

BlueCross BlueShield of North Dakota

*An independent licensee of the
Blue Cross & Blue Shield Association*



4510 13th Avenue South
Fargo, North Dakota 58121

Dear Member:

We are pleased to announce you are eligible for two new wellness programs from Blue Cross Blue Shield of North Dakota (BCBSND). These two wellness programs provide you the opportunity to earn up to \$250 in incentives. Spouses who are 18 or older and covered by your BCBSND health plan are also eligible to participate. These programs can help with your wellness pursuits. The following details will help you get started.

Stay healthy with MyHealthCenter

MyHealthCenter, an online health tool, can help you reach your personal health goals, whether you want to lose weight, quit smoking, run a marathon or simply eat healthier.

Throughout your interaction on the MyHealthCenter web site, you will receive points redeemable for a variety of prizes. These points accrue as you take action steps and are only redeemable on MyHealthCenter web site in April of the following year. Points may not be redeemable if your eligibility status changes.

As a registered member of MyHealthCenter, you'll receive a customized wellness plan. Based on your personal health profile, you'll receive recommendations on when to exercise, what to eat, how to overcome some of life's challenges such as tobacco use or stress, and even how to improve a current health condition. We hope these recommendations will improve your overall health and ultimately help you make more informed decisions.

Your participation in MyHealthCenter is completely voluntary, confidential and free. We hope you'll take advantage of its many features and make a commitment to a healthier you. Here's a sample of the program's exciting features.

- Health Assessment. Brief questionnaire taken annually helps define your current health status and identify your risk factors
- Get Fit. Customized exercise plan
- Eat Fit. Interactive meal-planning tools
- Live Fit. Life skills to help relieve stress and anxiety
- Family Fit. Interactive plans to engage kids in healthful behaviors
- QuitNet®. Online smoking cessation program
- Rewards. Earn valuable incentives and prizes for wellness program participation

Please contact a MyHealthCenter Customer Support Representative at 866-300-6949 for further questions. For a tour of MyHealthCenter web site, please go to www.ndwellnesscenter.com and look under the MyHealthCenter tab.

Up to a \$20 Monthly Health Club Credit

BCBSND is also pleased to offer the Health Club Credit program. We have partnered with the National Independent Health Club Association (NIHCA), a non-profit organization that represents independently owned health centers across the nation, to administer this program. The Minnesota Independent Health Club Association (MIHCA) is part of NIHCA.

Each eligible member can earn up to a \$20 health club credit per month when each member exercises at an NIHCA-affiliated health club 12 or more days out of the month.

Getting started

Follow these steps to start using the MyHealthCenter and Health Club Credit programs. You'll be on your way to earning points and credits.

1. Go to MyHealthCenter.NDWellnessCenter.com. Please note: If you are a new BCBSND member, you may not be able to log in until 10 business days after you receive your BCBSND health plan ID card.
2. Click on the "Not a Member" button.
3. Enter first name, last name, date of birth and health plan ID number.
4. Create your user ID and password. You may use the enclosed log-in card to record your personal log-in information.
5. Read and accept the Authorization for Release of Information, and complete the Health Assessment on MyHealthCenter.NDWellnessCenter.com. You will need to complete this step now and again each January.

IMPORTANT: You must read and accept the Authorization for Release of Information and complete the Health Assessment to receive MyHealthCenter incentives and/or the Health Club credit on **MyHealthCenter.NDWellnessCenter.com**. You will need to do this now and again each January.

We have also enclosed a "Know Your Numbers" card for you to record important numbers you may obtain from your physician or during a health screening. These numbers are helpful, but not necessary, to have before you complete your Health Assessment. Before you get a health screening, remember to check your health plan for benefits.

For more information on MyHealthCenter, please refer to the FAQ on the MyHealthCenter web site.

To take part in the Health Club Credit program, follow these additional steps.

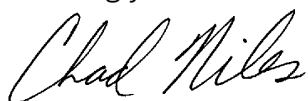
1. Check with facility staff at your health club or www.nihca.org to find a participating health club.
2. Present this letter and your BCBSND ID card to a participating health club, where you will complete the enrollment form.
3. After the participating health club verifies your eligibility, exercise 12 or more days a month to earn the credit.
4. The health club will report your participation so your account can be credited. Please refer to the enclosed Health Club Credit Schedule and FAQ sheet. Please direct your questions on this program to your health club representative.

Remember, members are responsible to ensure their visits are recorded by the health club. Members are eligible for one credit a month, and the credit amount cannot exceed the total monthly health club fee.

If your BCBSND coverage changes, you must notify the health club staff and contact BCBSND Member Services because this change may affect your eligibility for MyHealthCenter and Health Club Credit programs. To contact BCBSND Member Services, please refer to the telephone number on the back of your health plan ID card.

We encourage you to take part in MyHealthCenter and Health Club Credit programs and for each eligible member to take advantage of the total yearly incentive of up to \$250.

Wishing you the best of health,



Chad Niles
Senior Vice President & Chief Marketing Officer
Blue Cross Blue Shield of North Dakota
Enclosures

QuitNet is provided by Healthways, Inc. NIHCA is the National Independent Health Club Association. Healthways, Inc. and NIHCA are independent companies assisting in the administration of BCBSND's health and wellness program.