



Smart Rewards Redemption Guide for Connecticut

Anthem

What you can buy with your Smart Rewards MasterCard

The Smart Rewards MasterCard does not work like a typical HSA card. The card is restricted to certain types of goods.

What can I buy?

Qualified medical expenses as defined by the IRS, including:

- Doctor's visits, and copays
- Dental treatments (including fluoride) and orthodontics
- Chiropractor & Acupuncture visits
- Lab work
- Eye Exam visits & Eyeglasses
- Hearing aids and batteries
- Physical therapy
- Psychologists and psychiatric care
- Walkers, canes, wheelchairs, etc.

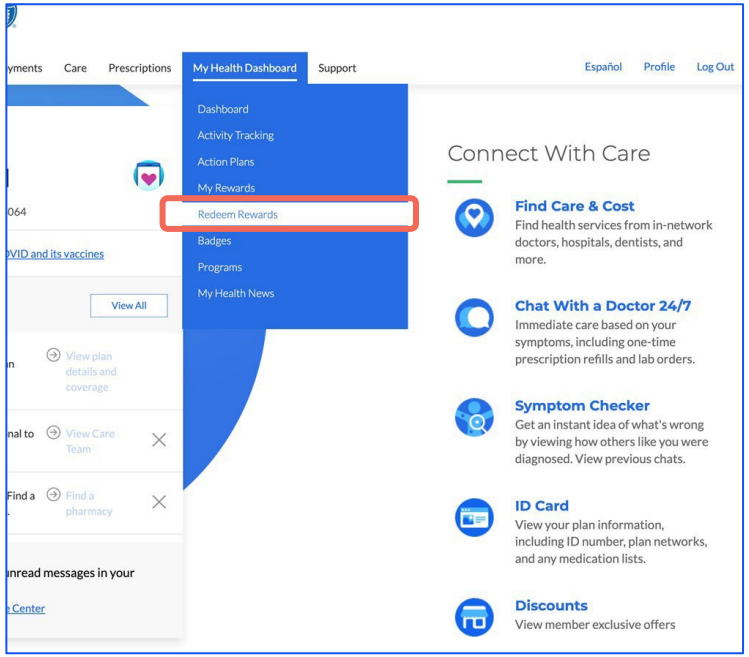
What can't I buy?

- Baby bottles and wipes
- Cosmetics and skin-care products
- Clothes and food
- Dental floss
- Deodorant, lotion, and mouthwash
- Shampoo and conditioner

Rewards Redemption – Anthem.com (web) navigation

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

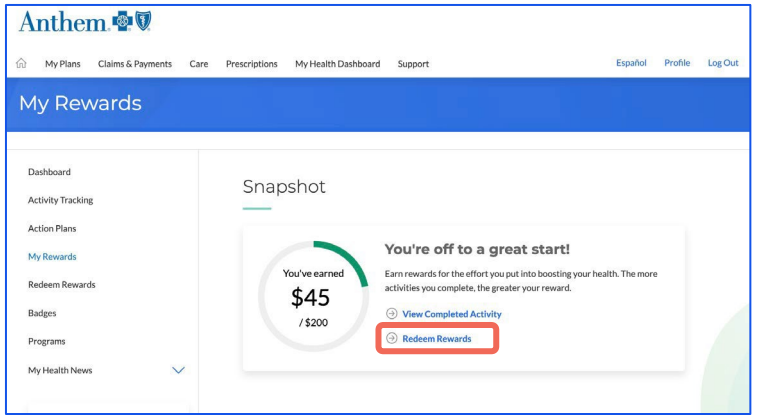
1. To reach the rewards page, select **My Rewards** from the **My Health Dashboard** menu on **anthem.com.**



