



Smart Rewards Redemption Guide for Connecticut

Where to use your Smart Rewards MasterCard

The Smart Rewards MasterCard does not work like a typical HSA card. The card is restricted to certain merchant category codes.

Where can the card be used?

- 8011 Doctors and Physicians (Not Elsewhere Classified)
- 8021 Dentists and Orthodontists
- 8031 Osteopaths
- 8041 Chiropractors
- 8042 Optometrists and Ophthalmologists
- 8043 Opticians, Opticians Goods and Eyeglasses
- 8044 Opticians, Optical Goods, and Eyeglasses (no longer valid for first presentments)
- 8049 Podiatrists and Chiropodists
- 8050 Nursing and Personal Care Facilities
- 8062 Hospitals
- 8071 Medical and Dental Laboratories
- 8099 Medical Services and Health Practitioners (Not Elsewhere Classified)
- 5047 Medical, Dental Ophthalmic, Hospital Equipment and Supplies

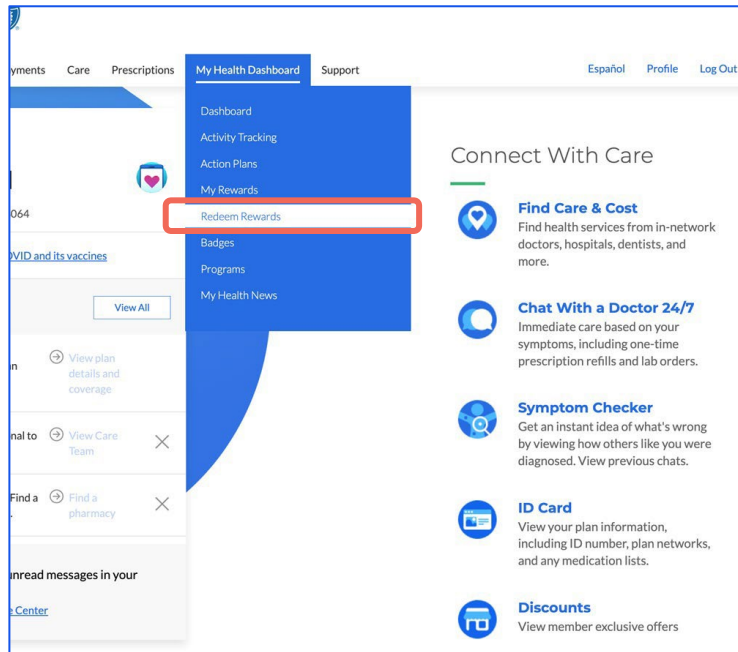
Where can the card NOT be used?

- Pharmacies like Rite Aid, Walgreens, CVS
- HSAstore.com
- Amazon HSA
- Big box stores like Bed Bath & Beyond

Rewards Redemption – Anthem.com (web) navigation

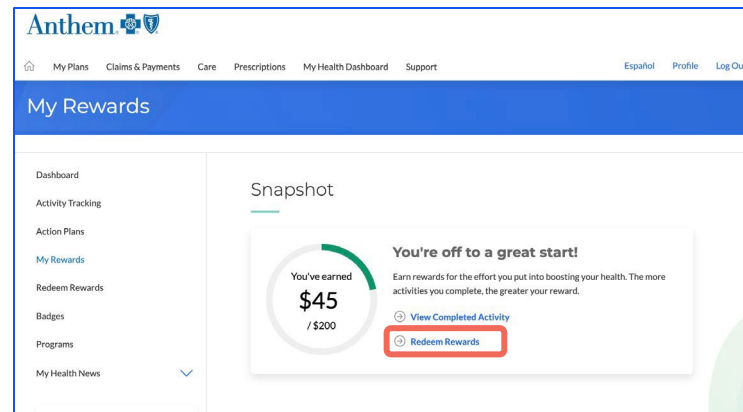
Once a participant has earned an incentive reward, they must redeem rewards in the SydneySM Health storefront and select the restricted CT MasterCard.

