



Inspiring Your Health



The North Dakota Public Health Insurance Trust Wellness Program Overview



AGENDA

For today's discussion



-  How NDPHIT Member Employers Qualify the 1% Premium Discount
-  How to Start the Wellness Program
-  BCBSND **HealthyBlue Program**
-  Employer Activities and Employee Points
-  Next Steps

NDPHIT Employer 1% Discount

- + Sign a NDPHIT Employer Participation Agreement
- + All groups will receive by Monday February 8th and return by February 19th
- + Terms:
 - Employer develops with Thrive Health an Employer annual Wellness Plan and Calendar of activities or events
 - Support the BCBSND employee healthy rewards program
 - Quarterly Thrive Webinars
 - Allow employees to communicate with a Thrive employee wellness engagement specialists to provide an overview of the NDPHIT wellness program via email, zoom or phone
 - Annual open enrollment with NDPHIT Bswift platform and counselors
 - Offer Met Life voluntary benefits to employees
 - Acknowledge that NDPHIT funds the employee reward incentives and the Trust employees process the employee tax to any qualified rewards



How to start the plan?



START YOUR PLAN

**Enroll at
NPHITHealth.com**

- required to be eligible
for program

**Complete Personal
Health Assessment**

~ 5-10 minutes
1000 points

Initial Appointment

with a Health Advisor
Nurse Practitioner

1000 points



What is next?

NEXT OPTIONS



ONLINE

Earn points in the online wellness portal by participating in activities like challenges, habit trackers, and monthly educational sessions



AT YOUR DOCTOR

Schedule your preventive health and dental appointments. Earn 2,500 points with a signed provider voucher



AT WORK

Participate in workplace events led by your site's Wellness Coordinator



AT THE GYM

Go to the gym 12 times a month and receive reimbursement for your membership fee, up to \$20 a month



ON THE MOVE

Sync your wearable fitness device to the online wellness portal, or download the mobile app to earn points on the go



More Options



ONE-TIME ACTIVITIES

- Pregnancy Assistant Intake Box | **100 points**
- Sign-up for the WebMD Newsletter | **100 points**
- Sync a Fitness Device or App | **100 points**



DAILY ACTIVITIES

- Track Your Daily Steps | **15 points**
- Track Your Daily Physical Activity | **90 points**



WEEKLY ACTIVITIES

- Complete Weekly Pregnancy Assistant Interaction | **25 points**



MONTHLY ACTIVITIES

- HCC - Visit Participating Club 12+ Times | **2700 points**
- View a Unique WebMD Health Topic | **100 points**
- Complete Monthly Financial Wellbeing Topic | **100 points**



MISCELLANEOUS ACTIVITIES

- Challenges: Steps, Water, Fruits/Veggies, etc. | **100 points weekly challenge**
- Complete ANY Daily Habits Plan | **600 points-max 5 times/year**
- Complete a WebMD Health Topic Assessment | **25 points-max 10 times/year**
- Complete a Pregnancy Assistant Activity | **10 points-max 10 times/week**



Personalized Wellbeing Initiative

The NDPHIT Program is designed to provide personalized resources to each member based on their needs and health goals

- +Health Coaching
- +Prevention Specialist
- +Health Screenings
- +Covid Risk Management
- +Onsite & Virtual Access

