

# Better You Strides

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# Onlife

Agent Guide

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# Introduction - What is?

In 2020, We are offering a new online wellness and rewards program for ACA IU65 members called Better You Strides. While rewards up to \$150 will still be offered as part of the program, Better You Strides will offer fun activities and programs on a range of wellness topics and programs. Features include:

## Personal Health Assessment

Central to the personalization capability of Better You Strides is the Personal Health Assessment. It's used to create a Personal Health Journey for each member. Plus, members earn \$20 toward their premium just by completing it!

## Personal Health Journey

Each member gets a customized plan with activities and programs designed to help them reach their personal health goals. As a member progresses on their Journey, activities are added to keep them on the road to health.

## Rewards

Members 18 years and older can earn \$150 by completing activities on Better You Strides. They can access their reward opportunities by logging into their member website. All reward opportunities will be clearly marked. A member can complete these at any time. About 82 percent of ACA IU65 members receive a subsidy, so the added reward can make a difference for many. Targeted care programs offer more reward opportunities for members with certain health conditions. These rewards may become available at different times in the year and can range from \$10 to \$250. Florida Blue will contact eligible members via mail or phone but the member can check the Better You Strides platform at any time to see their reward options.

Reward	Amount
Health Assessment	\$20
Self-Guided Program	\$20
Reduce my Premium	\$50
<b>Total</b>	<b>\$150</b>

## Self-Guided Programs

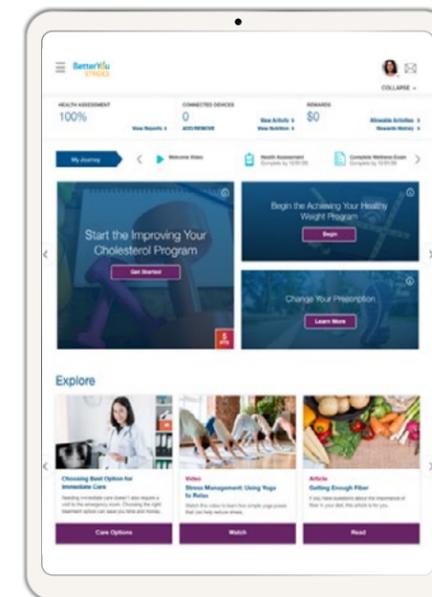
Covering a range of health topics, members have access to articles, podcasts, videos and activities that help them get healthier.

## Health Trackers

Members can set goals and track progress with trackers for weight, nutrition, cholesterol, stress, sleep, physical activity, quitting tobacco, water intake, and oral health.

## Connectivity

Better You Strides connects with over 120 popular wellness apps and wearable devices so members don't have to manually entering data—it's automatically captured.



**Our platform brings End-to-End simplicity to population health and well-being.**

## Guiding Principles

### Personalized

Provides a unique health journey for each user, guiding them to the next right thing to do.

### Supported

“Connect” social networking feature enables users to invite others into their experience to support them on their journey.

### Connected

Provides a seamless user experience with integration of more than 100 commercial health and wellness devices and mobile apps.

## What makes Better You Strides good for our members?



Connects members to the resources that are available to them



Offers highly personalized and relevant recommended actions



Guides, rewards and prompts users toward optimal health

## Learn More

Learn more about Better You Strides and how it helps members in their pursuit of health. This seven-minute video walks you through the member experience.

[Better You Strides Video](#)

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# Member Sign-in and Preferences

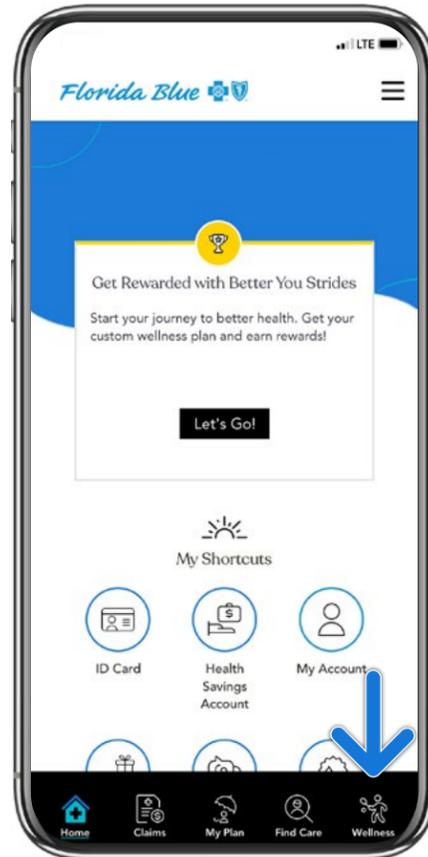
## Start Your Journey to Better Health on Your Mobile Device

Take strides toward better health today.

