

Questions and Answers

GENERAL QUESTIONS

What is *No Pay Getaway*?

No Pay Getaway is a promotion designed to encourage Independence Blue Cross members to do something healthy such as getting a flu shot, maintaining a healthy weight, or quitting smoking.

Why is Independence Blue Cross Offering *No Pay Getaway*?

IBC is committed to developing innovative products and services to help our members lead healthier lives and to improve the health of our region. IBC included flu shots, weight management, and quitting smoking in *No Pay Getaway* because influenza, obesity and smoking all cause serious health problems and escalating costs. Each year, seasonal flu costs an estimated \$1 billion nationally in medical care and missed workdays. Overweight/obesity costs employers nationwide more than \$12 billion annually in increased use of health care, reduced productivity, and higher absenteeism². And, cigarette smoking results in 5.5 million years of potential life lost in the United States annually³. With these statistics in mind, Independence Blue Cross developed *No Pay Getaway* to help members focus on behavior changes that drive toward healthier lifestyles.

Given this information, how *can we not* do everything we can -- conventional and unconventional --to encourage our members to take better care of themselves? We offer our members one of the country's most comprehensive wellness programs, send members reminders about preventative screenings and immunizations, and provide reimbursements to offset the cost of using the gym regularly and/or joining a weight loss or smoking cessation program. Still, our employer customers have been asking us to help them encourage their employees to get more involved in healthy behaviors. *No Pay Getaway* is a fresh, innovative way to invite members to take a step to better health -- get a flu shot, join a weight loss program or sign up for a smoking cessation program.

Why does Independence Blue Cross feel *No Pay Getaway* is an important promotion?

No Pay Getaway is one of the many ways that IBC is investing in our members' health. No Pay Copay, which waives the copay on generic prescription drugs through December 31, 2007, is another promotion we have offered members to help them stay healthy. A new program called Health e-Tools provides schools with web-based health information to assist teachers, nurses and administrators in providing health and fitness education to students. In July 2007 IBC began offering members six nutrition counseling sessions per year, at no cost to the member, to help focus on good health and to encourage members to work toward better eating and fitness habits. Independence Blue Cross continually looks for ways to invest in the health of our members and our region. *No Pay Getaway* is the latest example.

How can I enter *No Pay Getaway*?

Between October 10, 2007, and December 31, 2007, eligible Independence Blue Cross members can enter at www.ibx.com.

Do I have to be a member to enter *No Pay Getaway*?

Yes. Independence Blue Cross encourages everyone to adopt healthy lifestyle behaviors such as getting a flu shot, maintaining a healthy weight, and quitting smoking. You MUST have been a member on October 9, 2007 to be eligible.

Ineligible members include any member who was not a member on October 9, 2007, Federal Employees Benefit Health Plan and Medicare members, Independence Blue Cross employees and their immediate family or household members, and members of affiliated companies or distribution agents and brokers.

Please read the [Official Rules](#) at www.ibx.com for details about eligibility.

Does this promotion have something to do with *No Pay Copay*?

Like *No Pay Copay*, the new *No Pay Getaway* promotion is an innovative way that Independence Blue Cross is encouraging members to get involved in decisions toward healthier living, while helping to lower long-term health care costs. *No Pay Copay* offers generic drugs at no cost to eligible members and encourages members to talk to their doctors about switching to generics, while *No Pay Getaway* offers members a chance for great rewards just by taking some key steps toward a healthier lifestyle. Both programs end December 31, 2007.

RULES/ENTERING

I just joined my employer's plan. Am I eligible?

You must have been a member on October 9, 2007, to be eligible to enter for *No Pay Getaway*.

Why can't new members participate in the *No Pay Getaway*?

The primary goal of the *No Pay Getaway* is to further encourage our existing members to improve their well-being. We wanted to provide a way to reward members who make healthy choices such as losing weight, quitting smoking or getting a flu shot. Because of restrictions on sweepstakes and contests, we are unable to extend the promotion to new members. Only members in good standing as of October 9, 2007, are eligible for the promotion.

If I'm enrolled in a Medicare program am I eligible?

Medicare members are not eligible to participate in *No Pay Getaway*, due to federal regulations. However, many of our members may enroll in any of our Healthy Lifestyles Programs – such as the fitness reimbursement and smoking cessation programs. In addition, Independence Blue Cross encourages all its members – especially Medicare members – to receive a flu shot.

