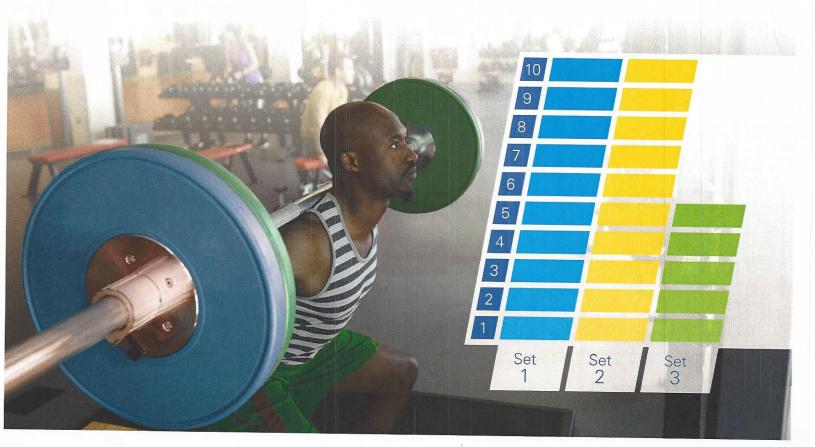
Make Your Fitness Program Membership Work for You!

Fitness can be easy, fun and affordable. Well on Target makes it possible with the Fitness Program.

Since you are a Blue Cross and Blue Shield of Illinois member, the Fitness Program is available exclusively to you and your covered dependents (age 18 and older). The program gives you unlimited access to a nationwide network of more than 9,000 fitness centers. If you want, you can choose one gym close to home and one near work. You can visit gyms while you're on vacation or traveling for work.

Other program perks include:

- No long-term contract: Membership is month to month. Monthly fees are \$25 per month per member, with a one-time enrollment fee of \$25 per member.*
- Complementary and Alternative Medicine (CAM)
 discounts: Save money through a nationwide
 network of 40,000 health and well-being providers,
 such as massage therapists, personal trainers and
 nutrition counselors.
- Blue PointsSM: Get 2,500 points for joining the Fitness Program. Earn additional points for weekly visits. You can redeem points for apparel, books, electronics, health and personal care items, music and sporting goods.**
- Web resources: You can go online to locate gyms and track your visits.
- Convenient payment: Monthly fees are paid via automatic credit card or bank account withdrawals.



ARE YOU READY FOR FITNESS?

It's easy to sign up:

- 1. Go to bcbsil.com and log in to Blue Access for MembersSM.
- 2. Under "Quick Links," choose "Fitness Program." On this page, you can enroll, search for nearby fitness centers and learn more about the program.
- 3. Click "Begin Enrollment." Then search and select the fitness center that is best for you. Remember, you can visit any participating fitness center after you sign up.
- 4. Verify your personal information and method of payment. Print your temporary Fitness Program membership card. You will receive your official card by mail within a few weeks.
- 5. Visit a fitness center today!

Prefer to sign up by phone or have questions about the Fitness Program? Just call the toll-free number 888-762-BLUE (2583) Monday through Friday, from 8 a.m. to 9 p.m. in any continental U.S. time zone.



** Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal for more

The Fitness Program is provided by Healthways, Inc., an independent contractor that administers the Prime Network of fitness centers. The Prime Network is made up of independently owned and operated fitness centers





Find fitness buddies, take a class and try something new! Join the Fitness Program today to help you reach your health and wellness goals.









Blue365 is just one more advantage you have by being a Blue Cross and Blue Shield of Illinois (BCBSIL) member. With this program, you may save money on health and wellness products and services from top retailers that are not covered by insurance. There are no claims to file and no referrals or pre-authorizations.

Once you sign up for Blue365 at **blue365deals.com/BCBSIL**, weekly "Featured Deals" will be emailed to you. These deals offer special savings for a short period of time.

Below are some of the ongoing deals offered through Blue365.

EyeMed | Davis Vision

You may save on eye exams, eyeglasses, contact lenses and accessories. You have access to national and regional retail stores and local eye doctors. You may also get possible savings on laser vision correction.

TruHearing® | Beltone™

You may get possible savings on hearing tests, evaluations and hearing aids. Discounts may also be available for your immediate family members.

Dental Solutions[™]

You may get dental savings with Dental Solutions. You may receive a dental discount card that provides access to discounts of up to 50 percent at more than 61,000 dentists and more than 185,000 locations.*

Jenny Craig® | Seattle Sutton's® | Nutrisystem®

Help reach your weight loss goals with savings from leading programs. You may save on healthy meals, membership fees (where applicable), nutritional products and services.

See all the Blue365 deals and learn more at blue365deals.com/BCBSIL.



RetrofitsM

Receive 15 percent off Retrofit's online, private weight loss coaching sessions. Retrofit includes the use of a wireless Fitbit® device and smart-scale, one-on-one videoconferencing with a personal team of experts and unlimited online support. You will enjoy flexibility in scheduling and the ability to meet with coaches anywhere there is an Internet connection.

Reebok | SKECHERS®

Reebok, a trusted brand for more than 100 years, makes top athletic equipment for all people, from professional athletes to kids playing soccer. SKECHERS, an award-winning leader in the footwear industry, offers exclusive pricing on select Performance, Sport, Work and Corporate Casual styles. You will enjoy 20 percent off plus free shipping for their online orders.