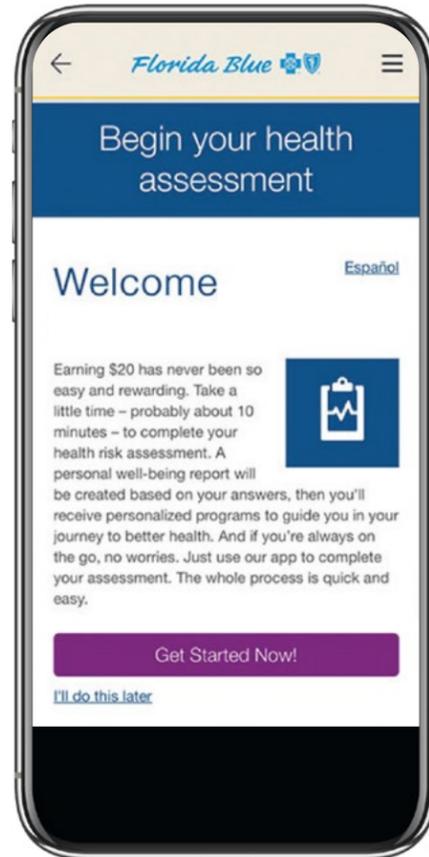
Register now for Better You Strides, a personal wellness and rewards program that creates a custom-made plan to help you meet your health and wellness goals. Plus you have the opportunity to earn up to \$150 toward your premium. [Registering takes just a few steps.](#)



**Step 1:** Download the Florida Blue mobile app from the Apple App store or Google Play. Create your Florida Blue member account.



**Step 2:** Click **Wellness** then **Better You Strides** on your member account home page. Then Accept the Terms of Service.

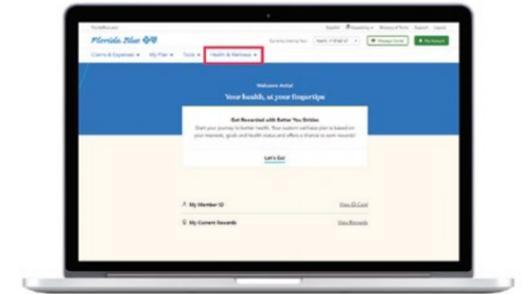


**Step 3:** Complete your Personal Health Assessment to earn a \$20 reward!

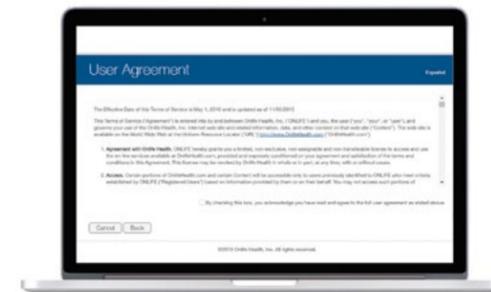
## Start Your Journey to Better Health at [floridablue.com](http://floridablue.com)



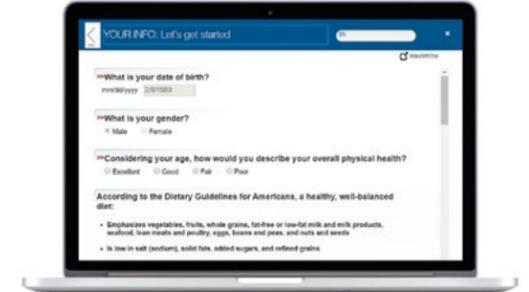
**Step 1:** Create or log in to your member account at [floridablue.com](http://floridablue.com). New users will need your Member Number shown on your ID card.



**Step 2:** Click on Health & Wellness, then Better You Strides on your member account homepage.



**Step 3:** Read and accept the Terms of Service and choose your communications preferences.



**Step 4:** Complete your Personal Health Assessment and earn a \$20 reward toward your premium. With this information, we'll create a custom plan for your better health.