1. To reach the rewards page, select **My Rewards** from the **My Health Dashboard** menu on **anthem.com**.

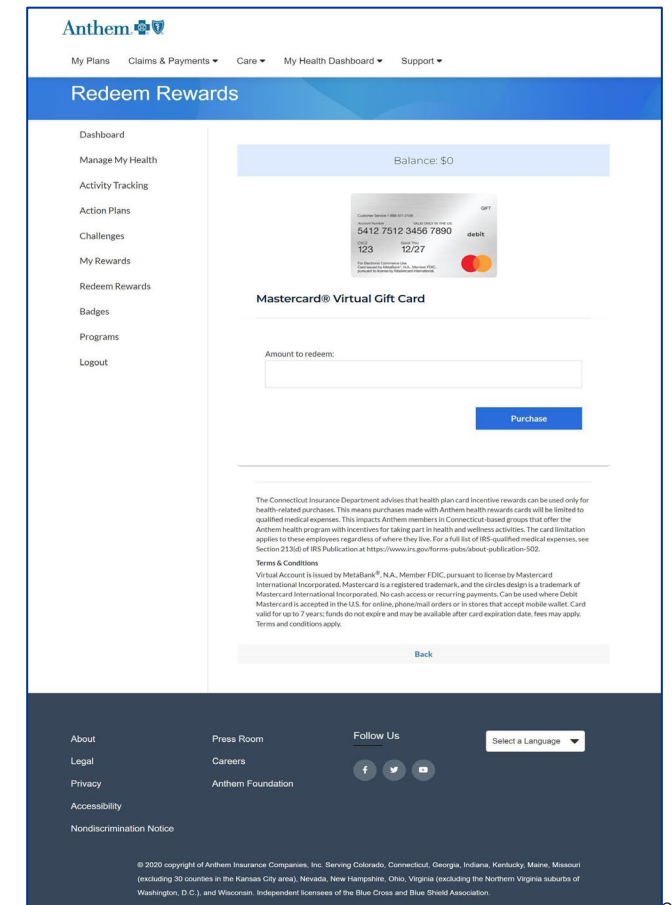


2. The Snapshot allows users to track their progress toward their incentive goal. The dial will fill in as participants earn rewards for completing healthy activities.

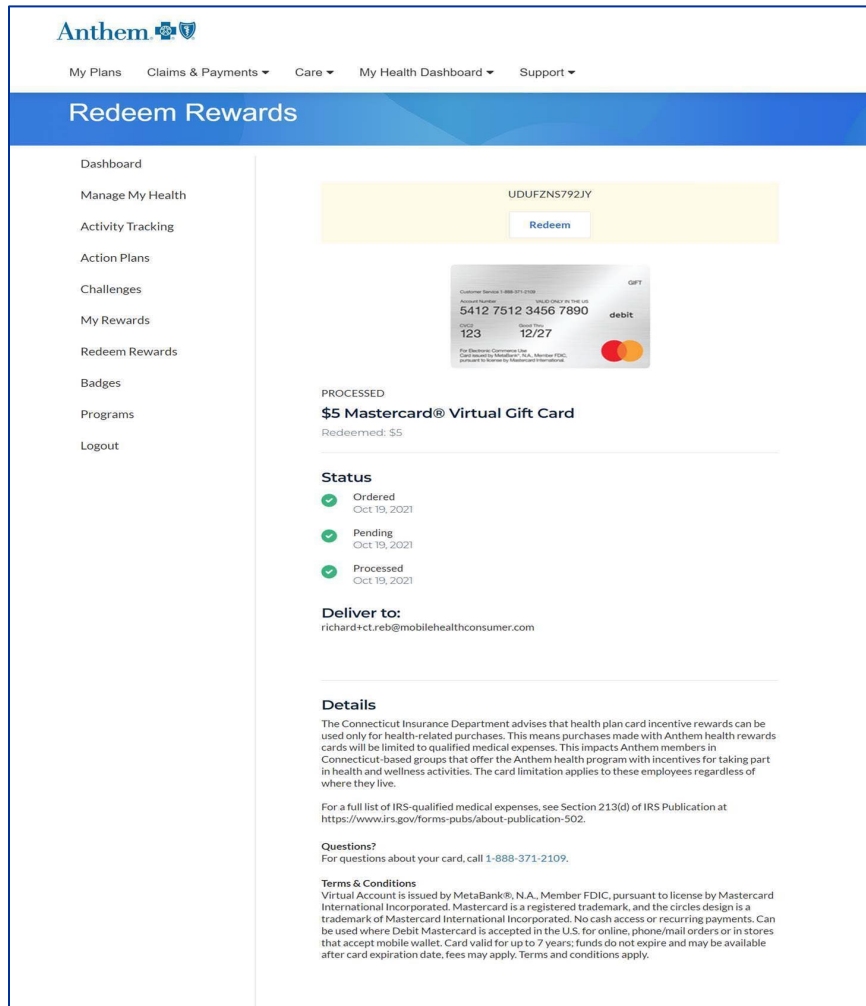
- a. To see a list of all rewards completed, select the **View Completed Activity** link. This will open a sidebar on the right-hand side of the screen.
- b. To access the storefront and make purchases select **Redeem Rewards**.