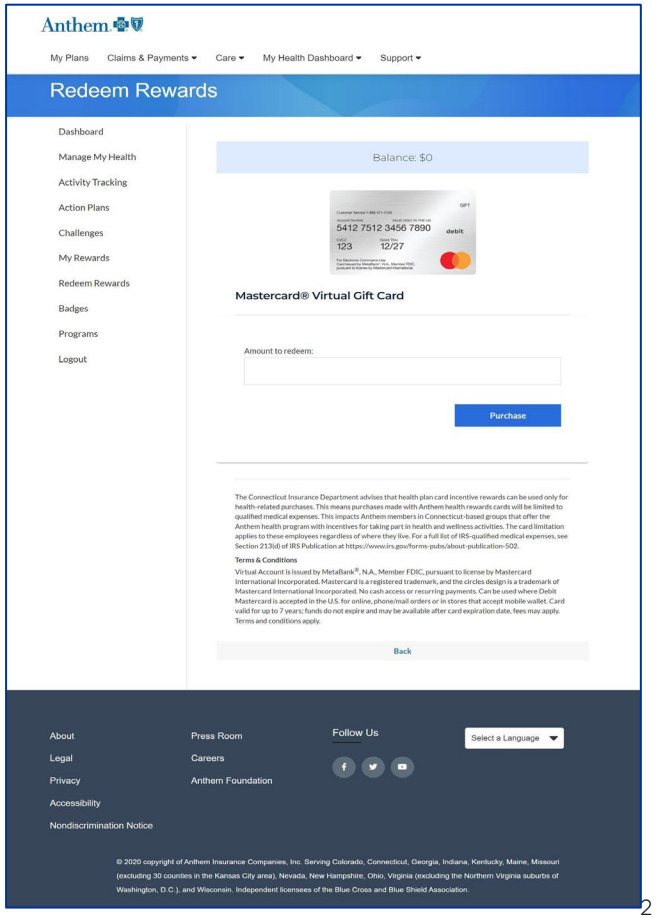
2. The Snapshot allows users to track their progress toward their incentive goal. The dial will fill in as participants earn rewards for completing healthy activities.

   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.

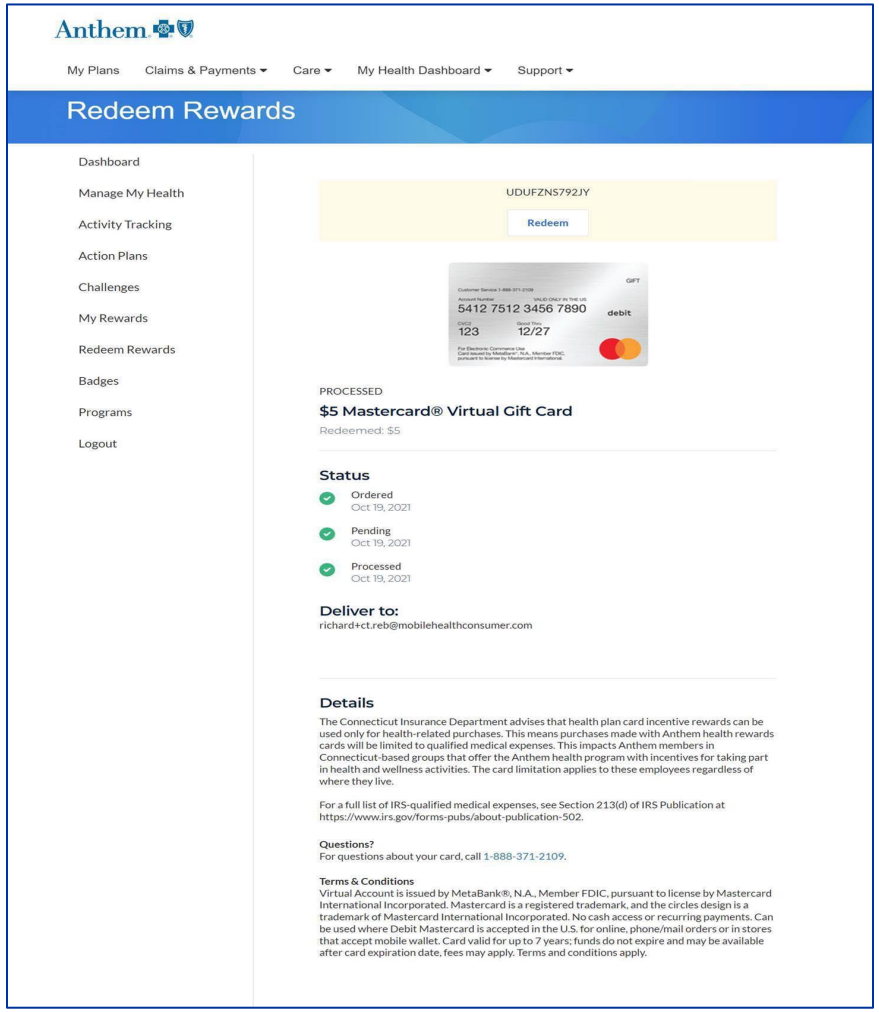
   b. To access the storefront and make purchases select **Redeem Rewards.**



