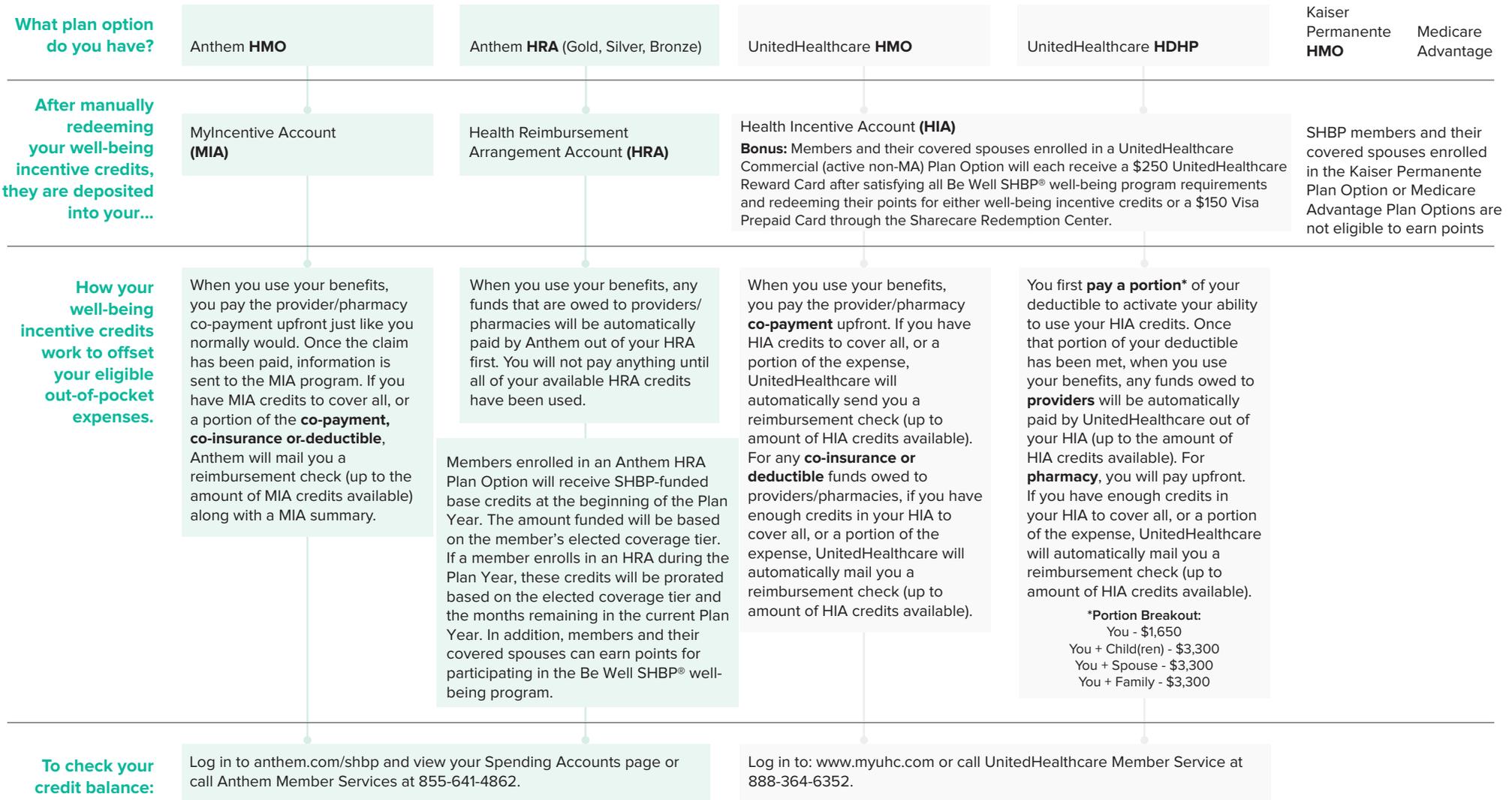


WELL-BEING INCENTIVE CREDITS IN ACTION.

Depending on your selected health plan (either through Anthem or UnitedHealthcare), points redeemed for well-being incentive credits may work differently. However, all well-being incentive credits can be used to help offset eligible medical and pharmacy expenses.

Here's how:



What you can earn:

You and your covered spouse are each eligible to redeem up to 480 well-being incentive credits — a family total of 960 credits. The wellness actions are to be completed between January 1, 2026 and November 30, 2026.

PLEASE NOTE: It takes up to 30 days for well-being incentive credits to be reflected with your insurance. To ensure you have your well-being incentive credits, please redeem your points 30 days prior to visiting your doctor or purchasing your prescription. Well-being incentive credits cannot be applied retroactively to claims.

See your health plan documents for complete coverage details.