3. Once on the **Redeem Rewards** page, choose MasterCard, specify amount of purchase and confirm purchase.



- View purchase under **Orders tab** and click Redeem. You will also see details around limited use of the MasterCard in Connecticut.



Details for use of restructured MasterCards can be found in Sydney.

- Storefront page
- Order page
- Confirmation page

Details

The Connecticut Insurance Department advises that health plan card incentive rewards can be used only for health-related purchases. This means purchases made with Anthem health rewards cards will be limited to qualified medical expenses. This impacts Anthem members in Connecticut-based groups that offer the Anthem health program with incentives for taking part in health and wellness activities. The card limitation applies to these employees regardless of where they live.

For a full list of IRS-qualified medical expenses, see Section 213(d) of IRS Publication at <https://www.irs.gov/forms-pubs/about-publication-502>.

Questions?

For questions about your card, call [1-888-371-2109](tel:1-888-371-2109).

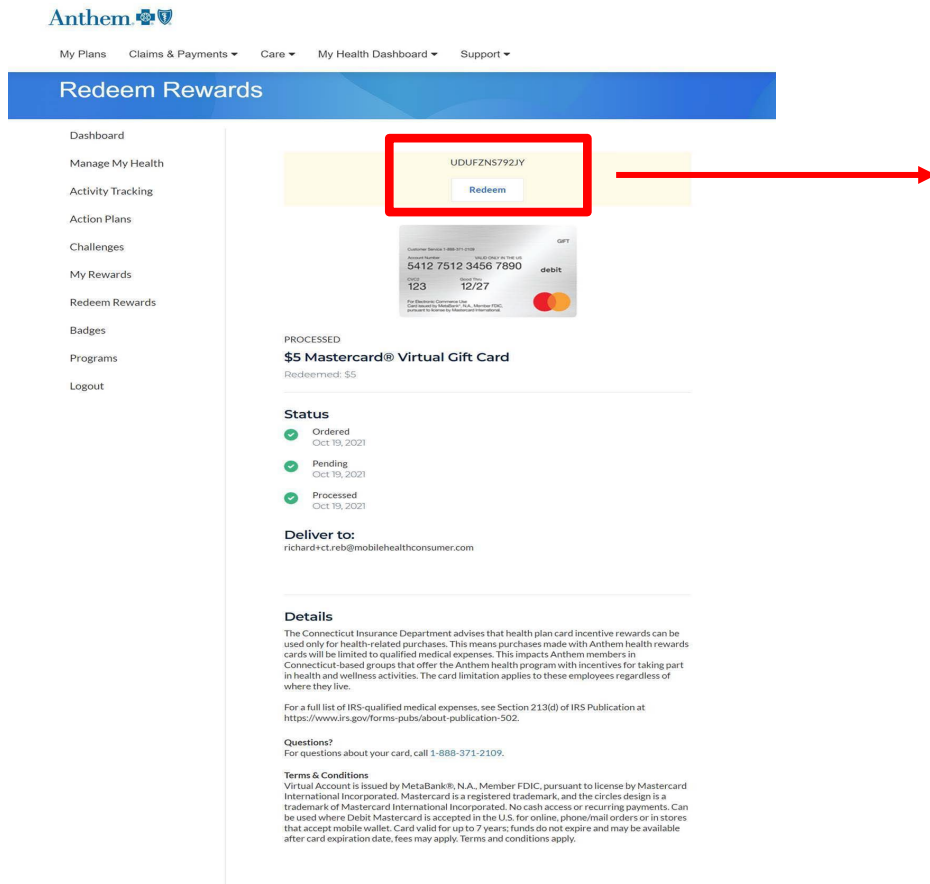
Terms & Conditions

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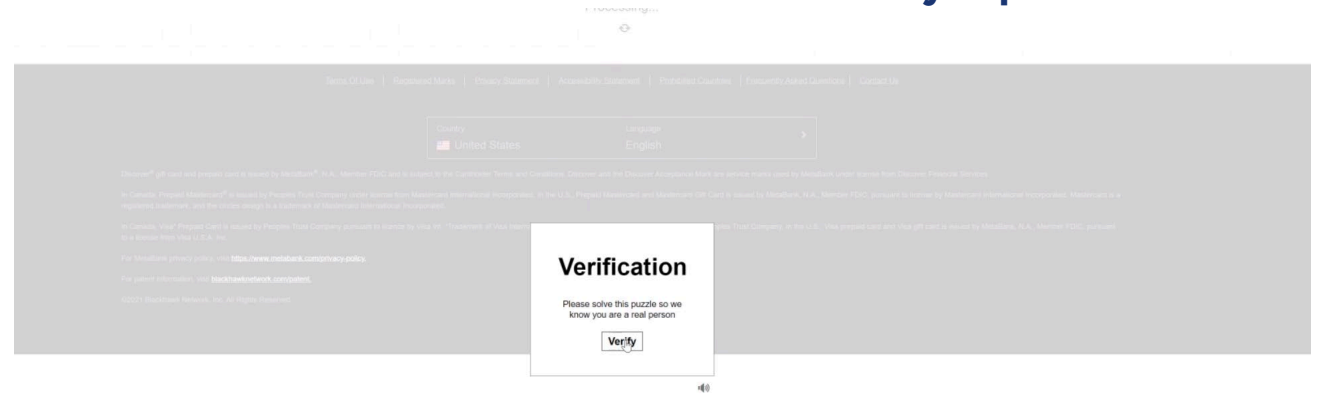
Please Note:

- Participants must redeem all rewards within their current medical plan year eligibility. Any rewards not redeemed during this time will rollover for 6 months beyond the plan year end date. After the 6-month grace period, rewards will be forfeited.
- Once redeemed, Mastercard® gift cards have a 12-month expiration date that will display on the digital card. Other merchant gift cards do not expire. Please note grace period and expiration timelines are subject to change.
- Members or groups that renew into a new plan year can access and redeem unused rewards from prior plan year within their storefront. User experience will advise the participant of the rewards expiration, the amount of expiring rewards, and the deadline to spend prior year rewards.
- Members or groups that terminate but still have an unused balance will no longer have access to their Smart Rewards experience but will continue to have access to Sydney. Terminated members will need to call member services within their grace period to request that a gift card be redeemed on their behalf for the unused balance. Gift cards for terminated members will be sent via the Sydney Secure Message Center.

5. To redeem a reward, select a gift card option, and enter the amount you want to redeem in the “amount” line then press **Purchase**.



6. You will be redirected to the MasterCard **MyPrepaidCenter**.



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MasterCard MyPrepaidCenter

Once a participant has chosen to redeem a reward in Sydney, they will be redirected to the MasterCard MyPrepaidCenter portal to activate their MasterCard.

1. **Register Virtual Account** to activate card (you will see the card number, expiration and security code for the MasterCard).

Register to Shop Online

Your virtual account allows you to shop online.

- Enter your current billing address.
- The address entered below must match the address entered when using your virtual account to shop online.
- Address validation occurs when shopping online (TIP: this is similar to the address validation that takes place when you purchase online with a credit card).