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

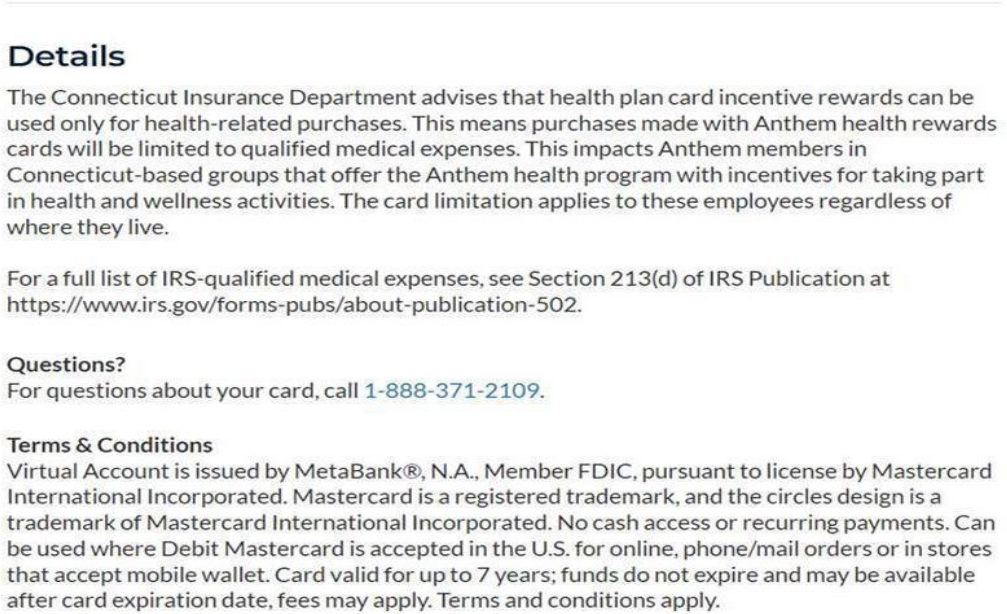


4. View purchase under **Orders tab** and click Redeem. You will also see details around limited use of the MasterCard in Connecticut.



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

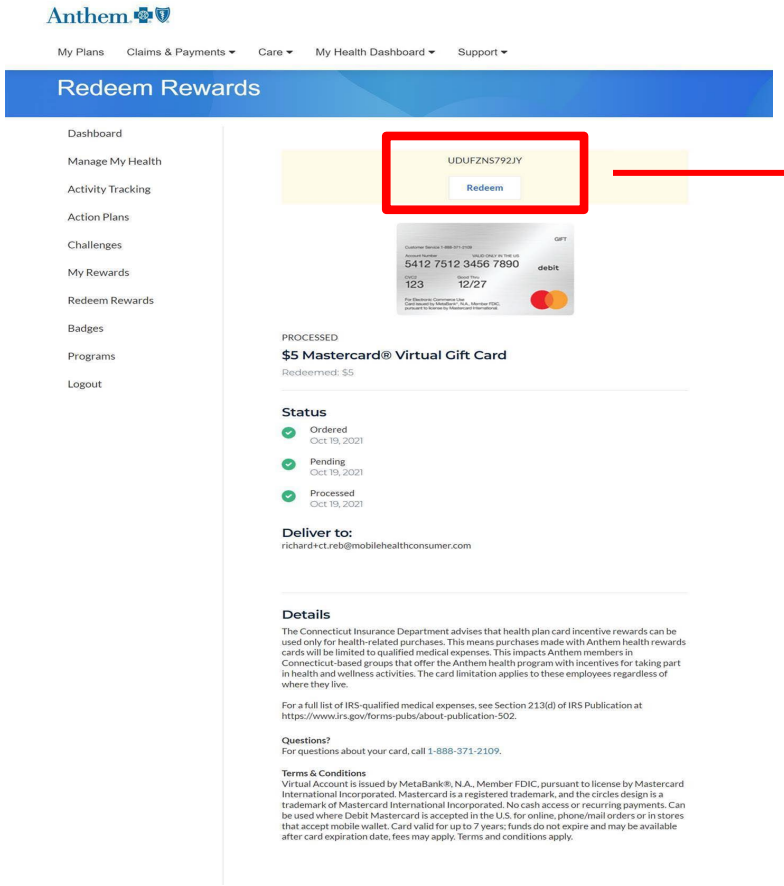
- Storefront page
- Order page
- Confirmation page



