/day	100/day
45 active minutes/day	140/day



See a full list of activities and point values after logging in to VirginPulse.com.
Available activities and point values subject to change.

If you have any questions about how best to boost your bottom line and build a healthier workplace at the same time, contact your BCBSRI account rep today!

Virgin Pulse® is an independent wellness company, contracted by Blue Cross & Blue Shield of Rhode Island (BCBSRI) to provide wellness services. Wellness Premium Reward Program is subject to terms and conditions as set forth in applicable Sales Agreement between employer and BCBSRI. BCBSRI will issue a check for the premium reward payment within 90 days of the end of the plan year. The employer is responsible for any taxes imposed on the employer for the premium reward, if applicable. If the employer terminates coverage prior to the end of the plan year, a premium reward will not be paid. BCBSRI reserves the right to modify or terminate the BCBSRI Wellness Reward Program with prior written notice. Premium reward percentage values may be changed by BCBSRI with prior written notice at the beginning of any plan year.



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9/18 PER-242633 • 5972