

Terms and Conditions for Better You Strides Rewards

Better You Strides Rewards is a member-focused program that offers personalized activities that can be completed to earn points. Please read the program's terms and conditions below.

Program Eligibility

- You must be enrolled in health insurance offered by Blue Cross and Blue Shield of Florida, Inc., d/b/a Florida Blue or HMO coverage offered by Health Options Inc., d/b/a Florida Blue HMO (collectively, "Florida Blue").
- Better You Strides rewards is available to Florida Blue members enrolled in either an individual Affordable Care Act (ACA) health plan or some employer health plans.
- The program is not available if you have coverage through Medicare, a short-term health plan or a health plan that is not an ACA health plan.
- Anyone covered under your health plan, including dependents, can take part in the rewards program as long as they are 18 years or older.
- If you are covered under more than one Florida Blue health plan, you're only eligible to earn rewards when you are the contract holder. This means if you're a dependent on an individual ACA health plan, but are a contract holder under another plan, you're not eligible for any rewards as a dependent on the individual ACA health plan.
- You can sign up for Better You Strides by logging in to your member account and accessing rewards at floridablue.com or through Florida Blue's mobile app.

Program Guidelines

- Better You Strides runs from January 1 – December 31 every year.
 - If you are enrolled in a Florida Blue individual ACA health plan:
 - Any Better You Strides rewards you earn will be automatically applied to the premium amount due for your health plan, unless an alternative reward is available as explained in the other rewards section below.
 - You'll see the reward amount applied to your bill within 30-60 days, or 1 to 2 billing cycles, after you finish a program.
 - If the reward amount is more than the amount of the premium due, the balance will carry over to future premium bills.
 - If the earned reward amount is greater than your annual premium, you may be eligible for a prepaid Mastercard®.
 - To receive the prepaid card, your reward balance must be at least \$5 after the reward has been applied toward your annual premium.
 - If you have Florida Blue coverage through your employer:
 - Any Better You Strides rewards you earn can be redeemed for a gift card.
 - To redeem a gift card, log in to your Florida Blue member account or the Florida Blue mobile app and click on **Rewards Center**.

Prepaid Mastercard (gift cards)

- All prepaid cards earned by a member enrolled in individual ACA health plan will be issued to the contract holder, not covered dependents.
- All prepaid cards earned by members enrolled in their employer's health plan will be issued to the contract holder and each covered dependent participating in the Better You Strides Rewards program.
- After you complete the redemption request, you'll receive your prepaid card within 12 calendar days.
- Gift cards expire 36 months from the date they are issued. You will receive a new card with a new expiration date 30-45 days before the original card expires, as long as you are still enrolled in an eligible Florida Blue health plan. Cards issued before 2022 will expire and a new card will not be sent.
- We must have a valid address on file for you to receive a rewards gift card.
- If your address on file is incorrect, you have six months from the time you requested the card to provide a correct address. If your address is not corrected within six months of the date the card was issued, the rewards will be forfeited.
 - **If you purchased your individual health plan through the Federal Marketplace,** you'll need to log in to Healthcare.gov to update your address. All other members can edit their information by logging into their Florida Blue member account or calling the Customer Service number on the back of your Florida Blue member ID card.
 - **If you have Florida Blue coverage through your employer:** Please ask your employer's Benefit Administrator to update your address in their records. The Benefit Administrator can update your information in the Florida Blue system.
- You must activate your card before use and will need to supply your Florida Blue member number, which can be found on your ID card or by logging into your account at floridablue.com.
- When a gift card is reported as "not received," we'll verify the address and the amount of funds on the card. If the card was sent to the correct address and was used, we will not issue a new card.
- If a card is lost or stolen, you can request a new card through your Florida Blue member account.
- The contract holder may use the gift card for medical goods and services for themselves or a covered dependent from the categories listed below. This includes copays or coinsurance for doctor visits or other health care services.