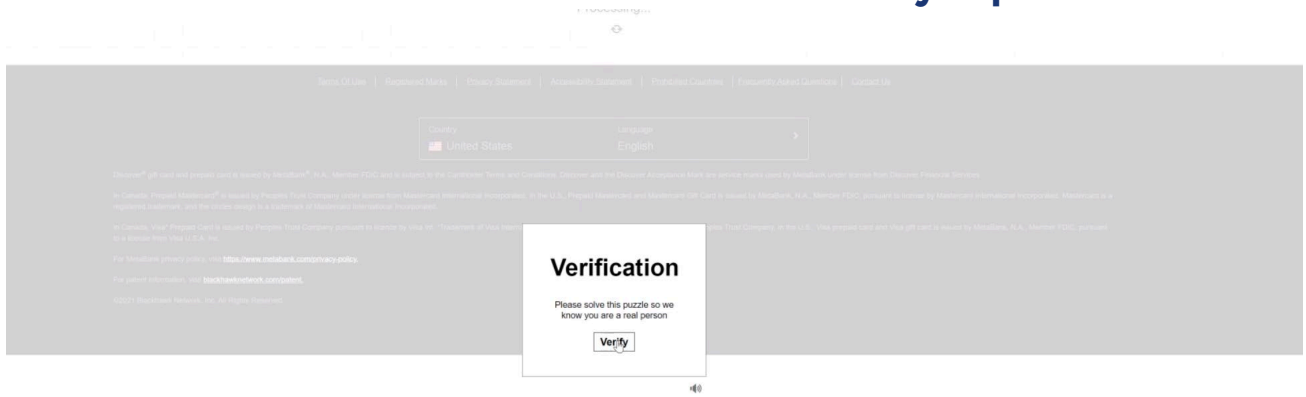
Please Note:

- 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**.



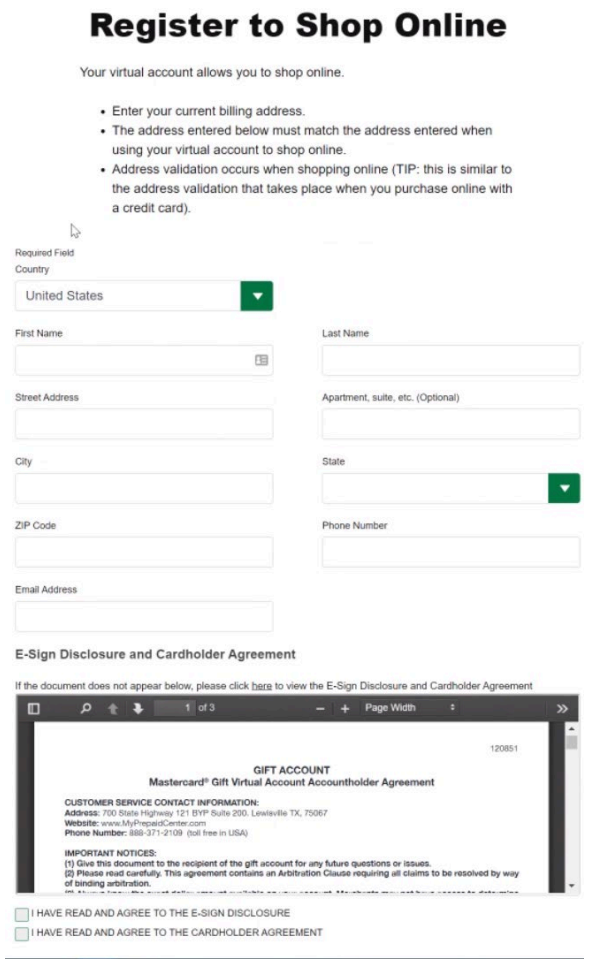
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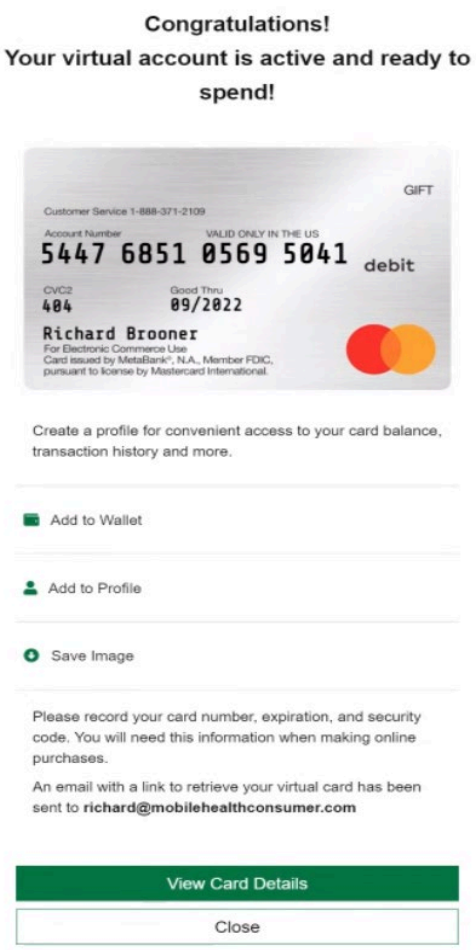
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MasterCard MyPrepaidCenter

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.