Required Field

Country
United States

First Name
Last Name

Street Address
Apartment, suite, etc. (Optional)

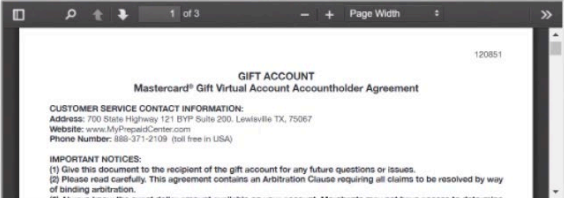
City
State

ZIP Code
Phone Number

Email Address

E-Sign Disclosure and Cardholder Agreement

If the document does not appear below, please click [here](#) to view the E-Sign Disclosure and Cardholder Agreement



I HAVE READ AND AGREE TO THE E-SIGN DISCLOSURE
 I HAVE READ AND AGREE TO THE CARDHOLDER AGREEMENT

Congratulations!
Your virtual account is active and ready to spend!



Create a profile for convenient access to your card balance, transaction history and more.

Add to Wallet

Add to Profile

Save Image

Please record your card number, expiration, and security code. You will need this information when making online purchases.

An email with a link to retrieve your virtual card has been sent to richard@mobilehealthconsumer.com

[View Card Details](#)

[Close](#)

2. **Once account is created, card is activated.**

In the **Mastercard® MyPrepaidCenter**, users can manage gift card balances, track spending, or request a physical card (\$3 fee).

Please call the **Mastercard® helpline** (+1 888-371-2109) or view the gift card redemption instructions if there are any issues with Mastercard® activation.


3. Participant can also see the list of **participating groups for the limited use** Connecticut MasterCard. To be used for health-related purchases only.

MyPrepaidCenter

Sign In / Register

[My Cards](#) **Card Details** [Transaction History](#)

Card Ending In **2595** Balance **\$1.00** **Prepaid Mastercard®**



REWARD Thank you for participating in the pursuit of your health. As a member of Anthem, you have received a virtual Prepaid Mastercard as a reward for your healthy behaviors.

debit Use your virtual card to purchase medical goods and services online or via phone with the below participating category groups where Debit Mastercard is accepted. Or if you prefer, add the virtual card to your mobile wallet and shop at the list of physical locations of the below category groups that accept mobile wallet where Debit Mastercard is accepted.

Show Card Number

[Add to Wallet](#)

[Add to Profile](#)

Complete List of Participating Category Groups:

- Ambulance Services
- Chiropractors
- Counseling Services
- Dentists and Orthodontists
- Doctors and Physicians – Not Elsewhere Classified
- Drug Stores and Pharmacies*
- Hearing Aids, Sales, Service*
- Hospitals
- Medical and Dental Laboratories
- Medical Services and Health Practitioners
- Medical, Dental, Ophthalmic & Hospital Equipment/Supplies
- Nursing and Personal Care Facilities
- Opticians, Optical Goods, Eyeglasses*
- Optometrists and Ophthalmologists*
- Orthopedic Goods – Prosthetic Devices
- Osteopaths
- Podiatrists and Chiroprodists

*Card can only be used at freestanding businesses and not those located inside of other establishments.

[Fees & Cardholder Agreement](#) [FAQs](#) [Request Plastic Card](#) [Set/Reset PIN](#)

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[Required Cookies](#) [All Cookies](#) [Manage Settings](#)

4. To request a plastic card, click **“Request Plastic Card”** at the bottom of the account screen.

The screenshot displays the MyPrepaidCenter account interface. At the top, the navigation bar includes 'My Cards', 'Card Details' (the active tab), and 'Transaction History'. The main content area shows the card ending in '2595' with a balance of '\$1.00'. A virtual Prepaid Mastercard image is shown with a 'REWARD' message: 'Thank you for participating in the pursuit of your health. As a member of Anthem, you have received a virtual Prepaid Mastercard as a reward for your healthy behaviors.' Below this, a list of participating category groups is provided, including Ambulance Services, Chiropractors, Counseling Services, Dentists and Orthodontists, Doctors and Physicians – Not Elsewhere Classified, Drug Stores and Pharmacies*, Hearing Aids, Sales, Service*, Hospitals, Medical and Dental Laboratories, Medical Services and Health Practitioners, Medical, Dental, Ophthalmic & Hospital Equipment/Supplies, Nursing and Personal Care Facilities, Opticians, Optical Goods, Eyeglasses*, Optometrists and Ophthalmologists*, Orthopedic Goods – Prosthetic Devices, Osteopaths, and Podiatrists and Chiroprodists. A note states: '*Card can only be used at freestanding businesses and not those located inside of other establishments.' At the bottom of the page, there are four circular icons: 'Fees & Cardholder Agreement', 'FAQs', 'Request Plastic Card' (highlighted with a red box), and 'Set/Reset PIN'. A footer section contains a cookie consent banner with 'Required Cookies' and 'All Cookies' buttons, and a 'Manage Settings' link.

