

Get rewarded for exercising.

With the Oxford® Sweat Equity™ program, you may earn up to \$200 every 6 months for meeting the program exercise requirements.

What it is.

It's our goal to help people live healthier lives. Making exercise a part of your routine may be one of the most important steps you take toward being the healthiest "you." To help you on your way, we've created the Sweat Equity physical fitness reimbursement program.

The program offers a variety of exercises to choose from and the option to combine your fitness facility visits with your physical fitness classes and events to help you reach the required 50 "workouts" in a 6-month period.



Spouses/partners—and, now, dependents age 13 and older* — covered by the subscriber's Oxford health plan may participate in the Sweat Equity program and may get rewarded—up to \$100 in a 6-month period.¹

How it works.

Eligible Oxford plan members may get reimbursed up to \$200 in a 6-month period.¹ You can apply for reimbursement under the program as long as you:

- Are an active member of an eligible Oxford plan.
- Have gone to the gym and/or exercise classes, as described below, 50 times in 6 months.

Your reimbursement period begins on the date of your first fitness facility visit, class or event and ends 6 months later. You can start a new reimbursement period 1 day after your previous reimbursement period ends.

So many ways to help you get fit and rewarded.

Complete 50 visits, 50 classes, 50 fitness events or a mix of these options that add up to 50 in 6 months.

Examples of qualifying fitness facilities and classes:

- Boxing/Kickboxing
- CrossFit
- Indoor rock climbing
- Marathons
- Martial arts
- Personal training
- Pilates
- Standard gym, including YMCAs and community centers where fitness services are offered
- Yoga

Examples of cardiovascular equipment:

- Elliptical trainer/cross-trainer
- Rowing machine
- Stair climber
- Stationary bicycle
- Treadmill

How to get started.

Decide on a cardio (aerobic) workout that you'll enjoy and find a facility with the equipment or classes that promote cardiovascular wellness.² To get reimbursed, the facility and classes you choose must be open to the general public. Then, you just need to start moving to start earning.

*Eligible covered dependents' participation effective beginning with 2020 policy renewal date.

What we need from you.

After you've completed a total of 50 workouts—either gym visits, classes, fitness events or any mix of these options—in a 6-month period, send us:

1. **Your completed Sweat Equity Program Reimbursement Form.**
2. **Proof of your payment** (e.g., receipt, automatic bank withdrawal statement) for the gym fee, as well as any money you paid for qualifying fitness classes and organized group fitness events (e.g., marathon), during the 6-month period.
3. **Copy of the brochure or flier or printout of the website page** that describes the cardio (aerobic) machines at the gym you used, the cardio benefits of the class you took or organized group fitness event in which you participated.

Mail these documents to: Oxford Sweat Equity Program
P.O. Box 29130
Hot Springs, AR 71903

- These documents must be mailed to us (postmarked) no later than 180 days from the end of the 6-month period for which you are asking for reimbursement. Requests postmarked after this date will not be reimbursed.
- We cannot accept requests for reimbursement before your 6-month program end date, even if you have completed the required number of qualifying workouts before this date.

If you are unable to meet the reimbursement requirements of this program, you might be able to earn the same reward in a different way. Call us at the toll-free phone number on your health plan ID card and we will work with you and, if necessary, your doctor, to find another way for you to earn the same reward.



Questions?

Call the phone number on your health plan ID card.



¹ Reimbursement is generally limited to the lesser of \$200 (subscriber)/\$100 (covered spouse/partner and eligible dependents age 13 and older) or the actual amount of the qualifying fitness costs per six-month period, but the reimbursement may vary by plan. For the subscriber's spouse/ domestic partner and dependents to be eligible for this benefit, they must also be enrolled in an Oxford product. Refer to your Oxford benefits documents or check with your company benefits administrator to confirm eligibility and find out how much you may be reimbursed. You may submit a request for reimbursement under the program once every six months. Requests for reimbursement will not be accepted before your six-month program end date, even if you have completed the required number of qualifying workouts before this date. Rewards may be taxable. Consult with an appropriate tax professional to determine if you have any tax obligations from receiving reimbursement under this program.

² To be eligible for reimbursement under the program, the qualifying facility, class or organized group fitness event (e.g., marathon) that you choose must be available to the general public and promote cardiovascular wellness, as determined by us, and have staff supervision. Memberships in tennis clubs, country clubs, social clubs, sports teams, weight loss clinics or spas or any other similar organizations, leagues or facilities will not be reimbursed. You will not be reimbursed for lessons, equipment, clothing, vitamins or other services that may be offered by the facility (e.g., massages). Reimbursement is limited to actual workout visits. Physical and rehabilitative therapies do not apply.

Sweat Equity is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you.

If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program.

The total annual reward amount for your participation in incentive-based programs cannot generally exceed 30% of the cost of coverage.

Oxford does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities. We provide free services to help you communicate with us. Such as, letters in other languages or large print. You can also ask for an interpreter. To ask for help, please call the toll-free phone number listed on your Oxford health plan ID card, Monday through Friday, 8 a.m. to 6 p.m., ET. TTY users dial 711.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (Chinese)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

알림: 한국어(Korean)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Oxford HMO products are underwritten by Oxford Health Plans (CT), Inc. and Oxford Health Plans (NJ), Inc.