



# Earn rewards for wellness

with your CVT Anthem Blue Cross Wellness PPO plan

By choosing the Anthem Blue Cross Wellness PPO plan, you've taken a step toward improving your health. With this plan, you have access to valuable wellness resources. Plus, you can earn up to \$400 in digital MasterCard rewards for taking certain actions to protect or improve your health.

## Quick-start guide

This guide will walk you through how to activate your plan and take advantage of these tools and resources.



### Step 1

Register or log in at [anthem.com/ca](https://anthem.com/ca), or download the Sydney<sup>SM</sup> Health mobile app.



### Step 2

If accessing from [anthem.com/ca](https://anthem.com/ca), choose **My Health Dashboard** > **My Rewards**. If accessing from the Sydney Health app, choose **More** > **My Health Dashboard** > **My Rewards**.



### Step 3

Create your account. Enter or verify your name, gender, date of birth, and postal code. Select **Next** to continue.



California's  
Valued Trust



## Digital MasterCard® rewards

At CVT, we want you to be an active participant in your healthcare. That's why we're rewarding you with digital MasterCards when you complete health-related activities.

- **First, have a complete wellness exam from your doctor.** Then complete the Health Assessment at [anthem.com/ca](https://anthem.com/ca) or on the Sydney Health app. Once those actions are complete, you will earn \$200 in rewards.
- **Next, complete any combination** of the activities below to **earn up to another \$200 in rewards.**<sup>1</sup> You can access rewards-eligible activities at **My Rewards** on [anthem.com/ca](https://anthem.com/ca) or in the Sydney Health mobile app.

Activity	Reward
Read five articles or watch five videos (or any combination of the two) in the Sydney Health app	\$50 digital MasterCard
In the Sydney Health app, connect a tracking device such as Fitbit, Garmin, Misfit, Apple Health Kit, Google Fit, or iHealth	\$50 digital MasterCard
In the Sydney Health app, track 10,000 steps a day for three days	\$100 digital MasterCard
Set a goal and complete an action plan in the Sydney Health app once per quarter, such as Eat Healthy, Achieve a Healthy Weight, Get Active, Increase Energy, Reduce Stress, or Sleep Better	\$50 digital MasterCard per quarter
Have a mammogram or colorectal cancer screening <sup>2</sup>	\$50 digital MasterCard
Have a cholesterol screening (full lipid panel) <sup>2</sup>	\$50 digital MasterCard

To view your earned credits, log in to [anthem.com/ca](https://anthem.com/ca) and select the **Completed Activities** tab. You also can call Anthem Blue Cross at **800-234-4333**.

## Redeeming rewards

- If you complete your activities and earn the maximum rewards, you will automatically receive your digital MasterCard at that time and will not have to wait until the end of the year.
- If you complete some but not all activities, you will automatically receive your digital MasterCard if you do not redeem it at the end of the plan year.

## We're here to help

To find out more about your health plan or how to complete wellness activities, contact CVT Member Services at **800-288-9870** or Anthem Blue Cross Member Services at **800-234-4333**.



<sup>1</sup> To be eligible for rewards you must first complete your adult wellness exam and online health assessment.

<sup>2</sup> Rewards will be credited within 60 days of the claim being processed. Services are provided in accordance with preventive care guidelines and are dependent upon age, health risks, and other factors.

Sydney Health is offered through an arrangement with Caredon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2020-2022 Anthem Blue Cross is the trade name of Blue Cross of California. Independent licensee of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

## 2023 Smart Rewards Frequently Asked Questions

### Incentive rewards overview

#### What is Smart Rewards?

Smart Rewards is the Anthem's incentive program that allows clients to purchase a standard incentive package or if the create a custom incentive structure provided the group meets the requirement of 1,000+ subscribers.

#### Where do members track their incentive rewards?

Members can track their activities in **My Rewards** in the Sydney Health app and on **anthem.com**.

To use the Sydney Health app, click on **More → My Health Dashboard → My Rewards → View Completed Activity**. To use **anthem.com**, log in then look under **My Health Dashboard → My Rewards → View Completed Activity**.

Eligible spouse/domestic partner can view their incentive rewards by signing into their account on the Sydney Health app and on **anthem.com**, following the same steps above.