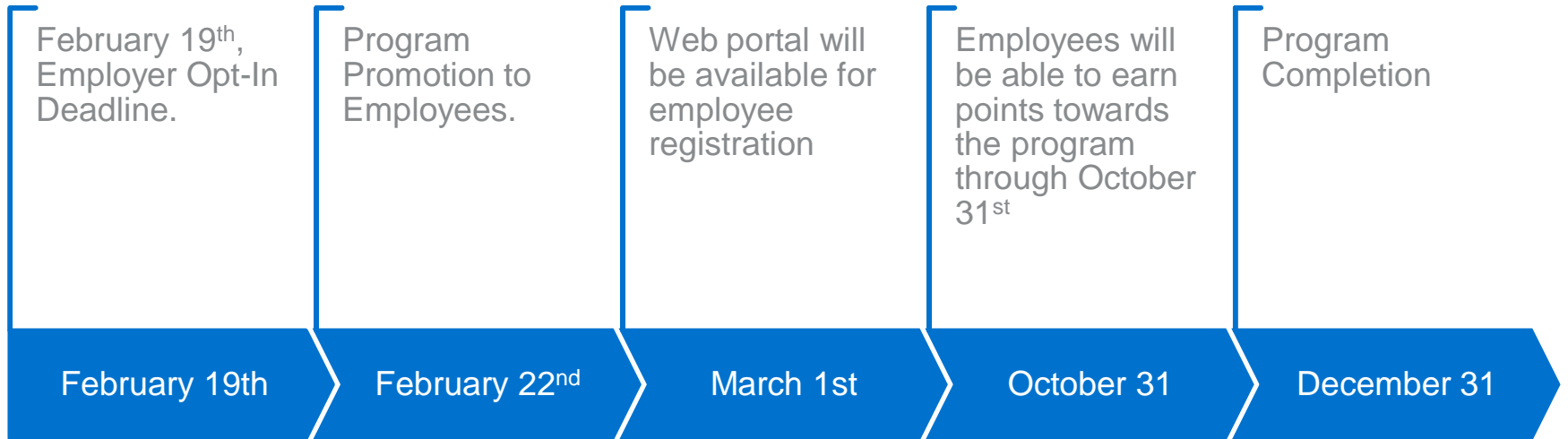


NDPHIT Clinical Medicine
Program Director
Noelle Riehl MSN, APRN, FNP-C



Time-line

Program Critical Milestones

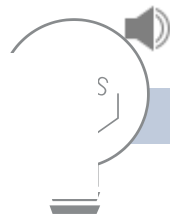




ND

HealthyBlue



Welcome to WebMD ONE



How will my employees' access HealthyBlue?

- + Visit www.BCBSND.com
- + Log into your BCBSND member account (will have to register first time)
 - ✓ Will need your BCBSND member card
- + Complete the 2021 Wellness Authorization to Release Information
- + Wellness tab with access to HealthyBlue Powered by WebMD will appear

courses enrolled in the health

		BlueCross BlueShield of North Dakota	
Member Name ROBERTCARDTEST TESTCARD			
ID YQD123456789001			
SvcType	Medical, Rx	Office Visit Copay	\$20
RxBIN	610455	ER Visit Copay	\$150
RxPCN	NDCOM		
Plan Code	821		
			



How will my employees access HealthyBlue?

NEW USERS



The screenshot shows the HealthyBlue member home page for John Doe. At the top, there are logos for the health plan and the state of North Dakota (ND). The user is logged in as John Doe, with a "Your Account" dropdown menu. A navigation bar includes links for Home, Coverage, Claims, Spending, Find a Doctor, Prescriptions, Forms & Resources, and Wellness. The main heading is "MEMBER HOME". A prominent "WELLNESS PROGRAMS" banner encourages users to "Opt IN to engage with your Wellness benefits!" and includes a "GO" button. A notice below the banner states: "Work is under way to prepare your new HealthyBlue powered by WebMD experience. If you are unable to access the site after completing your authorization, continue to check back as access may be delayed for some members." On the left, a "Member Information" section for John Doe lists links for Account Profile & Settings, ID Card, Coverage summary, and Benefit Booklet. On the right, a "MEMBER FORMS" section provides access to common forms, with links for HIPAA AUTHORIZATION and PRENATAL PLUS PROGRAM.

ND

Hi, *John* Your Account ▾

HOME COVERAGE CLAIMS SPENDING FIND A DOCTOR PRESCRIPTIONS FORMS & RESOURCES WELLNESS

MEMBER HOME

WELLNESS PROGRAMS

Opt IN to engage with your Wellness benefits!

[GO](#)

Work is under way to prepare your new HealthyBlue powered by WebMD experience. If you are unable to access the site after completing your authorization, continue to check back as access may be delayed for some members.

John Doe

Member Information

- Member ID Account Profile & Settings >>
- Group ID Card >>
- Coverage summary >>
- Benefit Booklet >>

MEMBER FORMS

Access common forms members use most - authorizations, claim forms and more.

- [HIPAA AUTHORIZATION](#)
- [PRENATAL PLUS PROGRAM](#)



If the wellness programs box is missing...