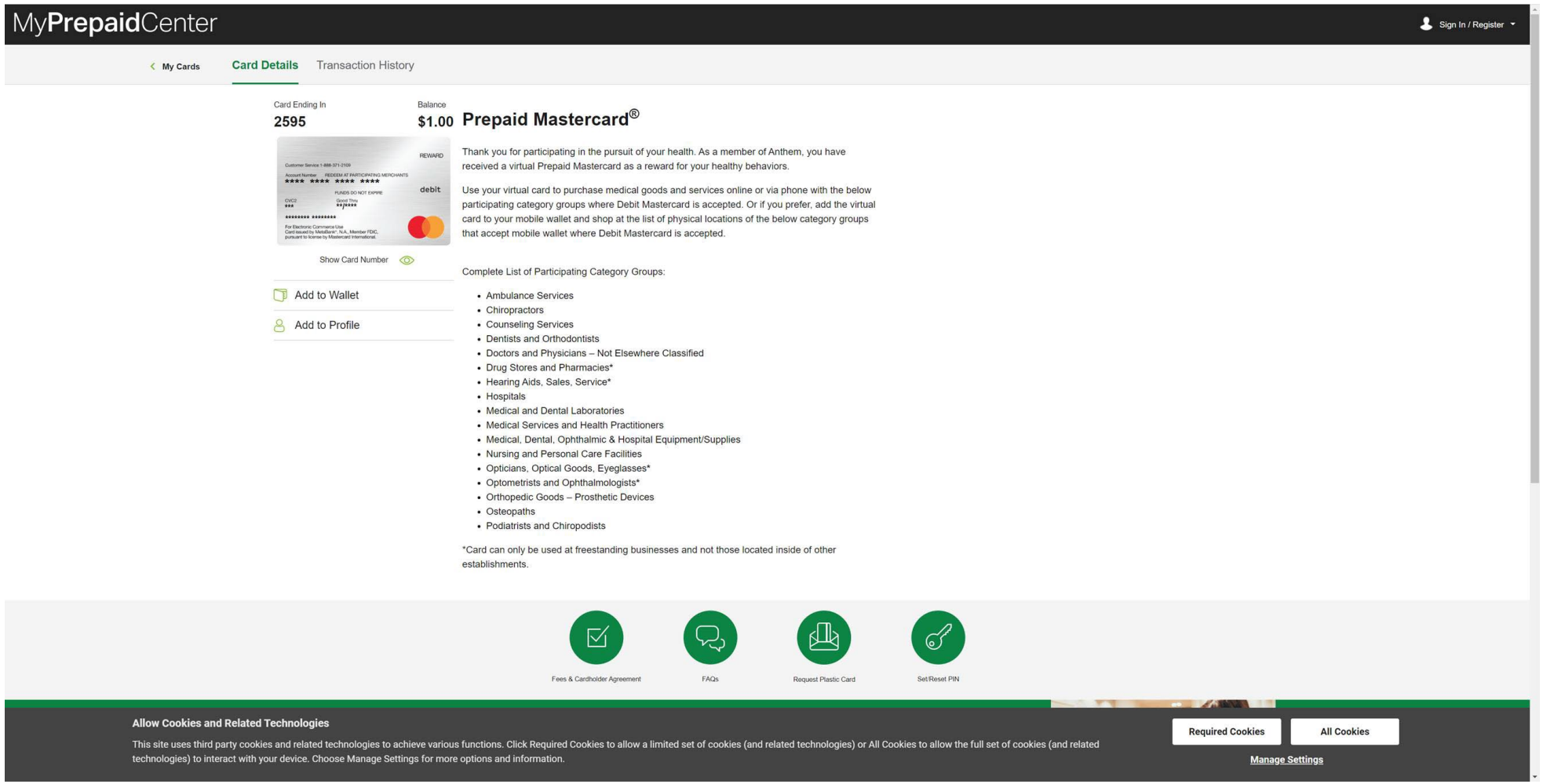


2. **Once account is created, card is activated.**

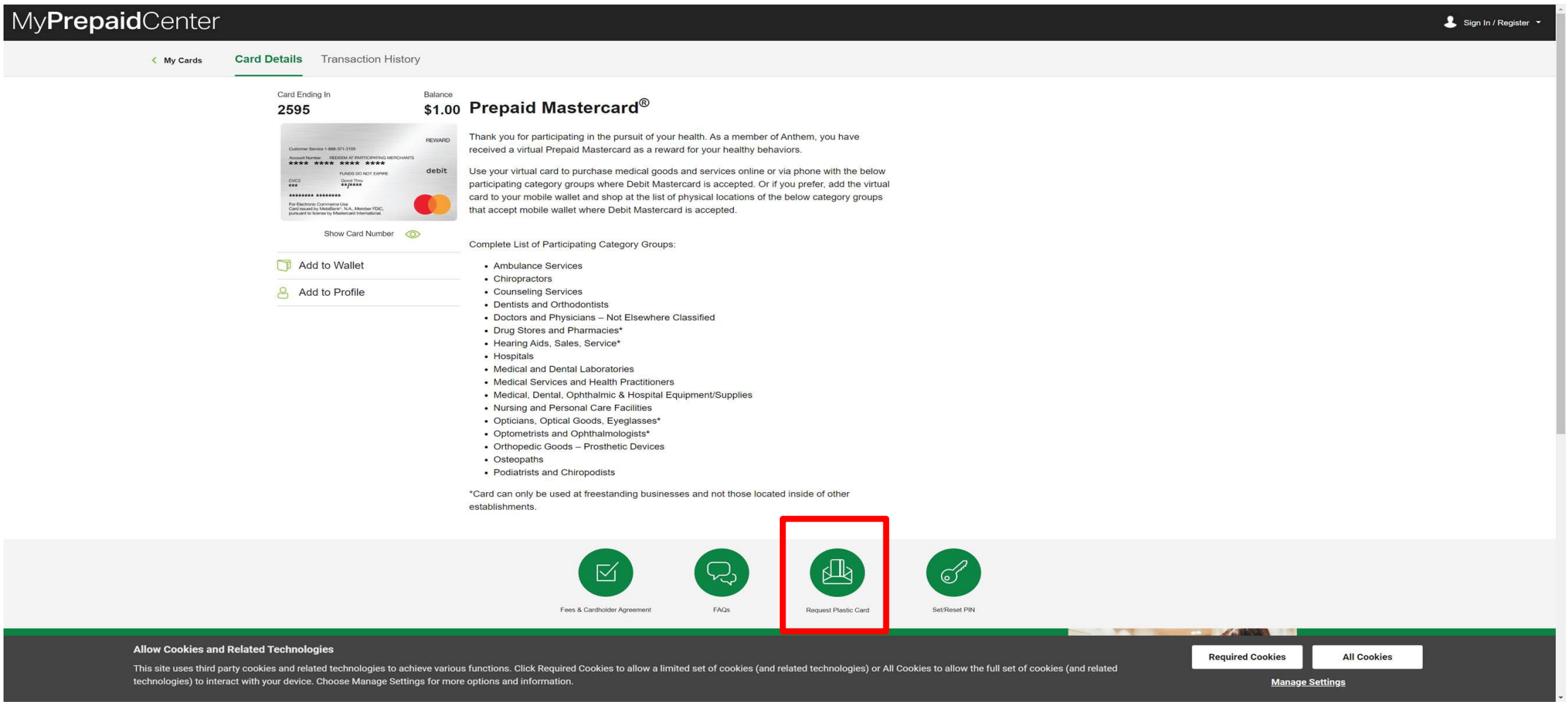
In the Mastercard® MyPrepaidCenter, users can manage gift card balances, track spending, or request a physical card ($3 fee).