**NOTE:** Spouses/domestic partners will need to have their own account in the Sydney Health app and/or on **anthem.com**.

#### Who is eligible to participate in the Smart Rewards Program and earn incentive rewards?

Eligibility for incentives includes subscriber and spouse/domestic partner unless otherwise defined by the employer, e.g., subscriber only.

#### Who do I contact if I have additional questions about incentive rewards?

- Contact Member Services using the phone number on the back of your health insurance card.
- For technical support about the **Sydney Health app** or **anthem.com**, call **866-755-2680**, Monday–Friday, 8 a.m. to 8 p.m. ET.

#### How can I view my incentive rewards earned in prior years?

You can view your incentive rewards on **anthem.com**. Go to **My Health Dashboard → My Rewards → Snapshot → View Completed Activities → Check Previous Year's Completed Activities** or use the Sydney Health app and go to **More → My Health Dashboard → My Rewards → Snapshot → View Completed Activities → Check Previous Year's Completed Activities**.

#### How much can I earn in incentive rewards?

For the benefit period October 1, 2023 through September 30, 2024 the maximum incentive payout is \$400.

#### How are incentive rewards earned?

You choose what works best for you. You are welcome to participate in as many activities as you would like, but the maximum amount you can earn is \$400.

#### How can I access the Sydney Health app or anthem.com to see the activity options and earned incentive rewards?

You and your spouse/domestic partner enrolled in an Anthem medical plan can view the ways to earn by logging in to the Sydney Health app or **anthem.com**. You will each need to have your own account to view your incentive rewards. Associates cannot view incentive rewards earned by their spouse/domestic partner.

Your spouse or domestic/partner can view their rewards by signing into their account on **anthem.com** or the Sydney Health mobile app. Associates cannot view rewards earned by their spouse/domestic partner.

To log on to the Sydney Health app, go to **More → My Health Dashboard → My Rewards**. You can also log in to **anthem.com** and look under **My Health Dashboard → My Rewards**.

## Incentive rewards guidelines

### When and how will I receive my incentive rewards?

Incentive rewards earned in 2023-2024 plan year can be redeemed in the 2023-2024 plan year.

If you complete your activities and earn the maximum rewards, you will automatically receive your digital MasterCard at that time and will not have to wait until the end of the plan year.

If you complete some but not all activities, you will automatically receive your digital MasterCard if you do not redeem it prior at the end of the plan year.

To redeem earned dollars go to **More → My Health Dashboard → Redeem Rewards**. The digital gift card you have selected will be immediately emailed to you.

No. You do not need to complete specific activities, however, there are some activities that require you complete two activities or one of two activities in order to earn the incentive reward.

### Can I earn incentive rewards if I am a new hire?

Yes, as a new hire you are eligible to earn and redeem dollars by completing incented activities.

### Do I have to participate in any specific activities during the program year?

No. You do not need to complete specific activities, however, there are some activities that require you complete two activities or one of two activities in order to earn the incentive reward.

## WAYS TO EARN INCENTIVE REWARDS

### Health Risk Assessment

#### What is the Health Risk Assessment?

The Health Risk Assessment on the Sydney Health app or **anthem.com** is a requirement to receive your earned incentive rewards, though you do not receive any incentive rewards for completing it. The Health Risk Assessment provides you with information about your health and personalized steps you can take to improve your wellness. You must complete the Health Risk Assessment to receive your earned incentive rewards.

**NOTE:** You can see all your completed activities on the Sydney Health app and **anthem.com**.

The Health Risk Assessment is located on **anthem.com** under **My Health Dashboard → My Rewards → Health Risk Assessment**. The Health Risk Assessment is also located on the Sydney Health app under **More → My Health Dashboard → My Rewards → Health Risk Assessment**. Your privacy is very important to us. All results are kept confidential, and your employer cannot view your results.

#### I completed my Health Risk Assessment, but I still cannot see my incentive rewards. How long will it take to show?

It can take 24 to 48 hours for the Health Risk Assessment to process. If you do not see your completed Health Risk Assessment in **My Rewards** after five days, contact an Anthem member services associate by calling the toll-free number on the back of your health insurance card.