The screenshot shows the BCBSND member portal interface. At the top right, there are links for 'Select Language', 'Need Help', and 'Log Out'. The user is identified as 'Elizabeth' and is logged in as 'Your Account'. A dropdown menu is open, showing 'Account Settings', 'Message Center', and 'View Site By Plan'. A red arrow points to the 'Account Settings' option. The main navigation bar includes 'HOME', 'COVERAGE', 'CLAIMS', 'SPENDING', 'FIND A DOCTOR', 'PRESCRIPTIONS', 'FORMS & RESOURCES', and 'WELLNESS'. The 'ACCOUNT SETTINGS' page is displayed, with a sidebar on the left containing 'WELLNESS PROGRAMS' and 'ACCOUNT SETTINGS'. The 'WELLNESS PROGRAMS' section contains the text: 'Please review your Wellness Program Settings.' Below this, there is a blue button labeled 'WELLNESS PROGRAMS' and a link for 'ACCOUNT SETTINGS'. The main content area is titled '2019 AUTHORIZATION FOR RELEASE OF INFORMATION - WELLNESS PROGRAMS' and includes an 'INSTRUCTION TO MEMBERS' section. The instruction text reads: 'I authorize Blue Cross Blue Shield of North Dakota (BCBSND) to disclose my protected health information, or personal information if I am not a BCBSND member, to my employer (if my health plan is provided by an employer group) and to designated wellness vendors, to be used for administration of my wellness programs or incentives program(s). If my contract number changes during 2019, this Authorization will transfer to your new BCBSND contract number. I understand that this Authorization is voluntary. My refusal to authorize disclosure of information to wellness vendors and my employer (if my health plan is provided by an employer group) and will have no effect on my enrollment in BCBSND health plans.'



STEP 3: If Wellness Programs “GO” box is missing

ND

Hi, **Your Account**

Account Settings
Message Center
View Site by Plan

ACCOUNT SETTINGS

MEMBER DETAILS
View your membership information and plan details. Covered dependents under the age of 18 will have information available to the subscriber.

Membership Information
Contact Information
Password & Security
Contact Preferences
Member Profile
Other Insurance
HIPAA Authorization
Prenatal Plus Form
Wellness Programs

NORIDIAN EMPLOYEES

BlueSaver

Member ID	Coverage includes:
	Medical
Group	Wellness Programs

[View ID Card](#)
[See Coverage Details](#)

Benefit Period
01/01/2019 - 12/31/2019

Wellness Product

Member ID	Coverage includes:
	Dental
Group	



How will employees' access HealthyBlue? **NEW USERS**

protected health information, or personal information if I am not a BCBSND member, to my employer (if my health plan is provided by an employer group) and to designated wellness vendors, to be used for administration of my wellness programs or incentives program(s). If my contract number changes during 2019, this Authorization will transfer to your new BCBSND contract number.

I understand that this Authorization is voluntary. My refusal to authorize disclosure of information to wellness vendors and my employer (if my health plan is provided by an employer group) and will have no effect on my enrollment in BCBSND health plans.

I understand that my protected health information includes, but is not limited to, all data and information in the BCBSND systems, including claims, as a result of medical encounters, treatments, diagnostic tests, screenings, prescriptions, and/or case management activities.

I understand that if the recipient of this information is not a health care provider or health plan covered by federal privacy regulations, this information may be re-disclosed and no longer protected by these federal regulations. My BCBSND health plan is subject to federal privacy regulations and will not re-disclose this information except as allowed by law.

I understand that I have the right to revoke or end this Authorization at any time.

I understand that my revocation of this Authorization will not affect any action that has been taken, or any information that has already been used or disclosed, based upon this Authorization before my BCBSND health plan actually received my revocation. This authorization will remain in effect until 12/31/2019.

YES (OPT-IN) NO (OPT-OUT)

Changes saved!



How will employees' access HealthyBlue?



ND

Hi, *John* Your Account ▾

HOME COVERAGE CLAIMS SPENDING FIND A DOCTOR PRESCRIPTIONS FORMS & RESOURCES **WELLNESS**

MEMBER HOME

Member Information

Member ID Account Profile & Settings >>

Group ID Card >>

Coverage summary >>

Benefit Booklet >>

WELLNESS PROGRAMS

These wellness programs can help you stay healthy and save money.

