Get rewarded for making healthy choices



Earn credits for your healthy habits

1. Get healthy and save money

Take healthy actions at your own pace, and watch your credits grow. We offer a variety of activities to help you develop healthy habits.

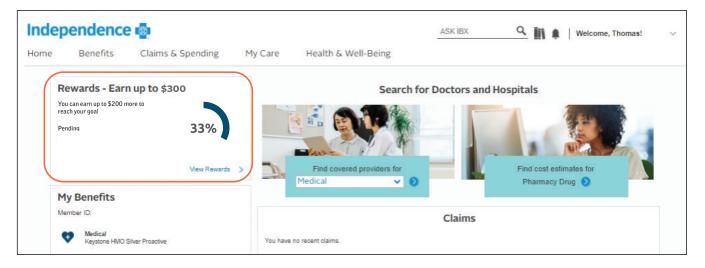
You can save 10 percent on your medical premiums or receive contributions to your health savings account if you earn at least 100 credits.

You must complete the following two activities. Log in at **ibx.com** and:

- · Complete the Well-being Profile
- Certify that you are tobacco free or complete the Tobacco Cessation program online

You must complete additional activities to reach 100 points, including:

- Complete an appropriate health screening*
- Get a flu shot
- Complete an Achieve Well-being web-based program
- Attend up to six nutrition counseling sessions for free
- Visit a network dentist for an exam and/or cleaning[†]
- * A list of preventive services that are part of Achieve Well-being can be found by logging in at ibx.com and selecting *Achieve Well-being* from the Health & Well-Being menu at the top. † Subscribers must have enrolled in dental coverage through Independence to complete this activity.







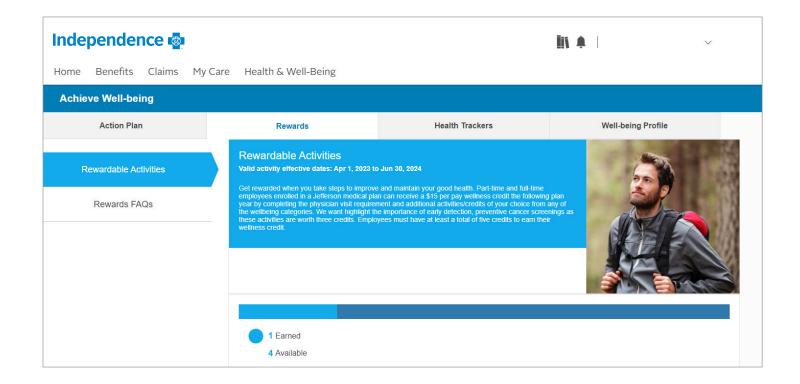
2. Tools for your rewards program

Begin your journey to Achieve Well-being by logging in at ibx.com. You can quickly access your Rewards information from your homepage. Once you are on the rewards page, you can review the rewards program description and deadlines for completing the required activities.



3. Start earning today

In the Achieve Well-being section, you can see the activities you need to complete in order to earn credits. Select an activity to read more about how to complete it. If you have previously completed any activities, the information will be automatically updated in the system. Completed activities are highlighted in gray.



Independence Blue Cross offers products through its subsidiaries Independence Assurance Company, Independence Hospital Indemnity Plan, Keystone Health Plan East, and QCC Insurance Company — independent licensees of the Blue Cross and Blue Shield Association.