5. When requesting a physical card, please note \$3.00 will be deducted from the card to convert your virtual card into a plastic card.

Card Ending In
5041

Balance
\$5.00

Universal Mastercard® Gift Virtual Account



Show Card Number

Add to Wallet

Add to Profile

Request Plastic

You can request a plastic card for a small fee.

Card will be shipped via U.S. Postal Service to:

All fields are required unless marked otherwise

Country
United States

First Name

Street Address

City

ZIP Code

Expedite My Card

Your card will arrive in three to six business days via UPS. A \$20.00 fee will apply.

Send My Card

Last Name

Apartment, suite, etc. (Optional)

State

Please note:

- A fee of \$3.00 will be deducted from your card balance to convert your virtual card to a plastic card.
- The virtual card and plastic card share the same balance.
- You may continue using your virtual card online until you receive and activate your new plastic card.
- Please allow two weeks for delivery.

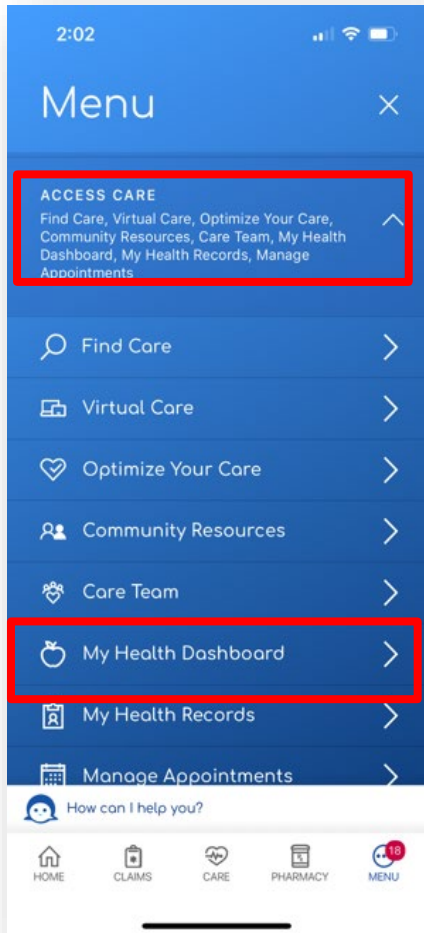
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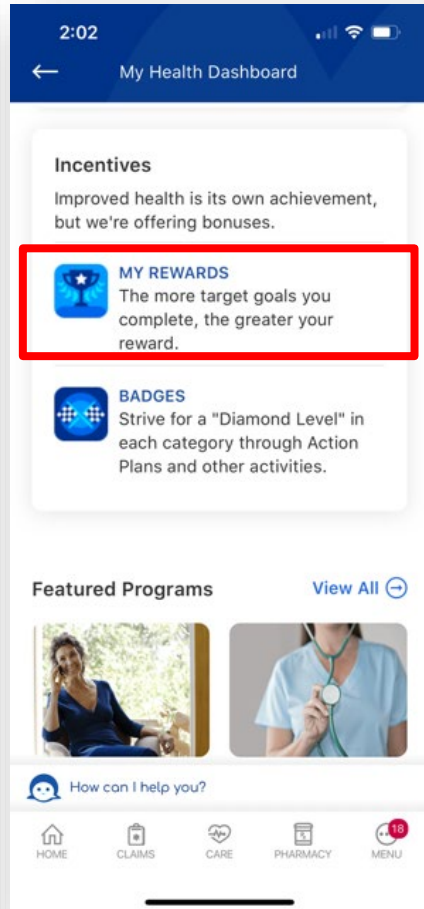
Rewards Redemption – Sydney (mobile) navigation

Once a participant has earned an incentive reward, they must redeem rewards in the Sydney storefront and select the gift card of their choice.

