

**Independent Health Association, Inc.**  
**“2026 Bike Month Essay Contest”**  
**Official Contest Rules**

Contest entrants (“Entrants”) have carefully read and agree to the following Official Contest Rules (“Rules”):

**1. NOT AN INDUCEMENT TO INSURE:** Entrants understand and agree that the contest is not an inducement to insure, a premium rebate, or a policy fee and does not provide any special favor, advantage, or any other benefit or consideration to the entrant regarding any current or future Independent Health insurance policy.

**2. ELIGIBILITY:** Neither enrollment in a health care coverage product issued by Independent Health nor any other purchase from Independent Health is necessary to enter. This contest is only open to individuals who are at least 18 years old and reside in one of the following counties in New York State: Erie, Niagara, Chautauqua, Cattaraugus, Orleans, Genesee, Wyoming, and Allegany (the “Geographic Area”). This contest is void outside of the Geographic Area.

Employees of Independent Health Association, Inc., its affiliates, subsidiaries, related corporate entities, contractors, advertising and promotion agencies, and suppliers of promotional materials (collectively “Independent Health”), immediate family members, and members of the same household, of Independent Health employees are not eligible to enter. “Immediate family members” includes, but is not limited to, parents (including “in-laws”), spouse, siblings (including “in-laws”), and children (including step-children). Determinations regarding “immediate family members” and “members of the same household” shall be at the sole and reasonable discretion of Independent Health.

**3. IMPORTANT DATES:** The contest begins at 12:00 AM (Eastern Standard Time) on May 1, 2026, and ends at 11:59 PM (Eastern Standard Time) on May 22, 2026 (the “Contest Period”). The winner selection will take place on May 29, 2026. Independent Health reserves the right to extend the contest period if fewer than 10 submissions are received.

**4. HOW TO ENTER:** Only one entry per eligible person is permitted. Essay entries submitted by Entrants must be original works of authorship by the Entrant and a maximum of 350 words to be considered for the grand prize. All submissions are subject to paragraph 10, below. Anyone who meets the eligibility requirements set forth above (see paragraph 2) can enter by visiting [www.independenthealth.com/bikemonth](http://www.independenthealth.com/bikemonth) and following the appropriate links to arrive at the page containing the official electronic entry form. Enter the contest by filling out the official entry form and submitting it online during the contest period. All entries MUST BE RECEIVED NO LATER THAN 11:59:59 PM (Eastern Standard Time) on May 22, 2026.

Independent Health is not responsible for contest entries that: (1) are not fully transmitted to Independent Health by the stated deadline date for any reason, including, but not limited to, technical difficulties; (2) are illegible; or (3) contain incomplete, false, or incorrect information.

**5. PRIZE:** There will be 1 grand prize awarded for the selected grand prize winner (“Winner”) with an approximate total retail value of \$450.00 comprised of the following:

- Two (2) complimentary registrations to GOBike's SkyRide 2026 event with two (2) helmets
- Two (2) annual Reddy Bikeshare memberships or two (2) \$40 riding credits for existing members
- One \$200 Amazon.com gift card
- One Independent Health prize pack

**6. WINNER SELECTION:** The Winner will be chosen from all eligible entries received during the Contest Period. The Winner will be chosen based on the submitted story (including any images submitted) (the "Submission"), which is reviewed by an Independent Health panel. If a Submission is selected as the winning Submission and is found to contain incomplete, false, incorrect, infringing, or illegible information, it will be deemed ineligible and a new winning Submission will be selected in its place. Determinations regarding such information shall be at the sole discretion of Independent Health, such discretion to be exercised reasonably. All determinations made by Independent Health are final.

**7. WINNER NOTIFICATION & CONSENT TO USE OF NAME ON WEBSITE & SOCIAL MEDIA:** The Winner will be notified by email or telephone within 5 business days of the panel review at the contact information they supplied on the contest entry form. Independent Health will make two attempts to reach the Winner. If Independent Health is unable to reach the Winner, the Winner will forfeit their prize automatically and the Independent Health panel will select another Winner. The Winner's name will be posted on the Independent Health website at [www.independenthealth.com/bikemonth](http://www.independenthealth.com/bikemonth). By entering to win, the Winner grants Independent Health the right to put the Winner's name on its website and social media channels for advertising and promotional purposes without any compensation to Winner. Specific address and telephone information will not be disclosed.

