



HealthClub Credit

Dear Blue Cross Blue Shield of North Dakota Member:

Earn up to a \$20 credit monthly for visiting a participating health club. Blue Cross Blue Shield of North Dakota (BCBSND) and your employer are pleased to offer the **Health Club Credit** program to you. BCBSND has 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.

Exercise to earn your Health Club Credits

You can earn up to \$20 per month for visiting an NIHCA-affiliated health club. Eligible members must be age 18 or older. To earn this credit, you must exercise a minimum of 12 days per month.

Get started

It's easy to get signed up for the Health Club Credit program:

1. Sign the enclosed *Authorization for Release of Information - Wellness Programs* form and return it to your Group Leader.
2. Determine which health clubs are participating in this program by contacting the facility, or visit www.nihca.org.
3. Present your BCBSND ID card to a participating health club, where you will fill out a short enrollment form.
4. Start exercising at least 12 days per month. You are responsible for ensuring your health club visits are recorded.

For more information, read the frequently asked questions on the back of this letter.

Thank you,

BCBSND Health and Wellness Initiative



An independent licensee of the Blue Cross & Blue Shield Association.
Noridian Mutual Insurance Company

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

Health Club Credit Schedule and FAQ

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

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 your BCBSND health plan, please let your health club staff know. Also, contact BCBSND as it may affect your credit eligibility.

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

1. What if my club's monthly fees are less than \$20 per month?

If your monthly membership is less than \$20, your credit will reflect the amount you pay per month. For example, if your monthly membership fee is \$15 each month, you will be credited \$15 each month you work out at least 12 days.

2. Why does the health club need my Blue Cross Blue Shield of North Dakota (BCBSND) ID number?

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

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

Your workouts will be credited toward your unique number. Individuals must work out at least 12 days per month to receive their credit.

4. 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?

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

5. What if I become ineligible for the Health Club Credit program?

You will still receive the credits earned during your eligible months as long as the mandatory requirements have been met as indicated in your welcome letter.

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

Yes. Just complete an enrollment form at the health club so your health club can ensure that you receive your credit.

7. 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?

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

8. What do I do if I didn't get my credit?

Check with your health club first. Your health club receives a report 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.

9. How will I receive my Health Club Credit?

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 toward your membership.