HEALTHYBLUE HOME

WELLNESS PROFILE

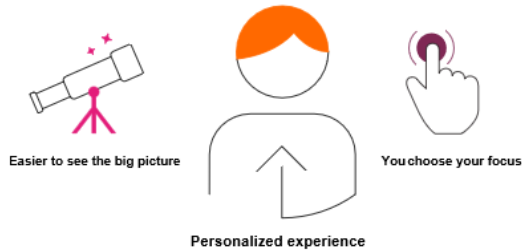


Welcome to WebMD ONE!



WELCOME TO
WebMD ONE

Here's what's new...



Just finish on-boarding to get started with your
personalized experience.

NEXT



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

WebMD Health Services is an independent company assisting in the administration of BCBSND's health and wellness programs.

[Non-Discrimination Notice](#)





Tell us about your health

This helps us understand where you are on your well-being journey.

Overall, how would you rate your health?

- poor
- fair
- average
- good
- excellent

What's your ethnic origin? ▼

Some conditions and health risks vary by ethnicity.

Height ft in Weight lbs
without clothes

NEXT



WebMD ONE Customization



What are your interests?

Pick your top three now. You can add others later.

I want to...



Get more exercise



Get to a healthy weight



Eat better



Reduce stress



Sleep better



Quit tobacco

BACK

NEXT



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WebMD ONE Customization



Can we help you with any of these conditions?

- | | |
|--|---|
|  High Blood Pressure <input type="checkbox"/> |  High Cholesterol <input type="checkbox"/> |
|  Asthma <input type="checkbox"/> |  Diabetes <input type="checkbox"/> |
|  Coronary Artery Disease <input type="checkbox"/> |  Heart Failure <input type="checkbox"/> |
|  COPD <input type="checkbox"/> | |

[BACK](#)

[SKIP](#)



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New WebMD ONE Home Page & Navigation



ND HealthyBlue



My Health

Daily Habits

Rewards

Hello,

Home Asthma Exercise Stress Tobacco [EDIT](#)

Personalize Your Experience ✕

The information in your streams is based on the health and wellness interests you have selected. Have a new interest? Click Edit to change your streams.

1/3

[NEXT](#)

[SEE ALL](#)

Rec

GET YOUR SCORE

Connected
e confidence to connect with
and improve your health.

GET STARTED

Quit Tobacco
Take steps to quit tobacco—it's the best thing you can do for your health.

START NOW





New WebMD ONE Home Page & Navigation

Hello,

[Home](#) [Asthma](#) [Exercise](#) [Stress](#) [Tobacco](#) [EDIT](#)

Recommended For You

[SEE ALL](#)



Health Assessment
Get more out of your experience by completing your assessment.

GET YOUR SCORE



Stay Connected
Find the confidence to connect with others and improve your health.

GET STARTED



Quit Tobacco
Take steps to quit tobacco—it's the best thing you can do for your health.

START NOW

Find Your Path ✕

Streams help you track your current goals, get personalized recommendations for new ones and navigate your way to better health.

2 / 3

[PREVIOUS](#)

[NEXT](#)



New WebMD ONE Home Page & Navigation



ND **HealthyBlue**

My Health Daily Habits Rewards

Hello, CATBUYUP05

Home Asthma Exercise Stress Tobacco ED

Discover More Resources X

There are even more helpful health and wellness tools available to you! Click Resources to see what else you can discover.

3/3 GOT IT!

HealthyBlue Benefits
Health Assessment
Health Record
Resources
Sync Devices & Apps
Policies
Settings
Sign Out
Contact Us

Recommended For You

Health Assessment
Get more out of your experience by completing your assessment.
GET YOUR SCORE

Stay Connected
Find the confidence to connect with others and improve your health.
GET STARTED

Quit Tobacco
Take steps to quit tobacco—it's the best thing you can do for your health.
START NOW





Resources

All Resources

Assess Your Health

Information

Self Improvement

Achieving well-being is easier with the right resources. To successfully reach your health goals — take advantage of motivational apps, weight management tools, health surveys and much more.

Self Improvement

Daily Habits

Take control of your chronic conditions today!

Self Improvement

Device and App Connection Center

Automatically upload your info - just sync up a fitness device or app.

Assess Your Health

Health Assessment

Take 10 minutes to learn about your health and how to improve it.

Assess Your Health

Health Record

Manage your health information from a single, private and secure location.

Information

Health Topics

Find info on everything from specific conditions to general well-being.

