



ND

HealthyBlue
Powered by WebMD

HEALTH CLUB CREDIT

Part of the HealthyBlue rewards program, powered by WebMD

Exercising at a health club not only provides physical activity, it nurtures your social and emotional health, too. Plus, earning gift cards helps your financial health. Read on to learn how the Health Club Credit (HCC) works.

You'll have the opportunity to earn points in your HealthyBlue account where you can redeem them for cash gift cards in the HealthyBlue online wellness center.

Health Club Credit is a nine-month program with points awarded according to the schedule you see here.

Exercise in:	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
See your points in:	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct

Note: If there are any changes to your eligibility, please let your health club staff know. Also contact BCBSND because it may affect your credit eligibility. If you cancel your health club membership or become ineligible, or if the health club discontinues participation in the program, you may forfeit any unapplied credits.

Q & A

Q: How will I receive my Health Club Credit?

A: Credit will be awarded as points within the HealthyBlue online wellness center.

Q: How many points will I receive for Health Club Credit each month?

A: Visit an NIHCA participating health club 12+ days per month and you will be awarded 2,700 points (\$27 value).

Q: Why is Health Club Credit a nine-month program?

A: Wellness program rewards are considered taxable wages subject to employment taxes. Because we're required to report reward earnings to employers before the end of the year, the last month to earn points for Health Club activity is September, with points awarded in October.

Q: How do I access HealthyBlue?

A: Go to BCBSND.com to sign in or register for the online Member Services portal. Once logged in, you will be directed to complete the annual Authorization for Release of Information - Wellness Programs. Upon completion of the Authorization, you'll be able to access HealthyBlue directly from the portal.

Q: How do I view/redeem points on HealthyBlue?

A: From the HealthyBlue home page, you can click on either the "Rewards" tab located in the top navigation bar or the "Get Rewarded" icon. There you can check your balance and redeem your points for cash gift cards.

Please note: Your gift card will begin to depreciate by \$3.95 each month, after 6 months.



Q: How do I enroll in the Health Club Credit program?

A: To get started, present your Blue Cross Blue Shield of ND (BCBSND) ID card to a NIHCA participating health club or online at nihcarewards.org where you will fill out a short enrollment form. You can also view your monthly health club submissions and make changes to your information after the initial enrollment.

Q: Why am I required to provide my banking information if my credits are being awarded as points?

A: To administer the Health Club Credit, we partner with the National Independent Health Club Association (NIHCA). They administer fitness reimbursement programs for a wide variety of organizations across the country using the same enrollment system, which is universally programmed to require this field during the enrollment process.

Q: Why does the health club need my BCBSND ID number?

A: The health club needs a unique number to ensure that your workouts are credited to you.

Q: I have a family or a dual health club membership. How will the workout be counted?

A: Your workouts will be credited toward your unique number. To receive credit, you're required to work out at least 12 days per month.

Q: I belong to a health club with multiple locations. Can I work out at any location and still have it count toward my 12 days per month requirement?

A: Only workouts that take place in the location where you first enroll will count toward your monthly credit.

Q: Is there a deadline to redeem my points?

A: Yes. All points must be redeemed by Oct. 31 or they will be forfeited.

Q: Am I eligible for this program even if I am already a member of a participating health club?

A: Yes. Just let your club know you want to enroll, and they will walk you through the process.

Q: What if I become ineligible for the Health Club Credit program?

A: If you become ineligible for the Health Club Credit program, it also likely means that you are no longer eligible for HealthyBlue rewards and you may forfeit any unredeemed points. If you know your eligibility status may be changing in advance, redeem any remaining points on HealthyBlue as soon as possible.

Regardless of eligibility status, all HealthyBlue points must be redeemed by Oct. 31 or they will be forfeited. A new HealthyBlue rewards program will begin again on Jan. 1.

Q: If I miss one or two workouts one month, can I make them up the next month and still get reimbursed for the month I did not meet the requirement?

A: No. The program only provides credits for months where you work out at least 12 days during the month.

Q: What do I do if I didn't get my Health Club Credit points?

A: Check with your health club or online at nihcarewards.org. Each month when the Health Club Credit file is processed, a report is generated that includes an Error Code Number and description. Common reasons for not receiving your credit: misspelled names, incorrect date of birth, failure to meet minimum visit criteria and no completed authorization on file.



Blue Cross Blue Shield of North Dakota is an independent licensee of the Blue Cross & Blue Shield Association



HealthyBlue is part of a comprehensive health and wellness platform, BlueElements, which focuses on six dimensions of well-being—physical, social, emotional, financial, professional and environmental.

WebMD Health Services is an independent company that assists with the administration of BCBSND's health and wellness programs.