Do I have to participate in one of the programs or get a flu shot in order to enter the *No Pay Getaway*?

No. While we encourage you to do at least one healthy thing – such as getting a flu shot, joining a weight management program, or joining a smoking cessation program – any eligible member may register and enter to win *No Pay Getaway* even if he or she does not get a flu shot or join a program. See Official Rules for details. *Important Note: Most members can apply through IBC’s Healthy Lifestyles program for reimbursement of a significant portion of the costs for IBC-approved smoking cessation and weight loss programs.*

Do I have to pay for the flu shot?

In most cases, you may be responsible for a nominal fee or your regular office copay for the flu shot. However, some members may receive a free flu shot through a local community initiative or through their employers. Flu shots may also be available at, pharmacies, the local health department, and other health care providers.

What if I’m already enrolled in an IBC-approved smoking cessation program?

Congratulations for making the commitment to live a healthier, smoke-free life! Quitting smoking helps you breathe easier, live longer, and protects the health of those around you. If you are currently actively participating in a smoking cessation program and are an eligible Independence Blue Cross member in good standing, you may enter for a chance to win a *No Pay Getaway* prize.

What if I’m already enrolled in an IBC-approved weight management program?

Congratulations for making the commitment to live a healthier life! Being overweight or obese increases the risk of many diseases and health conditions, including stroke and type 2 diabetes. Maintaining a healthy weight through physical exercise and healthful eating is important for your overall health. If you are currently actively participating in a weight loss program and you are an eligible Independence Blue Cross member in good standing, you may enter for a chance to win a *No Pay Getaway* prize.

I have a relative who works for Independence Blue Cross; am I eligible to enter?

You are not eligible to enter the *No Pay Getaway* sweepstakes if you are a spouse, parent, child, sibling, a spouse of a sibling of an Independence Blue Cross employee, or if you live in the same household with an Independence Blue Cross employee. However, you may still adopt healthy behaviors and, if eligible, you may join our Healthy Lifestyles program.

I don’t have Internet access. How can I enter?

We encourage you to enter for *No Pay Getaway* online at www.ibx.com. If you don’t have Internet access at home, you may be able to get access at your local library or community center. However, if you cannot enter via the web site, you can enter by mail. Send a 3” x 5” piece of paper, hand-print your complete name, address (no P.O. boxes), city, state, zip code, phone number, date of birth and Independence Blue Cross member identification number and mail in an envelope with proper postage affixed to: Independence Blue Cross *No Pay Getaway*, PO Box 337, Wilton, CT 06897-0337.

May I enter by phone?

No. We accept entries for *No Pay Getaway* at www.ibx.com or by mail. To enter by mail send a 3" x 5" piece of paper, hand-print your complete name, address (no P.O. boxes), city, state, zip code, phone number, date of birth and Independence Blue Cross member identification number and mail in an envelope with proper postage affixed to: Independence Blue Cross *No Pay Getaway*, PO Box 337, Wilton, CT 06897-0337.

May I enter more than once?

No. Whether you enter online or by mail you may submit only one entry per member.

May I enter without signing up for ibxpress.com?

If you are entering via the Internet, you must register with *ibxpress.com* to view the online entry form before entering *No Pay Getaway*.

What is ibxpress.com? How do I register?

ibxpress.com is the member portal and allows you access to all of your personal health information including claims, prescriptions filled and much more information. To become a registered user, simply go to *ibx.com* and click in the top right corner of the home page to register. You will need to provide personal information such as your date of birth, member identification number and social security number.

Do I need to enter proof of signing up for one of the two programs or getting a flu shot when I register?

While we encourage you to do at least one healthy thing – such as getting a flu shot, joining a weight management program, or joining a smoking cessation program – any eligible member may enter to win *No Pay Getaway* even if he or she does not get a flu shot or join a program.

Does my doctor's office need to submit anything to verify my flu shot?

No. While we encourage you to do at least one healthy thing – such as getting a flu shot, joining a weight management program, or joining a smoking cessation program – any eligible member can enter to win *No Pay Getaway* even if he or she does not get a flu shot or join a program.

What if none of the three healthy options apply to me - can I register anyway?

Yes. While we encourage you to do at least one healthy thing – such as getting a flu shot, joining a weight management program, or joining a smoking cessation program – any eligible member can enter to win *No Pay Getaway* even if he or she does not get a flu shot or join a program.