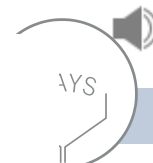
Self Improvement

Health Trackers

Keep track of your health measurements, exercise, sleep and more.



Resources



Information

Message Board Exchanges

Connect with others and discuss health topics that interest you.

Self Improvement

My Pregnancy Assistant

Find resources that are helpful during pregnancy and track your baby's progress.

Self Improvement

Recipes

Get step-by-step instructions for making simple, healthy and delicious meals.

Self Improvement

Rewards

Take action on your health and earn rewards.

Information

WebMD Interactives

Take advantage of helpful calculators, quizzes, health topics and more.

Assess Your Health

WebMD Symptom Checker

Easily identify possible conditions related to your symptoms.

Information

WebMD Video

Watch videos and learn about a variety of health topics that interest you.

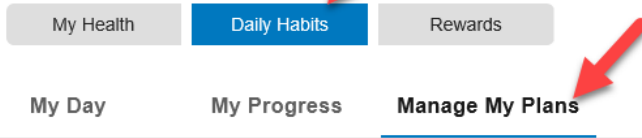
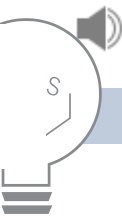
Self Improvement

Wellness At Your Side

Download the WebMD ONE app to track goals and access benefits anytime, anywhere.



Daily Habits



Select Plans



Lose Weight

You deserve to feel great and enjoy life. Let us help you be your best while managing your weight.

[VIEW DETAILS](#)



Keep Stress in Check

During Keep Stress in Check, you'll set a plan to better manage stress and take steps to make it happen.

[VIEW DETAILS](#)



Balance Your Diet

With Balance Your Diet, you'll learn how to make nutrition work for your lifestyle and enjoy the many benefits of healthy eating.

[VIEW DETAILS](#)

Plans Include:

- Lose Weight
- Keep Stress In Check
- Balance Your Diet
- Enjoy Exercise
- Diabetes
- CAD
- Hypertension
- COPD
- Asthma
- Heart Failure
- Coping with the Blues
- Quit Tobacco
- Sleep Well
- Stay Connected



Daily Habits

My Day

My Progress

Manage My Plans

0 /6

Completed Today



Your Plan Is On-Track

0

Completed This Week

Activities Left Today (6)



Have you been physically active today?

VIEW DETAILS

NO

YES

Connected Plans: Stay Connected



Did you make healthy food choices today?

VIEW DETAILS

NO

YES

Connected Plans: Stay Connected



Did you get 6-10 hours of restful sleep last night?

VIEW DETAILS

NO

YES

Connected Plans: Stay Connected



Did you make time to speak with a friend or family member today?

VIEW DETAILS

NO

YES

Connected Plans: Stay Connected



Did you spend less than 1 hour on social media today?

VIEW DETAILS

NO

YES

Connected Plans: Stay Connected



Were you able to focus on positive thoughts today?

VIEW DETAILS

NO

YES

Connected Plans: Stay Connected



One Time Activity: Initial Health Appointment with Health Coach



One Time Activities
Points will be awarded ONCE for activities in this group.

0 points earned

Complete the Personal Health Assessment Do this by 10/31/2021	1000 points	DO IT
Attend an Initial Appointment With a Health Coach less Do this by 10/31/2021 Attend an initial appointment with a health coach to earn 1000 NDPHIT Wellbeing points. These points will be loaded the month after you attend the appointment. For example, if you attend your initial health coach appointment during the month of March, you should see those points loaded by the end of April.	1000 points	
Complete the "Start Here" Box in Pregnancy Assistant (if applicable) Do this by 10/31/2021	100 points	DO IT
Register Your Fitness Device with HealthyBlue Do this by 10/31/2021	100 points	DO IT
Sign Up For Healthy News Do this by 10/31/2021	100 points	



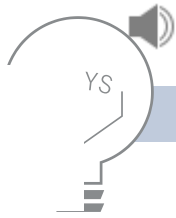
Monthly Activities: Prevention Specialist & Health Coach