SeniorLink Care™

SeniorLink Care offers you support to help your aging family or friends lead fulfilling and comfortable lives. From planning care to helping caregivers, SeniorLink Care assists older adults and their loved ones in finding the programs and services they may need most. You can save on a three- or 12-month membership.

Handstand Kids

Handstand Kids brings the family together in the kitchen, spending more time cooking and eating healthy, delicious meals. The Handstand Kids Cookbook series features the languages and cuisines of Italy, Mexico, China and many other countries. Every book also introduces the language and culture of each country. You may save up to 25 percent on cooking accessories and Cookbook Kits.



Snap Fitness™

Join Snap Fitness for a 50 percent discount off the best current enrollment offer (no processing fees) and a 5 percent discount on monthly dues. You may also get 10 percent off up to five personal-training sessions, complimentary access to Snap Fitness online workout tools, one month of online nutrition and meal-planning services and biannual fitness assessments. A 30-day trial membership is also available for \$8.95.

For more great deals or to learn more about Blue365, visit blue365deals.com/BCBSIL.

The relationship between these vendors and Blue Cross and Blue Shield of Illinois (BCBSIL) is that of independent contractors, BCBSIL makes no endorsement, representations or warranties regarding any products or services offered by the above-mentioned vendors.

* Dental Solutions requires a 39.95 signup and \$6 monthly fee.

Blue365 is a discount program only for BCBSIL members. This is NOT insurance. Some of the services offered through this program may be covered under the health plan you choose to offer. Employees should check their benefit booklet or call the customer service number on the back of their ID card for specific benefit facts. Use of Blue365 does not change monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors that take part in this program. BCBSIL does not guarantee or make any claims or recommendations about the program's services or products. Members should consult their doctor before using these services and products. BCBSIL reserves the right to stop or change this program at any time without notice.

Blue Points[™] — Rewards for Healthy Living

Well on Target understands how hard it can be to maintain a healthy lifestyle. Sometimes, you may need a little motivation. That's why we offer the Blue Points* program. This program can help you get on track — and stay on track — to reaching your wellness goals.

With the Blue Points program, you will be able to earn points for regularly participating in many different healthy activities. You can redeem these points in the online shopping mall, which offers a wide variety of merchandise.

Created with your needs in mind, the Blue Points program offers many convenient, user-friendly, personalized and flexible features:

EARN POINTS INSTANTLY

The program gives you points immediately, so you can start using them right away.**

GET EXTRA POINTS

Don't have enough points yet for that reward you really want? No problem! You can apply the points you have and use a credit card to pay the remaining balance.

EASILY MANAGE YOUR POINTS

The interactive portal, which uses the latest user-friendly technology, makes it easy to find out how many points are available for you to earn. You can also track the total number of points you've earned year-to-date. All of your point information will appear on one screen.



CHOOSE FROM A LARGE SELECTION OF REWARDS

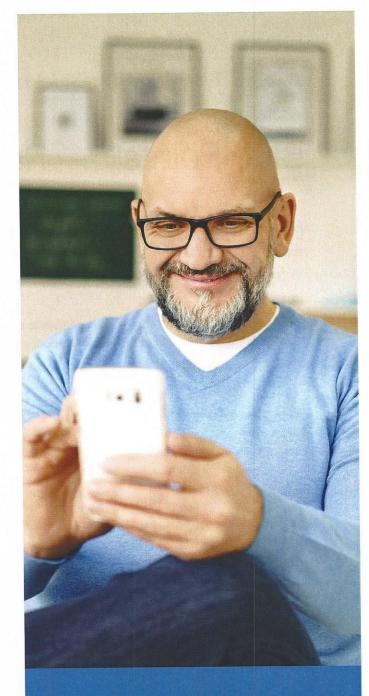
Redeem your hard-earned points in our expanded online shopping mall. Reward categories include apparel, books, health and personal care, jewelry, electronics, music and sporting goods. And be sure to check out the "Rewards on Sale" section, where you'll find discounted electronics, games, luggage and other merchandise.

PARTICIPATE IN ACTIVITIES THAT MATCH YOUR GOALS

Look how quickly your Blue Points can add up! Here are some sample activities you can complete to earn Blue Points:

ACTIVITIES	POTENTIAL BLUE POINTS AMOUNTS
Completing the Health Assessment every 6 months	2,500 points every 6 months
Taking all 12 lessons in a Self-directed Course	1,000 points per quarter
Tracking your progress toward your goals in the Well onTarget Member Wellness Portal	10 points, up to a maximum of 70 points per week
Enrolling in the Fitness Program***	2,500 points
Adding weekly Fitness Program gym visits to your routine	Up to 300 points each week
Completing any Self-directed Course Milestone Assessment	Up to 250 points per month
Participating in a biometric screening	2,500 points per year
Connecting a compatible fitness device or app to the portal	2,675 points
Tracking progress using a synced fitness device or app	55 points per day

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Log on to wellontarget.com today to find all the interactive tools and resources you need to start racking up Blue Points. Keep yourself motivated to earn more points by heading over to the online shopping mall and checking out all the rewards you can earn for adopting — and continuing — healthy habits.

^{*} Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well on Target Member Wellness Portal for more information.

[&]quot; This does not apply to points you earn for completing Fitness Program activities and biometric screenings.

[&]quot;The Fitness Program is provided by Healthways, Inc., an independent contractor that administers the Prime Network of fitness centers. The Prime Network is made up of independently owned and operated fitness centers.