## Connect to wellness anytime, anywhere with the AlwaysOn Wellness app.

Wellness doesn't have to be complicated. The AlwaysOn app is easy, user-friendly and connects to more than 120 wearable devices so you can track your progress, set new goals and even earn rewards! It's everything you need to succeed with your health and wellness goals at your fingertips. Download the app today and let's get started!

# Personal Health Assessment

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## Take Charge of Your Health!

Ready to get started to a healthier you and be rewarded for it? Complete your **Better You Strides Personal Health Assessment** (PHA) and you'll earn a \$20 reward toward your premium.

### When you complete your Personal Health Assessment you'll get:

- **A Personal Health Journey.** This customized plan is designed to help you reach your health and wellness goals.
- **A Personal Wellness Report.** You'll know exactly what health issues you may need to address, as well as recommendations and activities to help you tackle them.
- **A Health Care Provider Report.** This snapshot of your overall health makes it easier for you to discuss your health with your doctor.
- **Did We Mention the Reward?** You earn **\$20** toward your premium by simply completing your assessment!

The results of your assessment will always be kept private and **confidential** so you won't have to worry about your information being shared.

### Get Started Now!

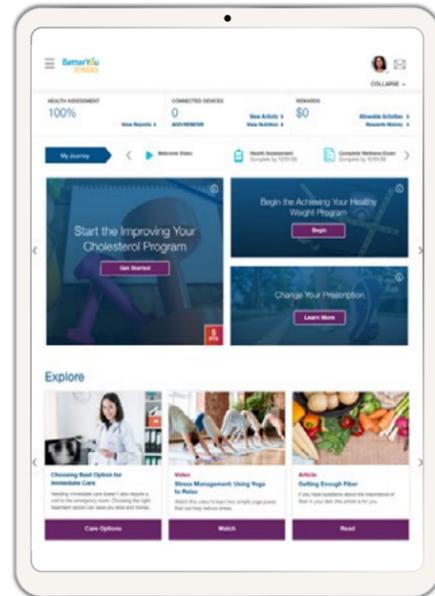
There are two ways to complete your Personal Health Assessment.

1. On the Florida Blue mobile app, click **Wellness** at the bottom right. Click **Better You Strides** and follow the steps.

OR

2. Log in to your member account on **floridablue.com**. Click **Health & Wellness**, then **Better You Strides**. Follow the steps.





## “The next right thing to do”

### Key Components

- Health Assessment
- Personalized & Intuitive Journey Dashboard
- Device Integration
- Coaching Programs
- Advanced Analytics
- Measurable Performance
- Chronic Condition Programs
- Challenges
- Seamless Data Integration

Complex Member Experience Mapping Configuration Engine Prioritizes Guidance Simplified Member Experience

## Digital self-guided programs

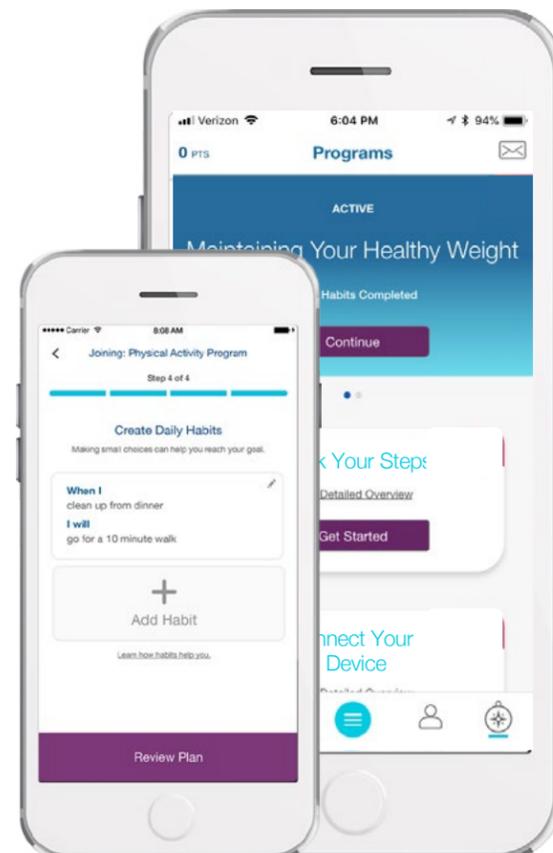
Behavior Change principles incorporated throughout