Monthly Activities		100 points earned
Meet With a Prevention Specialist Once Per Month Do this by 10/31/2021	2500 points	
<p>You can do this once every month for credit.</p> <p>Earn 2500 NDPHIT Wellbeing points for each month in which you meet with your Prevention Specialist at least once.</p> <p>These points will be loaded the month after the session. For example, points for a March prevention session will be awarded by the end of April.</p>		
Meet With Your Health Coach Once Per Month Do this by 10/31/2021	2500 points	
<p>You can do this once every month for credit.</p> <p>Earn 2500 NDPHIT Wellbeing points for each month in which you meet with your health coach at least once.</p> <p>These points will be loaded the month after the session. For example, points for a March coaching session will be awarded by the end of April.</p>		
Learn and Earn - View a Unique Health Topic Monthly more Do this by 10/31/2021	100 points	DO IT
February Topic - Review Credit Score Workbook more This will be available on 2/1/2021	100 points	FUTURE
March Topic - Review Navigating Taxes Workbook more This will be available on 3/1/2021	100 points	FUTURE
April Topic - Review Paying Down Debt Workbook more This will be available on 4/1/2021	100 points	FUTURE



Where do I locate my rewards program?



My Health

Daily Habits

Rewards



Hello,





Health Club Credit



Health Club Credit Points



Health Club Credit Program

Earn 2700 points (\$27) for each month in which you visit a participating health club 12+ times. Points are awarded the month following the month in which the visits took place (i.e. Points for 12+ January visits are awarded in February). Visit NIHCAREwards.org to see if your health club is participating and/or to enroll to receive Health Club Credit points.

Health Club Credit - Jan Activity Do this by 10/31/2019	2700 points	
Health Club Credit - Feb Activity Do this by 10/31/2019	2700 points	
Health Club Credit - March Activity Do this by 10/31/2019	2700 points	✔ DONE
Health Club Credit - April Activity Do this by 10/31/2019	2700 points	✔ DONE
Health Club Credit - May Activity Do this by 10/31/2019	2700 points	
Health Club Credit - June Activity Do this by 10/31/2019	2700 points	
Health Club Credit - July Activity Do this by 10/31/2019	2700 points	
Health Club Credit - Aug Activity Do this by 10/31/2019	2700 points	
Health Club Credit - Sept Activity Do this by 10/31/2019	2700 points	

- ☐ Months in which you meet the 12+ visit minimum and earn the 2700 point (\$27) credit will display the ✔ DONE symbol.



Health Club Credit Enrollment



MEMBERS Options

- FIRST TIME ENROLLMENT
- ALREADY ENROLLED
- MEMBER PORTAL INSTRUCTIONS
- FAQ

CLUBS Options

- PROCESSING AGREEMENT
- EXISTING CLUB LOGON
- CLIENT PROCEDURES

CLUB FINDER

- CLUB FINDER

MONEY MOVERS, INC.

- ABOUT MONEY MOVERS, INC.
- VISIT THE MONEYMOVERS, INC. WEBSITE
- REQUEST MORE INFORMATION / REQUEST AN OBM DEMO

Click on First Time Enrollment Tab



Health Club Credit Enrollment



Enter Insurance details

Insurance Company:

---Please Select Insurance Company---

---Please Select Insurance Company---

Avera Health

Bind

Blue Cross Blue Shield of Minnesota

Blue Cross Blue Shield of North Dakota



Club Search

Zip Code

58104

Radius(Miles)

25

Find clubs

- Select Blue Cross Blue Shield of North Dakota
- Enter you zip code to search for your club



Health Club Credit Enrollment



Club Search

Zip Code

58104

Radius(Miles)

25

Find clubs

If you would like to nominate a club you can do so here.

Club	Address	Phone#	Amenities	Action
Anytime Fitness - Dilworth	1710 Center Ave W, Ste #200, , Dilworth, Minnesota, 56529	218-227-0010		Enroll Online
Anytime Fitness - Fargo (1801 45th St S)	1801 45th St S, , Fargo, North Dakota, 58103	(701) 277-5040		Enroll Online
Anytime Fitness - Fargo (Timber Creek)	5050 Timber Creek Prkway, , Fargo, North Dakota, 58104			Enroll Online

- Find your club and click Enroll Online
- Accept the terms
- Complete enrollment information

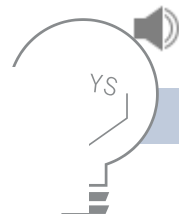




Redemptions



Where do I locate my rewards program?



