Oxford[®] Sweat Equity Program

The only thing better than getting in shape is getting rewarded for it.

We listened.

It's our goal to help people live healthier lives. Making exercise a part of your daily or weekly routine can be one of the most important steps you take toward being the healthiest "you." To better help you¹ on your way, we've expanded our standard gym reimbursement program.

The new Oxford Sweat Equity Program was developed with your lifestyle in mind. You wanted more exercises to choose from and a program with more flexibility. The new program offers you more types of qualifying exercises and the option to combine your fitness facility visits with your physical fitness classes to more easily reach the required 50 "workouts" in a six-month period.

The new Sweat Equity program is even better.

Eligible Oxford plan members¹ can get reimbursed up to \$200 in a six-month period. That's right; we will send you \$200 for every six-month period that you are in the program, provided you meet the required goals and submit a completed reimbursement form.

You can apply for reimbursement under the program as long as you:

- Are an active member of an eligible Oxford health plan.
- Have gone to the gym and/or exercise classes 50 times in six months.

Your reimbursement period begins on the date of your first fitness facility visit or class and ends after you have completed 50 visits, 50 classes, or a mix of visits and classes that add up to 50. The reimbursement period ends six months from your first visit. You can start a new reimbursement period one day after your other reimbursement period ends.

To get started, choose a gym or sign up for fitness classes.

Decide on a cardio (aerobic) workout that you'll enjoy and find a facility with the equipment or classes that promote cardiovascular wellness.³ To get reimbursed, the facility and classes you choose must be open to the general public. Remember to check with your doctor before you start exercising or increasing your activity level.



So many ways to get fit-and get rewarded.

Examples of qualifying fitness facilities and classes:

- Aerobics
- Boot camps
- Boxing/Kickboxing
- CrossFit
- Indoor rock climbing
- Martial arts
- Personal training
- Pilates
- Pure Barre
- Standard gym, including YMCAs and community centers where fitness services are offered
- Swimming
- Tennis/Racquetball
- TRX
- Weight/Resistance
- Yoga
- Zumba[®]

Examples of cardiovascular equipment:

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



What we need from you.

After you've completed a total of 50 workouts – either gym visits, classes or a mix of the two – in a six-month period, send us:

- 1. Your completed Oxford Sweat Equity Program Reimbursement Form. Find the form at oxfordhealth.com > Members > Tools & Resources > Forms & Materials > Download Forms or ask your benefits administrator for a copy.
- 2. **Proof of your payment** (e.g., receipt, automatic bank withdrawal statement) for the gym fee, as well as any money you paid for fitness classes, during the six-month period.
- **3.** Copy of the brochure or flier that describes the cardio (aerobic) machines at the gym you used or the cardio benefits of the class you took.
- 4. Mail these documents to: Oxford Sweat Equity Program

P.O. Box 29130 Hot Springs, AR 71903

NOTE: These documents must be mailed to us (postmarked) no later than 180 days from the last date of the six-month period for which you are asking for reimbursement. Requests postmarked after this date will not be reimbursed.

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 ("For Members") on the back of 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.

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

If you have questions, please call us at the toll-free phone number ("For Members") on the back of your health plan ID card.



- 1 For this program, the use of "you" and "member" in communications refers to the Oxford plan subscriber or the subscriber's covered spouse or domestic partner; no other dependents are eligible. For the subscriber's spouse or domestic partner to be eligible for this benefit, he or she must also be enrolled in an Oxford product. The program is not available to all Oxford plan subscribers and their spouses or partners, including those affiliated with any Connecticut plan and some New York and New Jersey plans. Refer to your Certificate of Coverage, Summary Plan Description or other governing member document to determine eligibility for this reimbursement and to confirm your plan's benefit.
- 2 Reimbursement is generally limited to the the lesser of \$200 (subscriber)/\$100 (covered spouse/partner) or the actual amount of the qualifying fitness costs per six-month period, but the reimbursement may vary by plan. Refer to your benefits documents or check with your benefits administrator to find out how much you may be reimbursed. You may submit a request for reimbursement under the program once every six months. Consult with an appropriate tax professional to determine if you have any tax obligations from receiving reimbursement under this program.
- 3 To be eligible for reimbursement under the program, the qualifying facility or classes 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. We will not reimburse you 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.

Oxford HMO products are underwritten by Oxford Health Plans (CT), Inc. and Oxford Health Plans (NJ), Inc. Oxford insurance products are underwritten by Oxford Health Insurance, Inc. MS-16-346 9/16 ©2016 Oxford Health Plans LLC. All rights reserved. 16-2207 (NY/NJ/CT)

