



Frequently Asked Questions (FAQ)

How does the program work?

FitWorks® Rewards is a wellness program that rewards you for healthy behavior. When you complete different health and wellness challenges each month, you become eligible to earn up to two Visa® reward cards. It's easy – and the more you do, the greater your chances to earn a reward in your choice as an eGift Card or a Plastic Card!

There are two types of challenges to choose from:

Claims-Verified Challenges

- **Routine Physical Exam (50 points)**
- **Routine Blood Work (50 points each)** – Basic metabolic panel, comprehensive metabolic panel, lipid panel, renal function panel, hepatic function panel and general health panel.
- **Preventive Services (50 points each)** – Independent Health offers more than 60 free preventive services, such as a colonoscopy, prostate cancer screening and mammogram. A list of age- and gender-specific screenings can be found at independenthealth.com/preventive.

You will earn points for each claims-verified challenge you complete when Independent Health receives the claim from your health care provider. For example, if you had a mammogram on January 10 but Independent Health doesn't receive the claim until February 26, you will earn points for this challenge in February.

Self-Reported Challenges

- **FitWorks 150x-Get Moving (50 points)** – Complete at least 150 minutes of physical activity during the 7-day week. A week begins on Monday and ends on Sunday.
- **Strive for Five (25 points)** – Consume at least five (5) cups of fruits and/or vegetables per day for at least five (5) of the seven (7) days within the week. A week begins on Monday and ends on Sunday.
- **Rethink Your Drink (25 points)** – Drink at least 64 ounces of water per day for at least five (5) of the seven (7) days within the week. A week begins on Monday and ends on Sunday.
- **Get Your ZZZs (25 points)** – Sleep at least seven (7) hours per night for at least five (5) of the seven (7) days within the week. A week begins on Monday and ends on Sunday.

You will earn points for these challenges when you record your activity in FitWorks, or on the paper participation form, including the date you completed the challenge. In some instances, you may be able to record activity for certain challenges retroactively (up to two weeks from the current date). For example, if you log in to FitWorks on January 25, you may be able to document activity for some challenges for the time period of January 11 through January 24.

Every 50 points equals one entry in the monthly drawings for each category. You can earn one reward card per category each month. There is no limit to the number of entries you can have in each category.

Rewards

Independent Health will award the following on a monthly basis:

- \$100 Visa® reward cards for the claims-verified challenges drawing per month.
- \$50 Visa® reward cards for the self-reported challenges drawing per month.
- A consolation reward will be distributed to all participants. This could be an emailed recipe, health tip, etc.

Reward Card Selection

Your choice of Visa® reward card, either as:

- an eGift Card – ideal to use instantly for online shopping
- a Plastic Card – mailed to you

ELIGIBILITY

Who's eligible for FitWorks Rewards?

- Commercial small group subscribers and individual subscribers, as well as their covered spouses or domestic partners.
- All participants must be age 18 or older, and must be a registered FitWorks user. If you do not have Internet access, please see below for details on the paper participation form.

When am I eligible?

- If you're a small group subscriber, you can begin using FitWorks Rewards on your plan's effective date or renewal date. Individual subscribers can begin using FitWorks Rewards on January 1.

What if I live in another state?

- As long as you are enrolled in an active small group or individual commercial plan, you are eligible to participate.

What happens if I switch employers and:

• **Move to a large group employer?**

You are no longer eligible to participate in FitWorks Rewards; however, you may still have access to FitWorks if you have insurance through Independent Health with your large group employer or your employer has an Independent Health worksite wellness program that includes all employees, not just those who have Independent Health as an insurer.

• **Move to another small group employer?**

If your new small group employer offers insurance through Independent Health, then you will still be eligible for FitWorks Rewards. You can continue to log in to FitWorks Rewards as long as there is no break in coverage. If there is a break in coverage, you would have to create a new account.

• **Buy an individual product instead?**

If you purchase an Independent Health plan through the NY State of Health Marketplace or directly from Independent Health, you will still be eligible for FitWorks Rewards. You can continue to log in to FitWorks Rewards as long as there is no break in coverage. If there is a break in coverage, you would have to create a new account.

What happens when a subscriber (or covered spouse) is age 17 when the group renews but turns 18 during the plan year?

- That person will become eligible for FitWorks Rewards on his or her 18th birthday.

Can my spouse and I both participate if we are 18+?

- Yes. One or both of you can participate; however, earning a reward is not dependent on both members participating.

Is it only subscriber and covered spouse (if applicable) or everyone in the family 18+?

- Only the subscriber and covered spouse are eligible, as long as they are at least 18 years old. Dependents are not eligible.

FITWORKS

How do I create a FitWorks account?

- Visit ihfitworks.com and click on “Get Started.” You will need your member ID number (including suffix), last name, date of birth and a valid email address. You can also link to the FitWorks tool from independenthealth.com/fitworks.

Note: Depending on your plan, you may receive an “opt-in” notification when you create a FitWorks account or log in for the first time during a new plan year. This is a requirement from the Americans with Disabilities Act (ADA) and Genetic Information Nondiscrimination Act (GINA) meant to protect you and your personal information. More details about what it means to voluntarily participate in a wellness program will be provided when you log in.

Can I access FitWorks Rewards through my online member account?

- Yes. Log in to your account, through either ihfitworks.com using your sign-in name and password, or by clicking on the FitWorks tile on your “Member Dashboard” using your secure Independent Health member account. No extra log in required!

Can I access FitWorks Rewards with my smartphone?

- Yes. You can access FitWorks by using your smartphone.

Am I required to take a Well-Being Assessment?

- No. Neither you (the subscriber) nor your covered spouse is required to complete a Well-Being Assessment to be eligible for FitWorks Rewards.