### Wellness exam

### **What is a wellness exam and how do I earn incentive rewards for participating?**

A wellness exam is an annual physical exam. After you have had your physical exam, your physician will submit a claim to Anthem. Once Anthem has processed the claim, **My Rewards** on **anthem.com** and the Sydney Health app will be updated, and you will see this as a completed activity. To view your colorectal cancer screening incentive, go to **My Health Dashboard → My Rewards → Wellness Exam**

### **Mammogram**

#### **What is a mammogram and how do I earn incentive rewards for participating?**

You and your spouse/domestic partner will earn incentive rewards for completing a mammogram if you are female members age 40 to 74. Once Anthem has processed the claim, **My Rewards** will be updated, and you will see this as a completed activity.

If you are under age 40 or age 75 or older and your physician recommends this screening, you can submit a medical waiver form to earn your incentive rewards. The medical waiver form is located on **anthem.com** or the Sydney Health app under **My Rewards** within the **Mammogram activity**. To view your mammogram incentive, go to **My Health Dashboard → My Rewards → Mammogram**

### **Colorectal cancer screening**

#### **What is a colorectal cancer screening and how do I earn incentive rewards for participating?**

You and your spouse/domestic partner will earn incentive rewards for this activity if you are age 45 or older and complete a colorectal cancer screening (fecal occult blood test (FOBT), sigmoidoscopy, or colonoscopy). Once Anthem has processed the claim, **My Rewards** will be updated, and you will see this as a completed activity.

If you are under age 45 and your physician recommends this screening, you can submit a medical waiver form to earn your incentive rewards. The medical waiver form is located on **anthem.com** or the Sydney Health app under **My Rewards** within the **Colorectal Cancer Screening activity**. To view your colorectal cancer screening incentive, go to **My Health Dashboard → My Rewards → Colorectal Cancer Screening**.

### **Cholesterol exam**

#### **What is a cholesterol exam and how do I earn incentive rewards for participating?**

You and/or your spouse/domestic partner will earn incentive rewards for a cholesterol exam if you are a female age 40 or older or a male age 35 or older. Once Anthem has processed the claim, **My Rewards** will be updated, and you will see this as a completed activity. A cholesterol exam is performed by a blood test to check your levels of HDL cholesterol, LDL cholesterol, and triglycerides. Your doctor requests the lab test as part of your preventive exam or for a non-routine office visit.

If you are under the age requirement and your physician recommends this screening, you can submit a medical waiver form to earn your incentive rewards. The medical waiver form is located on **anthem.com** or the Sydney Health app under **My Rewards** within the **Cholesterol Exam activity**. To view your cholesterol incentive reward, go to **My Health Dashboard → My Rewards → Cholesterol Test**.

### **Log Active Minutes**

**How do I earn incentive rewards for tracking my daily activity?**



You and your spouse/domestic partner can earn incentive rewards by tracking your activities. You can link your device or app (such as Fitbit, Garmin Connect, IHealth, Google Fit, Apple Health Kit, or Misfit) to log active minutes in the Sydney Health app. To log active minutes, go to **My Health Dashboard → My Rewards → Log Active Minutes**.

You earn incentive rewards for tracking your steps activity by logging ten thousand steps at least three times during the benefit period. The benefit period runs from October 1, 2023, through September 30, 2024.

## Connecting a Device

### How do I connect my device or app to track steps/activity, calories, and sleep?

Log in to the Sydney Health app or via web. On the **More** tab, choose **My Health Dashboard** and select **Add a Device/App**. To connect a device, go to **My Health Dashboard → My Rewards → Connect a Device or App**.

### Do I have to purchase a device to participate?

No. You can self-report steps. There are free apps you can use to track your steps activity that can sync with the **Sydney Health app**, such as Apple Health Kit.

## Action Plans

### How do I complete an action Plan?

Choose the action plan(s) that you would like to participate in and upon completion of the action plan you will earn your incentive reward. To access action plans, go to **My Health Dashboard → My Rewards → Complete an Action Plan**

## Videos/Articles

### How do I Finish 5 Videos or Articles?

There is a wealth of content waiting ahead. Explore topics like nutrition, mindfulness, fitness tips and more. Complete at least five articles or videos to earn this reward. To access action plans, go to **My Health Dashboard → My Rewards → Finish 5 Videos or Articles**