 ND **HealthyBlue**



My Health

Daily Habits

Rewards



Hello,



Required Activities Before Members Can Redeem



Finish these activities before you can redeem your reward

REQUIRED - Annual Wellness Authorization - 2021 [more](#)

Do this by 10/31/2021

I Did This

REQUIRED: Enroll in the NDPHIT Member Portal [less](#)

Do this by 10/31/2021

Enroll your member account at NDPHITHealth.com. This is required to be eligible for the NDPHIT Wellbeing Rewards.

Completion credit for this activity will be refreshed on a monthly basis. For example, March NDPHITHealth.com enrollments, will be marked as complete by the end of April.



Redeem Points

You will see an option to redeem once you've earned enough points for the minimum gift card amount



To make a redemption, confirm your address and click Next. It will ask you to confirm once more.

You can redeem as you earn or let points accumulate and redeem less often (or even once) for the larger gift card amounts

Your points:	EARNED: 10255/25000 MAX	USED: 2500	BALANCE: 7755
\$25		Redeem your \$25 Gift Card for 2500 points Enter your mailing address to ensure delivery. Address: 2701 NW Vaughn St Address 2 (optional): Suite 700 City: Portland State: OR Zip code: 97210 Next	
\$50		Redeem your \$50 Gift Card for 5000 points Enter your mailing address to ensure delivery. Address: 2701 NW Vaughn St Address 2 (optional): Suite 700 City: Portland State: OR Zip code: 97210 Next	
\$100		\$100 Gift Card Earn reward 2 times by 12/31/2019	10000 points needed to earn reward KEEP EARNING
\$25		Is this correct? 2701 NW Vaughn St Suite 700 Portland OR 97210 Edit Confirm	



Redemption Confirmation Email



CONGRATULATIONS, ON THE SUCCESSFUL REDEMPTION OF YOUR HEALTHYBLUE PREPAID VISA!

You will receive your Visa card via US mail in an unmarked white envelope. Please check your mail carefully to make sure you do not accidentally discard it. Your card may take up to 3 weeks to receive. If you do not receive your card within this standard delivery window, please call the number on the back of your BCBSND member id card for assistance.

HOW TO USE YOUR CARD

- Activate by phone or online at MyPrepaidCenter.com. You will need to create a MyPrepaid Center account at this time. If you have already redeemed a card from HealthyBlue in 2019, you can simply log into MyPrepaid Center with the credentials you previously created.
- Swipe as Credit
- Only swipe for available card balance or less if split tender payment is not available.
- **Although the funds do not expire, your card will begin to depreciate by \$3.95/month as of the valid thru date on the card.**

Thank you for your participation!

- ❑ You will receive a confirmation email after making a reward redemption



Redeem Points



The screenshot shows a confirmation card for a \$25 gift card. On the left, it says 'DONE' with a green checkmark and '\$25' below it. In the center, it says '\$25 Gift Card' and 'Congratulations! You earned this reward on 6/24/2019' with a confirmation number '2CEBE344-210003862'. On the right, it says '2500 points Used' and has a blue button labeled 'ACTIVITY LOG'. There are colorful starburst graphics in the background.

- Confirmation of Gift cards you have officially redeemed will also be displayed at the bottom of your rewards screen along with the date that you redeemed them
- Once a redemption has been made, you will receive the gift card in the mail within 3 weeks. Watch your mail closely, as gift cards will come in unmarked white envelopes.
- If you do not receive your gift card within the standard three weeks or less, please call the number on the back of your BCBSND member id card for assistance.





How to Use The Card



- You will need to activate your card either online at MyPrepaidCenter.com or by calling the activation phone number on the card.
- Swipe as Credit (unless you elect to activate a PIN in your MyPrepaid Center account). Only swipe for the available card balance or less if you do not have a split tender option to pay.
- Use before the thru date printed on card to avoid fees. After 6 months, the balance on your card will begin to depreciate by \$3.95/month.



Wellness Incentives are Taxable Benefit

- + Rewards must be redeemed by October 31st each year or they are forfeited
- + Rewards earned are considered taxable wages.
- + BCBSND will provide reporting by mid-December each year.
- + **If you elect to participate in the NDPHIT wellness program, you will be assuming the responsibility for the taxation of the incentives redeemed.**





Internal use only for RDO employees

