

Well-being Perks

Simple health steps lead to big savings

We care about the well-being of your employees. So much so that we want to reward them and you when they take key health steps that lead to better well-being. The steps are easy for employees to complete. When they do, it can lead to **\$450 in popular gift card rewards** for them. For you and your company, it can lead to an engagement **credit equivalent of up to 10% of your premium**. That means direct savings for the cost of your plan!

Why it matters



7 out of 10 employers say motivating employees to change behavior is an obstacle to their health care strategy.¹



73% of employees rank well-being as a top health care priority.²



83% of corporations use gift and prepaid cards for employee incentives.³

Yearly exams lead to early detection

Early detection helps address correctable health conditions that drive up medical costs and negatively impact productivity. If caught and dealt with early, it can save lives. For example, people managing their diabetes help prevent or treat **14 conditions**.⁴

To learn more about Anthem's *Well-being Perks* program, contact your broker or Anthem Sales representative.

How it works

Your employees take four key preventive care steps:⁵

- 1 Get a preventive wellness exam.
- 2 Get a flu shot.
- 3 Complete a personal health assessment.
- 4 Certify they are tobacco-free.



Well-being Perks

Employees and their covered spouses or partners who complete the steps can receive up to **\$450 in gift cards**. They can choose from a list of **300+ popular national retailers**.^{6,7} That's a total of **\$900** in gift card rewards for each family.



Engagement credit for you and your company⁸

When employees pay it forward, we do too!

Health steps	Gift card rewards	Employer % engagement credit ⁸
1 Preventive wellness exam + 2 Flu shot	\$300	25% completed 4 steps = 2.5% credit
3 Health assessment	\$100	50% completed 4 steps = 5% credit
4 Tobacco-free certification	\$50	75% completed 4 steps = 10% credit

Employees must complete both the preventive wellness exam (\$200) and the flu shot (\$100) steps to receive the \$300 reward amount. The tobacco-free certification and personal health assessment steps can be earned independently.

¹ Aon Hewitt website: *Aon Hewitt 2013 Health Care Survey* (accessed April 2016): aon.com.
² Willis Towers Watson website: *Full Report: 2015 Willis Towers Watson/NBGH Best Practices in Health Care Employee Survey* (November 2015): towerswatson.com.
³ Giftcards.com website: *Gift Card Statistics* (accessed April 2016): giftcards.com.
⁴ Forbes website: *Employers Boost Wellness Spending 17% From Yoga To Risk Assessments* (March 2015): forbes.com.
⁵ Employees are eligible for gift card rewards in the amount set for the health steps they complete, totaling \$450 in the benefit year. To earn either the preventive wellness exam (\$200) or flu shot (\$100) gift card rewards, employees must complete both health steps. Once the second of the two steps is complete, \$300 in gift card rewards will be issued. The tobacco-free certification and health assessment steps can be earned independently. All four health steps must be completed before the end of the benefit period.
⁶ Employees and their covered spouses or partners 18 and older can each earn up to \$450 in gift cards in one benefit year.
⁷ Participating Hallmark Business Connections national merchants list of gift card retailers is subject to change.
⁸ Employer credits achieved when members complete ALL FOUR activities in the benefit year. At the end of the benefit year, engagement credits are calculated against the total premium paid during the year. In benefit year 2, the employer will receive their engagement credit based on the % participation achieved in benefit year 1. Group must renew in order to get credit.

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