Are there fitness tracking devices that are compatible with FitWorks Rewards?

- Yes. Certain challenges can be tracked with popular apps and devices like Nike+, RunKeeper and FitLinxx. In addition, FitWorks supports 30 or more apps indirectly through RunKeeper. To learn more about the apps and devices supported by FitWorks, visit the “Apps & Devices” tab under “Settings” found on the FitWorks home page.

I completed a FitWorks challenge and noticed the challenge is no longer visible on the home page.

Where did the icon go?

- Once a FitWorks challenge has been completed, it is moved into your “Points History,” which can be found under “My Points.”

I already have a FitWorks account that I’m using. What do I need to do?

- Continue to log in with the username and password that was already established.

I don’t have a computer. Can I participate?

- Yes. Call Independent Health’s Member Services Department at (716) 631-8701 or 1-800-501-3439, Monday – Friday, 8 a.m. – 8 p.m. ET, or visit independenthealth.com/fitworksrewards for details on the paper process.

When do paper entries have to be received in order to be included in that month’s drawing?

- Independent Health must receive all paper participation forms by the 15th of the following month in order to apply. Entries received after the 15th of the following month are not eligible for earning points in the raffle. Independent Health is not responsible for lost or stolen mail.

Are all challenges the same amount of points?

- No. Claims-verified challenges, such as routine blood work or preventive screenings, are worth 50 points each. Self-reported challenges range from 25 to 50 points each, depending on the challenge.

Are all rewards the same amount?

- No. Participants can earn a \$100 Visa® reward card for completing claims-verified challenges or a \$50 Visa® reward card for completing self-reported challenges. Participants must earn the requisite number of points associated with each set of challenges to be eligible to earn a reward.

What does claims-verified and self-reported mean?

- Claims-verified means Independent Health will only award points for a challenge upon receipt of a claim from your health care provider.
- Self-reported means you have to track your own activity to receive points for a challenge.

When will I get points for a claims-verified challenge?

- Independent Health must receive a claim from your provider before points can be awarded. You will know your claim was received and points were awarded for a particular challenge by looking at your "Points History" in FitWorks. The date your points appear is the day that Independent Health received a claim. **Note:** A claim could be received in a different month than when you had the test, screening or other health care service performed. Points will be awarded in the same month that the claim is received.

Do I have to enter the self-reported activity daily?

- No. You will have up to two weeks to enter and track your activity. Ideally, you should track your activity and report your progress every day.

Do points accumulate/roll over from month to month?

- No. FitWorks Rewards resets each month, so points will not roll over from one month to the next. The total points displayed on your home page upon logging in to FitWorks are cumulative for the plan year and do not reset each month.

What type of blood work qualifies for points?

- Participants can receive points for each blood panel they obtain, including the basic metabolic panel, comprehensive metabolic panel, lipid panel, renal function panel, hepatic function panel and general health panel.

Which preventive screenings qualify for points?

- Independent Health currently offers more than 60 free preventive services that all qualify for points. Visit independenthealth.com/preventive for the full list or to view the preventive guidelines for men and women under "Helpful Resources." Consider speaking with your doctor to decide which preventive services are appropriate based on your age, gender and overall health.

What qualifies for an annual well visit?

- An annual well visit is a yearly checkup or routine physical with your primary care physician. It serves as an opportunity for you to ask questions and address any concerns you may have, while your doctor identifies possible health risks and ways in which you can improve your overall health. Note: A member can only get one annual well visit per year. The initial preventive medical evaluation would be for a new patient, and periodic comprehensive preventive evaluation would be for a recurring patient.

Is there a limit to the number of challenges I can complete each month?

- No. There is no limit to the number of challenges you can complete each month.

REWARDS

What is the minimum amount of points I can earn each month? What is the maximum?

- You must earn at least 50 points each month to qualify for an entry into the monthly drawing. There is no limit to the number of points you can earn each month.

How will recipients for the reward be selected?

- Independent Health will select recipients at random from all eligible entries.

What are my odds of earning a reward?

- The odds of being selected as a monthly recipient depends on the total number of eligible entries.

When will recipients be selected?

- No later than the 20th of the following month (i.e., January recipients will be selected by February 20).

When and how will recipients be notified?

- Recipients will be notified within fifteen (15) business days of the drawing. Independent Health will notify recipients via phone or with the email address that was used to register for FitWorks online. Be sure to notify Independent Health if any of your contact information changes.

What are the reward card options?

- Your choice of Visa® reward card, either as:
 - » an eGift Card – ideal to use instantly for online shopping
 - » a Plastic Card – mailed to you

What can recipients purchase with their reward card?

- Recipients are encouraged to use the reward on gym memberships, workout apparel, fresh fruits and vegetables, healthy cookbooks, and other products or services that promote good health.

Do the reward cards expire?

- Yes. All Visa® reward cards, whether an eGift Card or Plastic Card, expire 12 months from date of issue.

What if I lose my reward card?

- Independent Health is not responsible for lost or stolen cards.

What is the monthly consolation reward?

- Consolation rewards will be determined each month by Independent Health and may include recipes and health tips.

Do I have to be a current member to earn a reward card?

- No; however, you must have been enrolled in an active plan on the date the points were earned.

Does Independent Health limit the recipients per household?

- No; however, only you (the subscriber) and your covered spouse are eligible as long as you are at least 18 years old. Dependents are not eligible.

For self-reported challenges, how does Independent Health accommodate weeks that cross months (e.g., April 29 – May 5)?

- Weeks are defined as Monday through Sunday. Challenges will be based on an entire week, not a calendar month (e.g., for the week mentioned above, you'd have through May 5 to earn points for that week).