**8. WINNER CLAIMING A PRIZE:** The Winner must claim their prize in person or by mail within 10 business days from when Independent Health emails the Winner or the date of its last attempt to reach the Winner, whichever is later. If the prize is not properly claimed according to the requirements contained in these Rules within this 10-day timeframe, the prize is forfeited and a new Winner will be selected. To claim the prize, the Winner is required to execute an Affidavit of Eligibility and Liability/Publicity Release (the "Release").

The Release must be read and signed in front of a witness and must be notarized and returned to Independent Health. The Release will be emailed to the Winner and it must be returned via email to [HealthierYou@independenthealth.com](mailto:HealthierYou@independenthealth.com) or U.S. Mail at BIKE MONTH CONTEST C/O MARKETING, 511 Farber Lakes Drive, Buffalo NY 14221. The prize will then be shipped to the Winner once the signed/notarized Release is received by Independent Health. However, all of this must be accomplished within the above-mentioned 10-day timeframe. The Winner agrees to release Independent Health from all liability for non-delivery or non-receipt of the prize once it is delivered into the possession of the delivery service. Further, the Release is subject to verification and is automatically void and will be rejected if any part of it is forged, altered, defaced, tampered with, mechanically reproduced, or modified in any way, or if it contains any irregularities, errors, or omissions.

**9. GENERAL CONTEST CONDITIONS:** Copies of the Rules and, where required by law, the list of Winner(s) are available on Independent Health's website or at Independent Health's corporate offices. As a condition to participating in this contest, Entrant agrees that any and all disputes that cannot be resolved between the parties, and all causes of action arising out of or in connection with this contest shall be resolved individually, without resort to any form of class action, exclusively before a court located in Buffalo, New York, having competent jurisdiction, which court shall apply the laws of the State of New York, without regard to the conflicts of law principles thereof. The Entrant and Independent

Health hereby waives any and all right to trial by jury. If any provision of these Rules is declared or found by a court of competent jurisdiction to be illegal, unenforceable or void, then such provision will be null and void but each other provision hereof not so affected will be enforced to the full extent permitted by applicable law.

Contest entries will not be returned to the Entrant.

**By entering to win, the Winner grants Independent Health the right to use their name, general geographical and biographical information, and photograph and/or likeness for advertising and promotional purposes without any additional compensation or further consent.** Specific address and telephone information will not be disclosed.

By entering to win, all Entrants agree to be bound by these Rules and agree that all decisions of Independent Health are final and binding. Failure to conform to these Rules, or any fraud or other illegal or inappropriate conduct on the part of an Entrant or on an Entrant's behalf, will result in the Entrant's disqualification and forfeiture of any prize won. Independent Health reserves the right to verify an Entrant's proper participation in the contest, and rule ineligible Entrants who, in Independent Health's sole judgment, engage in fraudulent or other abusive conduct with respect to the contest.

This contest is void where prohibited or restricted by law.

All federal, state, and local laws and regulations apply. Federal, state, and local tax liability, if any, is the sole responsibility of the Winner. The Winner may be required to provide information necessary for Independent Health to comply with tax reporting obligations, such as his or her Social Security Number.

The Winner's right to the Prize may not be transferred or exchanged by the Winner. Independent Health reserves the right to substitute a prize of comparable value or suspend any contest if circumstances beyond its control prevent it from providing the prize or holding the contest, which is described in these Rules.