### Digital

- Coach-supported programs
- Incentives, habits

### Digital Self-Guided Programs

- Multi-week programs that delivers daily education via video, podcast, assessments and questionnaires, and targeted content
- Personalized at member level
- Messaging (in-app & secure email)
- Device/App integration: nutrition, blood pressure, weight, physical activity
- Florida Blue programs integrated (e.g. Teladoc, 24/7 Nurse Line)

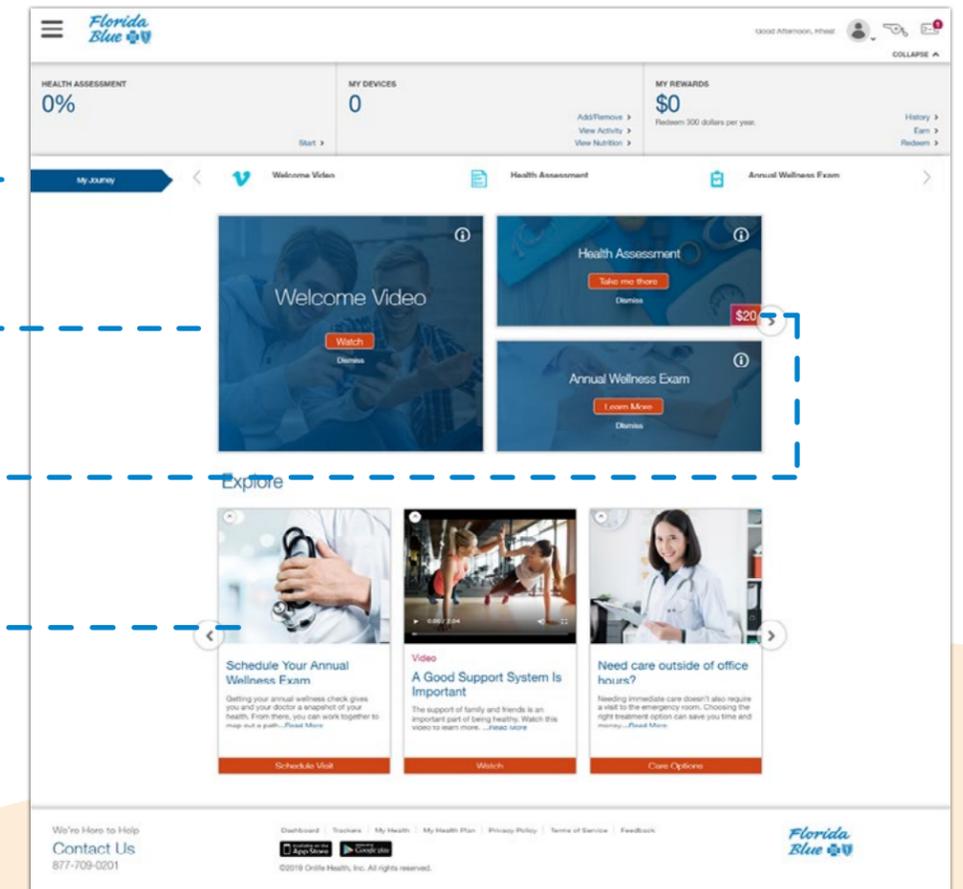


### My Journey Dashboard

### Journey Cards

### Integrated Incentives

### Explore



Better You Strides has a personalized dashboard giving you “The next right thing to do.” On your personal dashboard, you can quickly access: your health assessment, intuitive journey cards, self-guided coaching programs and activity challenges.

Your Journey Cards show you how to take your Personal Health Assessment, join activity challenges, connect fitness devices and more. The journey cards include integrated incentives to show you how much reward money you can earn per activity.

The explore section contains relevant content to help members achieve their goals which include educational videos, podcasts, assessments, questionnaires, and targeted content. This is also where you can find helpful tools and reminders from Florida Blue such as Teladoc and the 24/7 Nurse Line.

## Connect Devices

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### Get in Sync and Get Moving!

The rewards of physical activity are huge—weight loss, more self-esteem, less stress and even better sleep! And, it's easier than ever to get started when you sync your wearable fitness device or health app to **Better You Strides**. The good news—you can seamlessly connect with more than 120 of the most popular fitness devices and mobile apps out there.

