



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. Refer to your Certificate of Coverage, Summary Plan Description or other governing member document to determine eligibility for the program and to confirm your plan’s benefit.

² Reimbursement is generally limited to 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. We cannot accept requests for reimbursement before your six-month program end date, even if you have completed the required number of qualifying workouts before this date. Rewards may be taxable. 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, class or organized group fitness event (e.g., marathon) 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. Sweat Equity is a voluntary program.

Sweat Equity is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you.

If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program.

We provide free services to help you communicate with us. Such as, letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the toll-free phone number listed on your ID card TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (Chinese)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

알림: 한국어(Korean)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

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Exercise pays off. In more ways than one.

Making exercise a part of your daily or weekly routine is one of the most important steps you can take toward being healthier. And the Oxford® Sweat Equity™ physical fitness program can help motivate you to get started.



Get rewarded up to \$400 per year.

Eligible Oxford plan members¹ can get reimbursed up to \$200 in a six-month period, provided you meet the required goals and submit a completed reimbursement form.²



Your reimbursement period begins on the date of your first fitness facility visit or class and ends six months later, after you have completed 50 visits, 50 classes, or a mix of visits and classes that add up to 50. You can start a new reimbursement period one day after your other reimbursement period ends. If you complete 50 qualifying workouts in less than six months, please do not submit your reimbursement request early. We cannot accept reimbursement requests before six months have passed.

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
- Organized group fitness event (e.g., marathon)
- Personal training
- Pilates
- Pure Barre
- Standard gym, including YMCAs and community centers where fitness services are offered
- Swimming
- Tennis/Racquetball
- TRX Circuit
- Weight/Resistance
- Yoga
- Zumba®

Examples of cardiovascular equipment:

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



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.

Reimbursement requirements.

After you've completed a total of 50 workouts—gym visits, classes, group events—in a six-month period, send us:

- 1. Your completed Sweat Equity Program Reimbursement Form.**
- 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 and organized group fitness events (e.g., marathon), during the six-month period.
- 3. Copy of the brochure or flier or printout of the website page** that describes the cardio (aerobic) machines at the gym you used or the cardio benefits of the class you took or organized group fitness event in which you participated.
- 4. Mail these documents to:** Oxford Sweat Equity Program
P.O. Box 29130
Hot Springs, AR 71903
 - 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.
 - We cannot accept requests for reimbursement before your six-month program end date, even if you have completed the required number of qualifying workouts before this date.

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 percent 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.