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

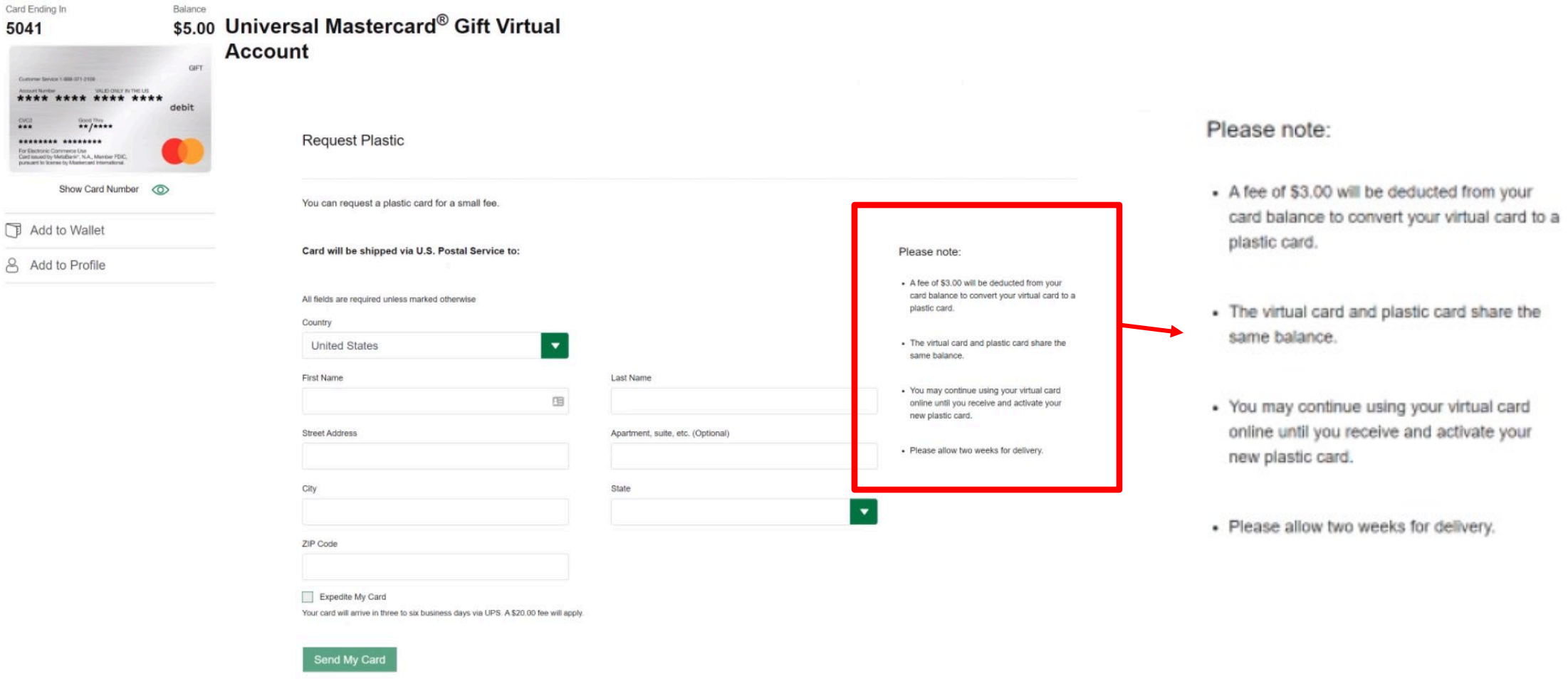
3. Participant can also see the list of **participating groups for the limited use** Connecticut MasterCard. To be used for health-related purchases only.



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



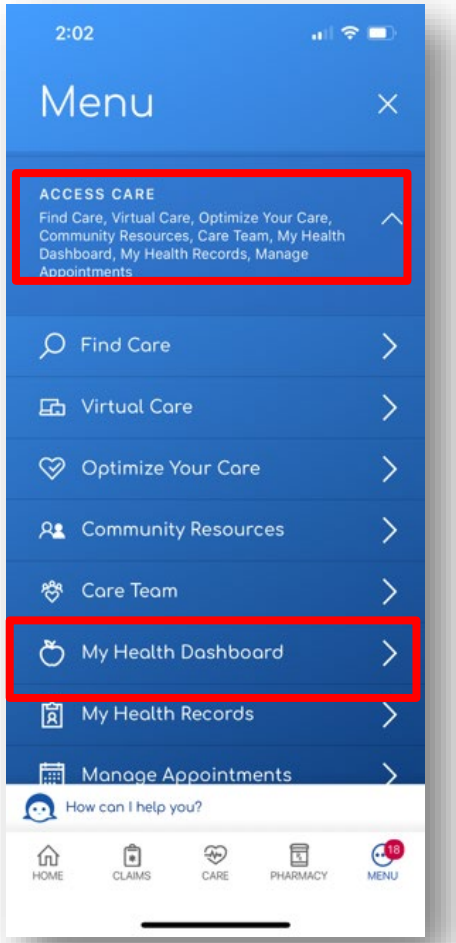
5. When requesting a physical card, please note $3.00 will be deducted from the card to convert your virtual card into a plastic card.