When you sync your device or health app to **Better You Strides**, keeping track and managing your physical activity becomes an instant and convenient resource to help meet your goals throughout the day. There's no right or wrong way to start getting active. Do it your way and get moving today!

### Follow these steps to sync your device:

1. Log into your Better You Strides account.
2. Click on Add/Remove in the gray center box.
3. Under Got a Device? click Get Started. If this is your first time connecting, you'll see a video that gives you more details.
4. Read the Terms & Conditions and click I Accept to continue.
5. Continue to the Browse and Connect Apps page. Find your device or app and click Connect.
6. Follow the prompts to enter your login credentials to access your device or app account. If you haven't set up an account for your device/app, you can do this by clicking Create New Account.

You're synced up once you see **Connected** on the icon for your device and your activity appears on the My Fitness page.



# Member Rewards

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## Reward Guidelines

- Any Better You Strides rewards earned will automatically apply to the premium amount due for your health plan unless an alternative reward is available as explained in the other rewards section below. You'll see it applied to your bill within 30 – 60 days, or 1 to 2 billing cycles, after you finish a program. If the reward amount is more than the amount of the premium due, the balance will carry over to future premium bills.
- You may be eligible for a gift card, if the earned reward amount is greater than your annual premium.
  - To receive a gift card, the reward balance must be at least \$20 after the reward is applied toward your annual premium.
  - You will receive your gift card within 120 days after you complete a wellness program. For example, if you complete the program in April, you will receive the gift card no later than August.
  - Gift cards will be issued four (4) times a year (February, May, August, and November) in \$20 increments.
  - All gift cards will be issued to the contract holder, not covered dependents.
  - The maximum reward amount a contract holder may redeem as a gift card is \$500 each calendar year.
  - The \$500 maximum applies even if you change Florida Blue plans during the calendar year, including with a gap in coverage. In this case any amounts already redeemed will continue to 98284 1019 accumulate towards the \$500 maximum. You will only be eligible to redeem any remaining amount up to the \$500.
- The contract holder may use the gift card for medical goods and services for themselves or a covered dependent from the category groups listed below. This includes copays or coinsurance for doctor visits or other health care services. You can't use the gift card at a retail, specialty or home delivery pharmacy.

- Medical, Dental, Ophthalmic & Hospital Equipment/Supplies
- Hearing Aids, Sales, Service\*
- Orthopedic Goods—Prosthetic Devices
- Doctors and Physicians – Not Elsewhere Classified
- Dentists and Orthodontists
- Osteopaths
- Medical and Dental Laboratories
- Chiropractors
- Optometrists and Ophthalmologists\*
- Opticians, Optical Goods, Eyeglasses\*
- Podiatrists and Chiropodists
- Nursing and Personal Care Facilities
- Hospitals
- Medical Services and Health Practitioners

*\*Card can only be used at freestanding businesses and not those located inside of other establishments.*

- Reward amounts still left at the end of the calendar year can be rolled over to the following year if you stay in a Florida Blue individual or family ACA health plan.
- If you cancel your health plan for any reason, you will give up any unused Better You Strides rewards.
- However, if you cancel your coverage and later re-enroll in a Florida Blue individual or family ACA health plan, you may be eligible to earn rewards with your new plan.
- If your dependent buys a new policy of their own or moves to another policy, the earned rewards will not be transferred. The contract holder will keep the earned rewards.

# Member Communications

Communications specifically tailored to each member focused on two main topics.

## Adoption

- Bring members onto the Onlife platform
- Get members acclimated to the Onlife portal & app
- Communicate platform benefits
- Associate personal goal attainment

## Engagement

- Members already registered on the platform
- Drive participation in new programs
- Reinforce programs to ensure completion
- Create stickiness

1<sup>st</sup> Quarter

2<sup>nd</sup> Quarter

3<sup>rd</sup> Quarter

4<sup>th</sup> Quarter

Frequency	Communication
Quarterly	<ul style="list-style-type: none"><li>• Targeted (Special) Rewards (email, direct mail)</li><li>• Quarterly Wellness Rewards Launch Email</li><li>• Member Engagement Outbound Calls</li></ul>
Monthly	<ul style="list-style-type: none"><li>• Adoption Email</li><li>• Engagement Email</li><li>• Targeted (Special) Rewards</li></ul>
Weekly	<ul style="list-style-type: none"><li>• Self-Guided Program Reminders (in app)</li></ul>
Daily	<ul style="list-style-type: none"><li>• Challenge Reminders (in app)</li></ul>
Triggered	<ul style="list-style-type: none"><li>• Health Assessment Completion (In app, text message)</li></ul>