Category Groups:

- Medical, dental, ophthalmic & hospital equipment/supplies
- Hearing aids, sales, service
- Orthopedic goods—prosthetic devices
- Doctors and physicians – not elsewhere classified
- Dentists and orthodontists
- Medical and dental laboratories
- Chiropractors

- Optometrists and ophthalmologists
- Opticians, optical goods, eyeglasses
- Podiatrists and chiropodists
- Nursing and personal care facilities
- Hospitals or medical services and health practitioners
- Pharmacy prescription drugs
- Florida Blue dental and health plan premiums
- Reward amounts still left unapplied to premium or gift cards at the end of the calendar year can be rolled over to the following year if you stay in a Florida Blue individual or family ACA plan or employer health plan.
- If we haven't received a claim for a reward by the end of the calendar year, you'll receive the reward the following year after we've received the claim.

Disqualifying Events

- If you cancel your health plan for any reason before rewards are redeemed, you'll give up any unused Better You Strides rewards upon termination.
- If you cancel your health plan for any reason, any funds applied to the gift cards will terminate 90 days after you are disenrolled from the health plan
- If you cancel your coverage and immediately re-enroll in a Florida Blue individual or family ACA health plan or your employer's Florida Blue health plan, your rewards will rollover to the new plan and you may keep any funds.
- If you cancel your coverage and later enroll in another qualifying Florida Blue plan, any rewards earned under the original plan are forfeited. However, you will be able to earn rewards under the new plan.
- If your dependent buys a new policy of their own or moves to another policy, earned rewards will not be transferred. The contract holder will keep the earned rewards.

Other Rewards

- In addition to applying your rewards to your premium or a gift card, we may also offer additional types of rewards to you and/or your dependents.

Lyft Program

- The Lyft Program is another way for you to earn rewards through the Better You Strides program.
- Contract holder and covered dependents over the age of 18 are eligible to receive one promotional code for the Lyft Program to be used for transportation to medical appointments.
 - Each code can be redeemed for up to \$50.
 - Any amount due over the \$50 code value is the member's responsibility and will be deducted from the member's Lyft account with the credit card on file.
 - If you do not use the total value of \$50, any remaining balance will be forfeited and not eligible for use.
 - The code can be applied to a maximum of two (2) rides (i.e., round trip to and from the office visit). The Lyft code can be used for up to \$25 each way.

- Each code will be restricted to usage only on Monday-Saturday between the hours of 6:00 a.m. to 8:00 p.m.
- The code provided is the responsibility of the member to retain. If lost, you may request a copy of the same code, but will not be provided with a new code.
- Each code expires at the end of each calendar quarter (March 31, June 30, September 30, December 31).
- To participate, you must become eligible to request the code by completing the activity in the online Better You Strides platform.
- By selecting to receive a code, you agree to be emailed by Florida Blue with materials related to the Lyft program.
- You must provide a valid email address to receive the code. The email provided will be used to send the code. If an incorrect or wrong email is provided, you will not receive a Lyft code.
- Once the Lyft code is requested on the Better You Strides platform, it will be considered redeemed.
- Florida Blue has the right to close the program at any time for any reason. Any codes issued prior to the close of the program will be honored until the expiration date of the code.
- Lyft is an independent third party and not an agent or subcontractor of Florida Blue. Florida Blue disclaims all liability for your use of Lyft. Your use of the Lyft code is subject to Lyft's terms of use.
- Any information that you provide to Lyft, including, but not limited to, your name, address, destination information, and payment information is at your own risk and subject to Lyft's Notice of Privacy Practices. Florida Blue does not provide any personally identifiable information about you (including your Protected Health Information as defined by the Health Insurance Portability and Accountability Act of 1996) to Lyft.
- Lyft does not report any personally identifiable information about you back to Florida Blue. Lyft does report certain non-personally identifiable information related to the ride such as code used, the date and time the code was used, and ride cost.
- Redemption of codes in connection with the Lyft Program should be used for non-emergency related appointments only. You should call 911 or the equivalent in your area for immediate medical emergencies.

General Terms

- You are not guaranteed to earn rewards. Florida Blue reserves the right to amend, modify, suspend, or end the Better You Strides program or any part of the program at any time.
- Not all members will be eligible to complete all rewards activities.
- Members are responsible for any applicable tax liability relating to rewards received and should consult with their own tax advisor. Florida Blue is not responsible or liable for any Member tax liability due to any rewards received.

For reward questions, call the customer service number on the back of your Florida Blue member ID card.

Disclaimers:

Florida Blue and Florida Blue HMO are Independent Licensees of the Blue Cross and Blue Shield Association. We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex.

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