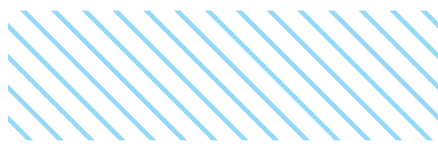
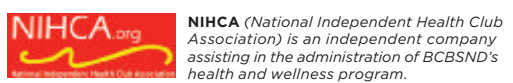




HEALTH CLUB CREDIT PROGRAM



800-342-4718 • www.BCBSND.com



Health Club Credit is part of a comprehensive health and wellness platform, BlueElements, which focuses on six dimensions of well-being—physical, social, emotional, financial, professional and environmental.

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



BlueElements



The six health dimensions that affect well-being

Blue Cross Blue Shield of North Dakota (BCBSND), together with the National Independent Health Club Association (NIHCA) — a non-profit organization created to represent the independently owned health centers across the nation — provides a Health Club Credit program.

The first question you might have is “why is my health insurer paying me to work out at a health club?” At Blue Cross Blue Shield of North Dakota we recognize that your health is more than the absence of disease.

That’s the foundation of BlueElements, our comprehensive health and wellness platform. Exercising at a health club not only provides physical activity, it nurtures your social and emotional health, too. Plus, the reimbursement helps your financial health...

What you can earn

Earn up to \$20 monthly toward an adult employee’s health club membership dues for visiting an NIHCA affiliated health club.

To earn the credit, you must exercise at minimum of 12 days per month.

The amount of the credit cannot exceed the total monthly membership dues.

How to get started

1. Complete the Authorization for Release of Information.
2. Determine which health clubs are participating by contacting the facility or visiting www.nihca.org. (You can also nominate a health club that is not currently participating on this site.)
3. Bring your BCBSND ID card to a participating health club and complete the enrollment forms.
4. Exercise at least 12 days per month and make sure your health club records your visit.
5. Notify the club of any changes to your health insurance coverage.

Exercise and credit schedule.

Qualifying BCBSND members can sign up for the program at any time. Credits will follow the following schedule:

Activity Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Verification and Credit Dispersed	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan

Note: If there are any changes to your BCBSND health plan, please let your health club staff know. You should also contact BCBSND at the number on the back of your ID card as it may affect your credit eligibility.

If you cancel your health club membership, or if the health club discontinues participation in the program, you will forfeit any unapplied credits.

How credit will be received

Depending on your health club’s existing payment system, there are different options:

- The credit can be automatically deposited into your bank account
- The credit can be applied to your membership fee