# Onlife Clinical Resources

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## Quality Resources

### Experienced Coaching Staff:

- Highly educated and credentialed coaches averaging 15+ years of experience in the health industry

### Multidisciplinary Team:

- Lifestyle coaching by Nurses, Dietitians, Exercise Physiologists, Health Educators, and Behavioral Health Specialists
- Clinical Team provides oversight and supports high-risk members

### Evidence-Based Behavior Change Approach:

- Standards of Care provide clinically accurate, evidence-based recommendation
- Aligned with Fogg Behavior Model and Motivation Interviewing

## Comprehensive Support

### Wellbeing Topics

- Preventive Health
- Stress Management
- Tobacco Cessation
- Weight Management
- Nutrition
- Physical Activity
- Blood Pressure
- Cholesterol
- Maintain Tobacco Free
- Maintain Weight
- Dental Health
- Sleep Hygiene
- Financial Wellbeing
- Building Resilience

### Pre-Conditions

- Musculoskeletal Health & Disorders
- Metabolic Syndrome
- Diabetes Prevention

### Maternity & Chronic Conditions

- Healthy Pregnancy
- Asthma
- Chronic Obstructive Pulmonary Disease (COPD)
- Congestive Heart Failure (CHF)
- Coronary Artery Disease (CAD)
- Diabetes



# Frequently Asked Questions

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## How can I earn money to lower my premium?

It's simple!

1. Starting in January, you can take a 10 to 15-minute health assessment for \$20. Your responses will help suggest self-guided programs that you can complete every quarter. Each quarterly program is worth an additional \$20.
2. Select a self-guided program. These programs can be educational or interactive. The program length can vary in time. Educational programs are typically quicker to finish but interactive programs may be more helpful and promoting a behavior change. You only have one quarter to complete the program so start early so you don't miss out on your opportunity.
3. Once you complete the program, we'll apply the reward to your health plan premium. This can take up to 60 days to appear in your monthly premium bill.

## What will I have to do during the self-guided program?

You'll log in to your online Better You Strides account through the member website and follow the steps for the program you choose. Activities include things like watching videos, reading articles, setting goals and even keeping track of certain things you're doing each day. All of these steps are designed to help promote a positive behavior change around the topic you selected. Topics can vary from health and wellness to disease management.

## How much does it cost to participate?

There's no extra cost to you. In fact, you'll earn money! Everyone on your plan who's 18 or older can earn up to \$150 per year off the cost of your monthly premium. This is a great way to learn about wellness and save money at the same time.

## I've earned more money in rewards than I'll actually owe this year for my premium. Will I still get the rest of the reward?

- Good for you! If the earned amount is greater than your annual premium, you are eligible for an alternate reward: a gift card.
- To receive a gift card, the reward balance must be more than \$20 after the reward is applied toward your annual premium.
- You'll receive the gift card within 120 days after you complete a wellness program. For example, if you complete the program in April, you will receive the gift card no later than August.
- Gift cards will be issued four (4) times a year (February, May, August, and November) in \$20 increments.

- All gift cards will be issued to the contract holder, not covered dependents.
- Gift cards may only be used for medical services for the contract holder or their covered dependents. This includes copays or coinsurance for your doctor visits or other health care services like eye glasses or your dental checkup. Sorry, the gift card cannot be used at a retail pharmacy.
- If you are the subscriber, you can log into the member website and see the Better You Strides dashboard. It will show you your rewards balance and where your rewards are being applied. All member can see their total rewardable opportunity any what they have earned this year in the Better you Strides platform.
- Reward amounts still left at the end of the calendar year can be rolled over to the following year if you stay in a Florida Blue individual or family ACA health plan.

## What is the maximum amount I can earn?

Everyone on your plan who's 18 or older can earn up to \$150 per year that will be applied to your premium. You may qualify for additional rewards. There is no limit on what you can earn if it is being applied to your premium. The maximum amount of the alternative reward (i.e. gift card) is \$500 per contract holder each year.

