



CareFirst WellBeing and Blue Rewards FAQs

Download better health today

Introducing CareFirst WellBeingSM—your personalized digital connection to your healthiest life. CareFirst WellBeing delivers a wealth of tools and resources, as well as easy-to-understand recommendations and insights that reflect your individual interests and needs.

Here's what you need to know to get started

Is the CareFirst WellBeing app different from the Sharecare app?

Yes. If you currently have a Sharecare account, next time you log in, you'll be prompted to download the CareFirst WellBeing app. Once you've downloaded the app, log in using your Sharecare username and password. All your data and existing account information will be transferred over to the CareFirst WellBeing app.

If I have a Sharecare account, how do I transfer my account to the new CareFirst WellBeing app?

No transfer is necessary. Once you have downloaded the CareFirst WellBeing app, just log in using your current Sharecare credentials. You'll be required to accept new consents, privacy policy, and terms of use for the new app.

I forgot my Sharecare password. Will I be able to log in to the new CareFirst WellBeing app?

On the login page for CareFirst WellBeing, you can select the “*Forgot Password*” hyperlink. You will then receive an email to the address that you used to sign up for Sharecare. Follow the prompts to reset your password. If you want to change your password again in the future, you can do so by logging in to the app and selecting *Settings*, and then *My Account*.

How do I register for CareFirst WellBeing?

To register, visit carefirst.com/wellbeing and click *Get Started*. Depending on your device, you will either be directed to *My Account*, where you will enter your CareFirst account username and password and complete a one-time registration. Or, if using a mobile device, you can download the CareFirst WellBeing app from the App Store or Google Play and sign up for your account.

What is my CareFirst account username and password? What if I don't have an account?

Your CareFirst account, also referred to as *My Account*, is a secure, online tool to access your health plan coverage details, ID cards, and more. If you don't have a *My Account* username and password, go to carefirst.com/myaccount and follow the screen prompts to register.

What are the features of CareFirst WellBeing?

CareFirst WellBeing is an engaging digital experience packed with motivating wellness tools and resources that are accessible whenever and wherever you want. Designed to give you customized support to help achieve your specific health goals, the program's key components include:

- **RealAge® test:** Take this ten-minute online health assessment to discover the physical age of your body compared to your calendar age.
- **Trackers:** You can connect wearable devices to monitor daily habits like sleep, steps, nutrition, and more.

- **Challenges** to help you stay motivated and make reaching your health goals more entertaining.
- **Personal health timeline:** Receive tailored recommendations, content, and services.
- **Health profile:** Access your important health data like biometric information, vaccine history, lab results, and medications all in one place.
- **Specialized programs:** Take advantage of programs for weight management and diabetes prevention, tobacco cessation support, financial well-being tools, and more.

What types of recommendations, information, and posts will I see on my newsfeed/timeline?

Your timeline is where you'll receive personalized insights, tools, and services, all focused on helping you live a healthier life. This information can include articles, videos, slideshows, and Q&As, as well as relevant updates on your latest step count, weekly sleep report, and information about your stress level. The more you use the wellness digital resources, the more relevant the information in your timeline will become.

What is the RealAge® test?

The RealAge test is a confidential, clinically-validated health assessment that guides you through a series of questions designed to determine the physical age of your body compared to your calendar age. Questions touch on your lifestyle and medical history, as well as relationships and stress. RealAge is your first step to getting started with CareFirst WellBeing, as it helps you understand how your habits are impacting your health. The answers you provide will not be shared with your employer.

If I don't finish taking the RealAge test, do I have to start over?

No, you can pause the RealAge test at any point. All your answers are automatically saved so you can come back to complete it later.

What is a “Green Day”?

Green days keep you aware of achievements you’ve made toward improving your health. Green days encourage you to improve your health by tracking the most critical factors that impact your RealAge: stress, activity, sleep, relationships, weight, blood pressure, blood glucose, cholesterol, smoking, drinking, diet, medications, and fitness.

Who can participate?

The wellness program is available to CareFirst members 18 and older.

Blue Rewards

What will happen to my Blue Rewards program on January 1, 2023?

All program details and incentive activities will be available in the CareFirst WellBeing app as of January 1. You will be able to access your current Blue Rewards program under the *Achieve* section of the CareFirst Wellbeing app, and it will sync with your earned rewards and available activities for the remainder of your program year.

What is the Blue Rewards program and how can I participate?

If you have health coverage through your employer, or if you buy your own health insurance, you may be eligible to earn incentives for completing certain activities. To check your eligibility, log in to CareFirst WellBeing or complete the registration process, then navigate to the *Achieve* section to see if you have a *Rewards* tile. You can also refer to your enrollment materials.

Who can I contact if I have other questions about the Blue Rewards program?

If you have additional questions about the Blue Rewards program, please call 877-260-3253.

When will I receive my Blue Rewards debit card?

If you earned an incentive card in the past, any new incentives you earn will be loaded onto your existing card. If you’ve never received a Blue Rewards debit card, a card will be mailed 10–14 business days after you earn the reward.

How much does it cost?

The CareFirst wellness program, including the digital experience, is available to you at no additional cost as part of your CareFirst health plan coverage.

What if I have other questions about the wellness program?

If you have other questions about the wellness program, please call 877-260-3253.

I haven’t received my debit card yet and paid for a recent healthcare expense with my personal credit card. Is it possible to reimburse myself with my incentive funds?

Yes, if you have earned Blue Rewards, you can reimburse yourself for qualified expenses that you paid for out of pocket.

1. First, confirm the amount of incentives you’ve earned: Log in to the CareFirst WellBeing platform, select *Achieve*, then *Rewards*, choose *Blue Rewards*, then *Your earned rewards*.
 - The information under *Rewards* will show how much you earned, which will be loaded onto a Blue Reward Visa® debit card.
2. To reimburse yourself for healthcare expenses you incurred before receiving your card, select *Manage Your Blue Rewards*, then choose *Get Reimbursed* from the *I Want To* menu. Or, you may complete and return the [reimbursement form](#).

Please note: You can order a replacement card and check your incentive card balance by calling Further (our incentive administrator) at 866-758-6119.

Privacy Information and Program Consent

Is my health information protected?

CareFirst has partnered with Sharecare to provide you with personalized wellness resources. We are committed to protecting the security and confidentiality of your personal information. We value your trust and protecting your information is our highest priority. We make sure that your personal information remains safe and confidential in accordance with federal and state laws. Both CareFirst and Sharecare will never share your personal data with your employer, without your permission, and will never sell your information to third parties.

What is the GINA Wellness Program Authorization and why is it required?

The Genetic Information Nondiscrimination Act (GINA) is a federal law that prohibits health coverage and employment discrimination based on your genetic information. A GINA Authorization is required to participate in the Blue Rewards program, and before you provide information about your current or past health status. Information about your health status includes

activities like taking a health assessment or having a health screening, which may be required to earn an incentive. The authorization ensures you understand that participation in the Blue Rewards program is voluntary and not a requirement of your health coverage.

What is the HIPAA Authorization?

The Health Insurance Portability and Accountability Act (HIPAA) is a federal law that restricts access to individuals' private medical information. As part of HIPAA, a health plan (i.e., CareFirst) cannot share information with your employer about your participation in a wellness program without first getting your written permission.

By agreeing to the HIPAA Authorization, you are allowing us to share your name and the date you complete your Blue Rewards required steps with your employer. Your personal results cannot and will never be shared with your employer. HIPAA Authorization is not required to participate in most incentive program activities; however, HIPAA Authorization may be required to earn/redeem some employer-administered incentive types.