PRIZES/WINNERS

What are the odds of my winning a prize?

The odds of winning any of the prizes to be awarded will depend upon the number of eligible entries received.

How are the winners chosen?

Winners will be chosen in a random drawing on or about January 18, 2008.

How many winners are there?

There will be one grand-prize winner, three first-prize winners, and hundreds of other prize winners.

Are there other prizes besides the trip to Maui?

One member will win the grand prize of a seven-day, no pay getaway for two to Maui. Three members will win first prizes: A no pay getaway weekend in Philadelphia. Hundreds of members will win free tickets to the arts, sports, and family entertainment events and activities in Philadelphia.

What does the grand prize package include?

The grand-prize is a seven-day, six-night trip for two to the Hyatt Kaanapali Beach Resort and Spa in Maui, Hawaii. The package includes roundtrip airfare, two breakfasts and two dinners, a rental car for the week and \$3000 in spending money to cover meals, golf, spa treatments, other activities or sightseeing. Any additional expenses are the sole responsibility of the winner. Winners are responsible for paying any applicable taxes.

What is included in the first-prize weekend getaway to Philadelphia?

The Philadelphia getaway package includes a two-night stay for two at the Philadelphia Embassy Suites, hotel parking, Friday and Saturday dinners at any Philadelphia Starr restaurants, Sunday brunch at the Philadelphia Four Seasons, two tickets to the Philadelphia Museum of Art, \$100 in spending money and two tickets to the winner's choice of a Philadelphia sporting event, (Eagles, Phillies, Flyers or Sixers, depending on the season).

What are the hundreds of other prizes being offered with *No Pay Getaway*?

Hundreds of Independence Blue Cross members will win free tickets to the arts, sports, and family entertainment events and activities in Philadelphia. These include:

- Admission to the Blue Cross RiverRink, Please Touch Museum, the Franklin Institute, the Philadelphia Museum of Art, and the Philadelphia Zoo.
- Performances of Peter Nero and the Philly Pops
- Home games of the Philadelphia Phillies, Flyers and 76ers.

What if I do not live close enough to Philadelphia to use the Philadelphia-based prizes?

Winners who live outside New Jersey, Delaware and Pennsylvania can opt to take any of the First or Second place prizes as a check equivalent to the prize value.

PROGRAM QUESTIONS

How does the weight management program work?

A healthy weight reduces your risk for heart disease, high blood pressure, diabetes, stroke, and other diseases and health conditions. To join the Healthy Lifestyles weight management program, you first select an approved program such as Weight Watchers® or a program based at a network hospital in your area. You can call our Health Resource Center at 1-800-ASK-BLUE if you have questions on whether your program is eligible for reimbursement.

Contact the Health Resource Center when you sign up for your weight management program (online at www.ibxpress.com or by calling the Health Resource Center at 1-800-ASK-BLUE or 1-215-241-3367, TDD 1-888-857-4816, Monday through Friday, 8 a.m. to 6 p.m. EST). Once you complete your program, Healthy Lifestyles will reimburse you up to \$200. If you're eligible for *No Pay Getaway*, you may also enter to win a trip to Maui, a getaway weekend in Philadelphia or one of many other prizes.

How does a smoking cessation program work?

Quitting smoking helps you breathe easier, live longer, and protect the health of those around you. You can choose from our recommended list of regionally and nationally recognized smoking cessation programs on ibxpress.com, or chose a program offered by a network hospital in your area.

Once you choose the program you want, you may enroll in our Healthy Lifestyles program. You can enroll online or call our Health Resource Center at 1-800-ASK-BLUE or 1-215-241-3367, TDD 1-888-857-4816, Monday through Friday, 8 a.m. to 6 p.m. EST. Once you complete the smoking cessation program, Healthy Lifestyles will reimburse you up to \$200 for the cost of the program, nicotine replacement products, or smoking cessation aids.

If you're eligible for *No Pay Getaway*, you may also enter to win a trip to Maui, a getaway weekend in Philadelphia or one of many other prizes.

¹ National Medical Spending Attributable to Overweight and Obesity: How Much and Who's Paying? Health Affairs, Web Exclusive.

² www.usatoday.com/money/workplace/2004-01-05-flu_x.htm

³ Centers for Disease Control and Prevention.

