



MASSACHUSETTS

WELLNESS REWARDS PROGRAM

Summary Plan Description (SPD)

WELLNESS REWARDS PROGRAM

Introduction

The Wellness Rewards Program offers financial incentives for participating in healthy activities. The online platform, powered by Virgin Pulse® houses wellbeing tools and resources.

Who's Eligible

If you are a regular full- or part-time associate (working at least 15 regularly scheduled hours per week), you are eligible to participate in the Wellness Rewards Program beginning upon your hire, and your eligibility ends on your last day of employment.

The following individuals are not eligible to participate in the Wellness Rewards Program:

- Per diem associates,
- Temporary associates,
- Independent contractors,
- Leased associates,
- Outside directors,
- Interns, or
- Associates covered by a collective bargaining agreement that does not provide eligibility.

Your eligibility to participate in the Wellness Rewards Program is based on your employment classification on the books and records of Blue Cross and your receipt of a W-2 Form reflecting wage withholding by Blue Cross. Any recharacterization of your employment classification for any reason will not result in your retroactive eligibility for the Wellness Rewards Program participation.

How the Program Works

Earn up to \$600 per year!

You can earn up to \$600 throughout the year by participating in activities including:

- \$150 for completing the online Health Pulse Check (formerly known as the Health Risk Assessment)
- \$150 for getting a biometric screening
- Up to \$75 per quarter, or up to \$300 for the year, for participating in a range of activities (there are more than 140 options!)

Quarterly rewards

Each quarter you can get up to \$75 if you earn 15,000 points. Note that any rewards earned (i.e. \$10, \$20, \$45, or \$75) are yours to keep and will rollover to the next quarter.

Redeeming rewards

You can redeem rewards through the website for merchandise, gift cards, a charitable donation, and/or direct deposit right into your bank account.

For more information and to access the program, visit join.virginpulse.com/wellness.

The Wellness Rewards Program is Voluntary

Your participation in the Wellness Rewards Program is entirely voluntary and will not affect your eligibility for Blue Cross's health plan or any other company benefits.

Reasonable Accommodation

If a medical condition makes it unreasonably difficult or inadvisable to participate in any of the Wellness Rewards Program activities, you may be entitled to reasonable accommodation. Contact AskHR@bcbsma.com if you feel this applies to you. Recommendations of your personal physician will be accommodated.

Terminated Associates

The Wellness Rewards Program eligibility and participation ends on an associate's last day of employment.. Any non-redeemed rewards will expire 30 days after your last day of employment.

Administrative Information

Plan Information

Official Program Name	Blue Cross and Blue Shield of Massachusetts, Inc. Omnibus Welfare Benefit Plan – Wellness Rewards Program
Plan Number	512
Type of Benefit Program	Welfare benefits/group health plan
Plan Year	Calendar year
Plan Sponsor and Plan Administrator	Blue Cross and Blue Shield of Massachusetts, Inc. 101 Huntington Avenue, Suite 1300 Boston, Massachusetts 02199 1-617-246-4747
Plan Sponsor Tax ID Number (EIN)	04-1045815

Agent for Service of Legal Process	Blue Cross and Blue Shield of Massachusetts, Inc. Attention: Benefits Department 101 Huntington Avenue, Suite 1300 Boston, Massachusetts 02199 1-617-246-4747
Insurance Carriers	N/A
Source of Funds for Benefit Payments	Blue Cross and Blue Shield of Massachusetts, Inc. general assets
Type of Administration	Group health plan

Participating Employers

Associates of Zaffre Health Plan Solutions, LLC and Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc., in addition to associates of Blue Cross and Blue Shield of Massachusetts, Inc., are eligible to participate in the Wellness Rewards Program.

Statement of ERISA Rights

The Employee Retirement Income Security Act of 1974 (ERISA) covers certain benefit plans offered by Blue Cross, including The Wellness Rewards Program. As a plan participant in an ERISA-covered plan, you are entitled to:

Receive Information About Your Plan and Benefits:

- Examine, without charge, at the Plan Administrator's office and at other specified locations such as work sites, all documents governing the plan, including insurance contracts, and the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor. These documents are available at the Public Disclosure Room of the Employee Benefits Security Administration. For more information, contact the Employee Benefits Security Administration at 202-693-8673.
- Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the plan, including insurance contracts, and copies of the latest annual report (Form 5500 Series) and updated summary plan descriptions. The Plan Administrator may make a reasonable charge for the copies.

Receive a summary of the plan's annual financial report. **Continue Group Health Plan Coverage.** You are entitled to continue health care coverage if there is a loss of coverage under your group health plan as a result of a qualifying event, you may have to pay for such coverage. Review this SPD and the documents governing the plan for the rules governing your COBRA continuation coverage rights.

Prudent Actions by Plan Fiduciaries. In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the plan. The people who operate the plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries.

Enforce Your Rights. If your claim for benefits is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance:

- If you request a copy of plan documents or the latest annual report from the plan and do not receive them within 30 days, you may file suit in federal court. In such a case, the court may require the Plan Administrator

to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator.

- If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the plan's decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in federal court.
- If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person or organization you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees (for example, if it finds your claim is frivolous).

No one, including your employer or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA.

Receive Assistance With Your Questions. If you have any questions about your plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the:

Division of Technical Assistance and Inquiries Employee Benefits Security Administration U.S. Department of Labor
200 Constitution Avenue N.W. Washington, DC 20210.

You also may obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration at 1-866-444-3272.

Situations Affecting Benefits

There are certain situations that may affect your right to receive a benefit under the benefit programs. Benefits could be lost or delayed for you or if:

- You do not submit completed activities within the timeframes allowed.
- Your employment with Blue Cross terminates.
- You no longer meet a program's eligibility requirements.

The above list sets forth examples of situations that may affect your right to receive benefits and is not intended to cover every such situation. In all cases, the terms of the benefit program, as interpreted by the Employee Benefits Appeals Committee, in its sole discretion, govern your right to benefits. In the event of any discrepancy between this SPD and the actual provisions of any benefit program, the plan document and, if applicable, the insurance contract, shall govern.

Plan Contact Information

The Plan Administrator is the Blue Cross Benefits Department at 101 Huntington Avenue, Suite 1300; Boston, MA 02199; telephone 1-617-246-4747.

Plan Amendment or Termination

Blue Cross reserves the right to amend or terminate the Wellness Rewards Program in any manner, in whole or in part, at any time.

Changes eventually will be described in either an updated SPD or another document called a Summary of Material Modifications (SMM). However, there may be delays between the effective date of a change and the date that change is described in an updated SPD or SMM. Accordingly, the terms of a changed plan will govern in the event of any differences between the terms of the changed plan and the terms of the SPD.

The benefit programs described in this SPD do not constitute an employment contract, nor do they provide a guarantee of future employment.

Please see the “Administrative Information” section of the SPDs, available [here](#), for more information, including claims and appeal procedures.



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