**10. SUBMISSION OF STORIES AND IMAGES:** The following additional provisions apply when an Entrant shares their story and image (if applicable) in the Submission to Independent Health when entering the contest. Please carefully review the terms and conditions provided below. If Entrant understands and agrees, please click on the box proceeding the Rules. By clicking on this box, the Entrant or guardian is creating a legal agreement with Independent Health including the terms and conditions that follow:

- Entrant understands and agrees that providing a Submission to Independent Health is completely voluntary.
- Entrant agrees that their Submission is about themselves and does not impersonate any person, business, or entity.
- Entrant represents and warrants that they obtained permission from every person whose name is mentioned or identity is revealed in the Submission to use that person's name or identity in the Submission.
- By providing the Submission to Independent Health, Entrant represents and warrants that they have the necessary rights in the Submission for the grant of rights under this Submissions Agreement and any "moral rights" in the Submission have been waived.
- If Independent Health chooses to use the Submission in any form of advertising and the Submission contains or relates to a health condition, the Entrant and/or their guardian agree to

execute an *Authorization For The Use and Disclosure of Protected Health Information* ("Authorization"), if applicable, and assist Independent Health in obtaining an Authorization from any other individual who is mentioned or identified in the Submission.

- Entrant retains all copyright rights in the Submission. However, by offering the Submission to Independent Health, Entrant grants Independent Health a perpetual, nonexclusive, world-wide, royalty-free right to reproduce, distribute, display, publish, adapt, and otherwise use and re-use the Submission for any purpose whatsoever in any media currently existing or developed hereafter without any compensation to Entrant or prior notice to Entrant.
- All Submissions may be edited for length, language, clarity, and/or functionality in Independent Health's sole discretion. Submissions will not be returned to Entrant, may be added or taken from the site at any time without notice, may be shared with and used by Independent Health staff and contractors, and may be shared with legal authorities as required by applicable laws.
- Entrant releases and discharges Independent Health from and against all liability, causes of action, suits, proceedings, judgments, damages, claims and demands whatsoever at law or in equity, which Entrant or Entrant's representatives in any capacity have or may have against Independent Health regarding the use of Entrant's name, voice, portrait, picture, video, image, identifiable information (including identifiable health information), likeness and endorsement for the project, publicity, promotion, advertising purpose, or healthcare operations (as defined in the HIPAA Privacy Rule) purpose.
- Entrant agrees to defend, indemnify, and hold Independent Health and its officers, directors, employees, agents, affiliated entities, and service providers harmless from and against any and all claims, damages, obligations, losses, liabilities, costs or debt, and expenses, including but not limited, to attorney's fees arising from the Submission.
- Neither Independent Health nor any outside entity with whom Independent Health works will be liable for any use or disclosure of the Submission.

**11. LIMITATIONS OF LIABILITY AND RELEASE:** Independent Health undertakes no liability or responsibility, and makes no warranties, express or implied, with respect to any failure to perform or negligent performance of any service provider, or for any other risk, incident or damage, direct or indirect, relating to or arising out of the contest, including, but not limited to, cancellations, postponements, delays or other scheduling changes; or accident, injury, death, damage or expense arising from or occurring during the contest, use of any prize(s), or travel to/from or attendance at any event relating to the contest. Independent Health reserves the right to cancel, suspend and/or modify this contest and these Rules at any time, which changes will become effective upon announcement. Independent Health is not responsible for damage to a prize or loss of a prize after the prize has been claimed.

Independent Health is not responsible for technical, hardware, or software failure or malfunctions, lost or unavailable network or other telecommunications connections, or lost, late, misdirected, damaged, illegible, inaccurate, incomplete, garbled, disconnected, stolen, or delayed contest entries or communications, whether caused by the sender or by any of the equipment or programming associated with or used in the contest, or by any human error, which may occur in the execution of this contest. If, for any reason, the contest is not capable of being conducted as planned, including, but not limited to, infection by computer virus, bug, tampering, unauthorized intervention, fraud, technical failures, or other causes beyond the control of Independent Health, Independent Health reserves the right at its sole discretion to cancel, terminate, modify, or suspend the contest and/or determine an alternate method of awarding the prize(s).

By entering, Entrant agrees to release Independent Health Association, Inc., its subsidiaries and affiliates, and each of their respective directors, officers, employees, and agents from any and all liability, loss, or damage of any kind incurred with respect to the contest and any receipt or use of the prize won.