## I switched plans during the year. Can I still earn rewards?

- If a contract holder moves to a new individual or family Affordable Care Act health plan, they can keep their rewards as long as they remain the contract holder on the new plan.
- If a covered dependent moves to their own plan, any rewards remain with the contract holder.
- If you cancel your health plan for any reason, you will give up any unused Better You Strides

## Troubleshooting and Questions

For general reward questions, reward balances, or premium questions, issues registering for Better You Strides or have member website questions, members should call Florida Blue customer service at (800) 352-2583.

# Terms, Conditions and Eligibility

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As a Florida Blue member you can take advantage of our Better You Strides program. By participating in the program and completing certain activities you are eligible to earn certain rewards subject to the terms and conditions below.

## Program Term & Eligibility

- Better You Strides runs from January 1-December 31 every year.
- You must be enrolled in health insurance offered by Blue Cross and Blue Shield of Florida, Inc., d/b/a
- Florida Blue or HMO coverage offered by Health Options Inc., d/b/a Florida Blue HMO (collectively, "Florida Blue").
- Better You Strides is available to Florida Blue members enrolled in an individual ACA health plan. The program is not available if you're a Medicare member or purchase a short-term plan. If you are participating in the Better You Strides program through your employer, click here to see the terms and conditions for your program.
- Anyone covered under the health plan, including dependents, can participate in the rewards program as long as they are 18 years or older.
- However, if you are covered under more than one Florida Blue health plan you are only eligible to earn rewards when you are the contract holder. This means if you are a dependent on a individual ACA health plan, but are a contract holder under another plan you are not eligible for any rewards as a dependent on the individual ACA health plan.
- You can register for the rewards program through your member account on Florida Blue's mobile app or by visiting [floridablue.com](http://floridablue.com).

## Lyft Program

- The Lyft Program is another way for you to earn rewards under the Better You Strides program. These rewards will be available starting on February 1, 2020.
- Contract holder and covered dependents are each eligible to receive 1 promotional code for the Lyft Program to be used for transportation to medical appointments.
  - Each code can be redeemed for up to \$50.
  - Any amount due over the \$50 code value is the member's responsibility and will be deducted from the member's Lyft account with the credit card on file.
  - If you do not use the total value of \$50 any remaining balance will be forfeited and not eligible for use.
  - The code can be applied to a maximum of two (2) rides (i.e., round trip to and from the office visit). However, if the entire \$50 is redeemed on the first ride you will not be eligible for a second 98284 1019 ride.
  - Each code will be restricted to usage only on Monday-Saturday between the hours of 6:00am to 8:00pm
  - The code provided is the responsibility of the member to retain. If lost, you may request a copy of the same code, but will not be provided with a new code.
  - Each code expires at the end of each quarter.

- In order to participate, you must become eligible to request the code by completing the activity in the online Better You Strides platform.
- By selecting to receive a code, you agree to be emailed by Florida Blue with materials related to the Lyft program.
- You must provide a valid email address to receive the code. The email provided will be used to disperse the code. If an incorrect or wrong email is provided, you will not receive a Lyft code.
- Once the Lyft code is requested on the Better You Strides platform, it will be considered redeemed.
- Florida Blue has the right to close the program at any time for any reason. Any codes issued prior to the close of the program will be honored until the expiration date.
- Lyft is an independent third party and not an agent or subcontractor of Florida Blue. Florida Blue disclaims all liability for your use of Lyft. Your use of the Lyft code is subject to Lyft's terms of use.
- Any information that you provide to Lyft, including, but not limited to, your name, address, destination information, and payment information is at your own risk and subject to Lyft's Notice of Privacy Practices. Florida Blue does not provide any personally identifiable information about you (including your Protected Health Information as defined by the Health Insurance Portability and Accountability Act of 1996) to Lyft.
- Lyft does not report any personally identifiable information about you back to Florida Blue. Lyft does report certain non personally identifiable information related to the ride such as code used, the date and time the code was used, and ride cost.
- Redemption of codes in connection with the Lyft Program should be utilized for non-emergency related appointments only. You should call 911 or the equivalent in your area for immediate medical emergencies.

## General Terms

- You are not guaranteed to earn rewards. Florida Blue reserves the right to amend, modify, suspend or end the Better You Strides program or any part of the program at any time.
- Members are responsible for any applicable tax liability relating to rewards received and should consult with their own tax advisor. Florida Blue is not responsible or liable for any Member tax liability due to any rewards received.
- For reward questions, call the Customer Service number on the back of your member card.