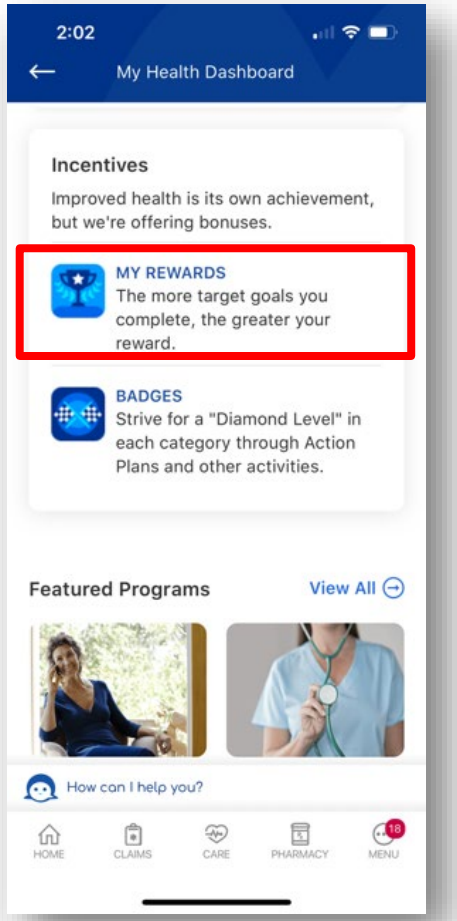


Rewards Redemption – Sydney (mobile) navigation

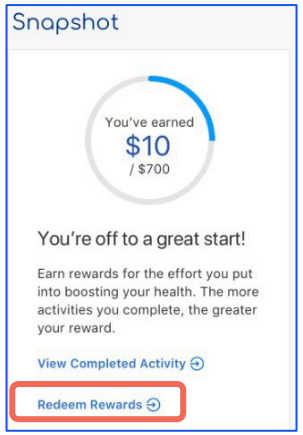
Once a participant has earned an incentive reward, they must redeem rewards in the Sydney storefront and select the gift card of their choice.

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

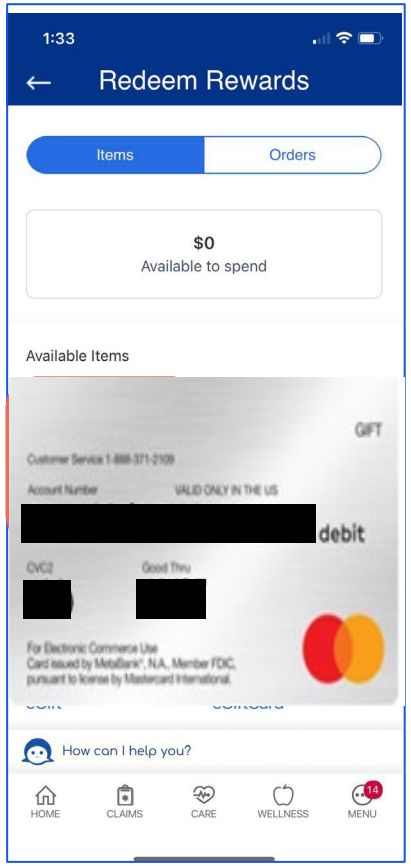




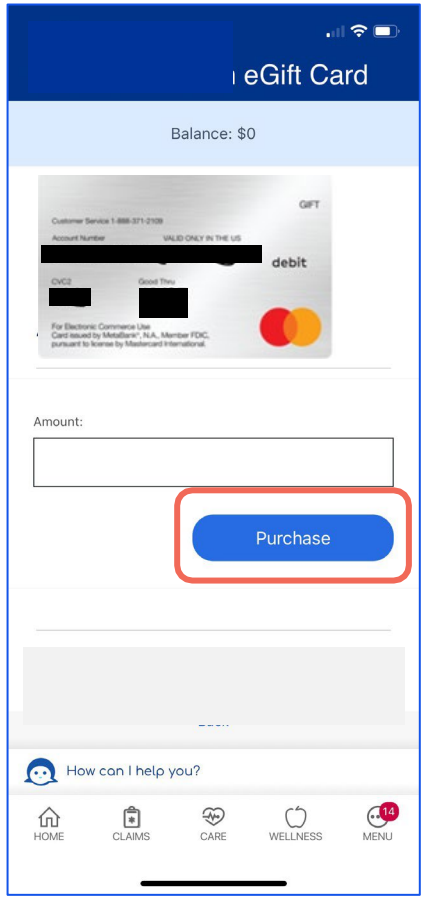
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   a. To see a list of all rewards completed, select the **View Completed Activity** link. This will open a sidebar on the right-hand side of the screen.
   b. To access the storefront and make purchases select **Redeem Rewards.**



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.**



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



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

6. 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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