



HEALTH CLUB CREDIT PROGRAM



Blue Cross Blue Shield
of North Dakota
(BCBSND), together
with the National
Independent Health
Club Association
(NIHCA) — a nonprofit organization
created to represent the
independently owned
health centers across
the nation — provides
a Health Club
Credit program.

BCBSND's Health
Club Credit program
will pay up to \$20
monthly toward an adult
employee's health club
membership dues.

Which employees are eligible and what can they earn?

Up to two enrolled BCBSND members (one member, if enrolled in single coverage) can each earn up to a \$20 credit per month for visiting an NIHCAaffiliated health club. Eligible members include



the enrolled subscriber and the subscriber's enrolled spouse, if any, who are both age 18 or older. To earn this credit, they must exercise a minimum of 12 days per month. (The amount of the credit cannot exceed the total monthly membership dues. Members are responsible for ensuring that their visit to the health club is recorded.)

How do your employees start?

You will receive electronic files including a welcome letter with Frequently Asked Questions (FAQ) and the Authorization for Release of Information form. Disperse these materials to your eligible employees. Your employees bring their BCBSND ID card to a participating health club, where they will receive and complete an enrollment form. You will collect the signed Authorization for Release of Information and return to BCBSND. To find participating health clubs, go to www.nihca.org.

Exercise and credit schedule.

Qualifying BCBSND members can sign up for the program at any time. Credits will follow the following schedule:

Activity Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Verification and credit dispersed	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan

Note: If there are any changes to their BCBSND health plan, please tell your employees to let their health club staff know. They should also contact BCBSND at the number on the back of their ID card as it may affect their credit eligibility.

If they cancel their health club membership, or if the health club discontinues participation in the program, your employees will forfeit any unapplied credits.

How is the credit received?

There are different options, depending on your club's existing payment system. The credit can either be automatically deposited in your bank account, or sent to the health club to be credited directly toward your membership.

Which health clubs participate?

To view current health clubs that participate with NIHCA or to nominate a club, go to www.nihca.org. A member, group or BCBSND can nominate a club or identify a geographic region; then NIHCA contacts the club to discuss NIHCA network membership.





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

Noridian Mutual Insurance Company

800-342-4718 • www.BCBSND.com



NIHCA (National Independent Health Club Association) is an independent company assisting in the administration of BCBSND's health and wellness program.

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