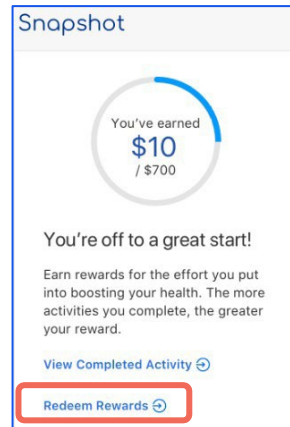
1. To access rewards, press **Menu** from your home screen. Select **Access Care**, then select **My Health Dashboard**.



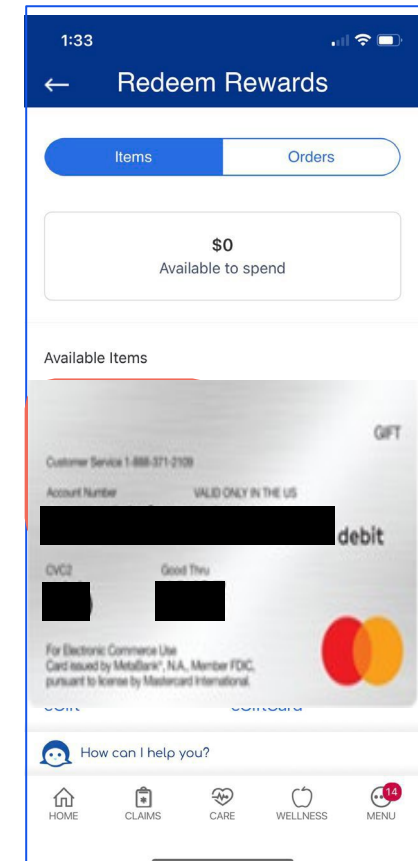
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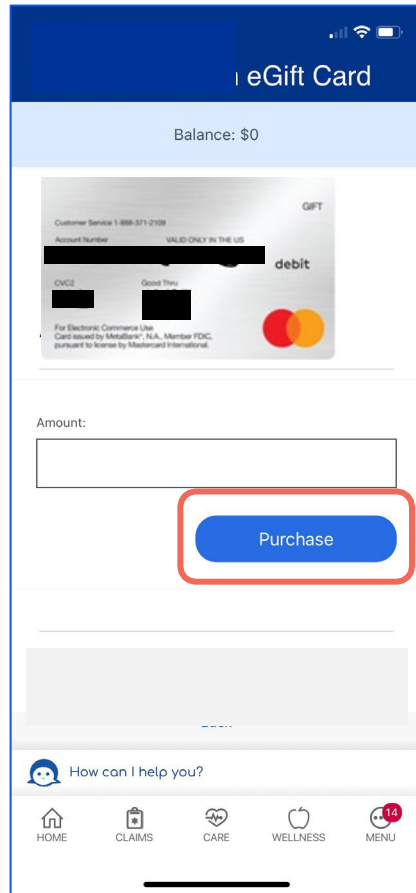
- a. To see a list of all rewards completed, select the **View Completed Activity** link. This will open a sidebar on the right-hand side of the screen.
- b. To access the storefront and make purchases select **Redeem Rewards**.



3. Once on the Redeem Rewards page, users can see items available to "purchase," their balance amount **Available to spend**, and view their past **Orders**.



- To redeem a reward, select a gift card option, and enter the amount you want to redeem in the “amount” line then press **Purchase**.



- Once an eGift card has been purchased, select **Redeem** to view gift card redemption instructions including your gift card code.

- To view details on rewards that have been redeemed, members should select **Orders** on the Redeem Rewards page.

- Participants will also receive a secure message sent to their Message Center in Sydney that contains their eGift card code.
- When redeeming Mastercard® eGift card, users will be redirected out of Sydney to register their gift card and create a secure user profile.
- See slides 6-9 for navigating MasterCard MyPrepaidCenter.

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