



CAREFIRST WELLBEING

May 14, 2025



AGENDA



1. General Health Education Resources
2. CareFirst WellBeing Platform/Core Wellbeing Support Programs
3. Blue Rewards Incentives

4. Getting Started/How to Register
5. Who to Call

2025 Wellness Wednesdays Webinars

Webinar Date <small>Webinars start at 12:00PM EST.</small>	Webinar Title	Webinar Description
January 8 th	Start Strong. Stay Healthy	Start the new year off right by focusing on simple, sustainable habits that support your health. Join us to learn strategies for building routines that promote well-being in all areas of your life. Let's make this your healthiest year yet!
February 5 th	What Your Heart Wants	Learn essential tips for maintaining a healthy heart. From knowing your numbers to improving your diet, we'll cover practical ways to protect your cardiovascular health all year round.
March 5 th	Food is Fuel	Your body needs the right fuel to perform its best. Join us to discuss how to power up with the right foods, boost your energy, and support your health goals. What's fueling you?
April 2 nd	Eyes on the Prize	Protect your vision with these expert tips on eye health. Learn how nutrition, screen time management, and regular check-ups can keep your eyes healthy for years to come.
May 7 th	Your Mind Matters	Your mental health deserves as much attention as your physical health. In this webinar, we'll discuss effective techniques for managing anxiety, improving your mood, and creating a supportive environment for your health.
June 4 th	The Tooth of the Matter	A healthy smile starts with strong dental habits. Explore the best practices for effective oral care, from brushing techniques to dietary choices that promote dental health. Join us and discover how to keep your teeth shining bright.
July 2 nd	Safe Fun in the Sun	The heat is on, but you can keep cool and protected with the right precautions. Join us to explore ways to stay safe in the sun and prevent common summer health risks. What's your plan for a safe and cool summer?
August 6 th	A+ in Wellness	Prepare for the new school year by prioritizing wellness for parents, kids, and teachers. From nutrition and stress management to making sure everyone has their routine checkups and vaccinations; we'll cover all the essentials.
September 3 rd	Proactive Steps for Prostate Health	Prostate health is an important aspect of men's wellness that deserves attention. Join us to explore the importance of regular screenings, lifestyle changes, and understanding risk factors to support long-term health for men at every age.
October 1 st	Power in Pink	Knowledge is a powerful tool in the fight against breast cancer. In this webinar, we'll discuss risk factors, prevention strategies, and the importance of support networks.
November 5 th	Connecting the Dots: Diabetes	All about raising awareness and offering practical tools for managing diabetes, from controlling blood sugar to making informed lifestyle choices for a healthier future.
December 3 rd	Earn. Save. Thrive	Get ready for a financially healthy holiday season and a fresh start in the New Year! Join us to learn tips for managing holiday spending and setting realistic goals that will support your financial wellness well into the coming year.



Wellness Wednesdays Webinars

Join the CareFirst Wellness & Disease Management team once a month on Wednesdays to learn more about the monthly health observance topic. Register for this quarter's webinars or view our library of recorded webinars below.

April 2, 2025: Eyes on the Prize

Protect your vision with these expert tips on eye health. Learn how nutrition, screen time management, and regular check-ups can keep your eyes healthy for years to come.

May 7, 2025: Your Mind Matters

Your mental health deserves as much attention as your physical health. In this webinar, we'll discuss effective techniques for managing anxiety, improving your mood, and creating a supportive environment for your health.

June 4, 2025: The Tooth of the Matter

A healthy smile starts with strong dental habits. Explore the best practices for effective oral care, from brushing techniques to dietary choices that promote dental health. Join us and discover how to keep your teeth shining bright.



[Register for an
upcoming webinar](#)

[Watch a past
wellness webinar](#)



Connections To Personalized Wellbeing

Motivating digital resources anytime, anywhere:



RealAge®—Learn the physical age of your body, compared to your calendar age with the online health assessment



Personalized health timeline—Receive recommendations, health information and access well-being programs



Trackers—Connect your wearable devices or enter your own data to monitor sleep, steps, nutrition and more



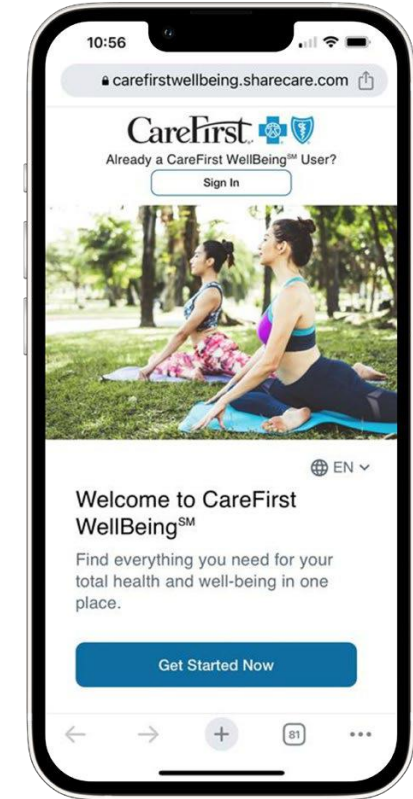
Challenges—Get extra motivation for achieving your health goals



Health profile—Access your important health data all in one place



Unwinding and Inspirations—Break free from stress, unwind at the end of the day or ease into a restful night of sleep with meditation, streaming music and videos



Get started today at
carefirst.com/wellbeing

2025 CareFirst Monthly Challenges

Month	Challenge	Description	Tracker
January	Move More	Let's start off the new year by moving more. Movement can be tracked for many types of activity such as aerobics, yoga, or cardio. Track 630 minutes of activity in the month.	Physical Activity
February	Healthier Heart	The heart does more work each day than any other muscle in the body. Every day, the average heart pumps about 2,000 gallons of blood. Want to protect your heart? Just 30 minutes of activity each day can help you. Track 630 minutes of activity in the month.	Physical Activity
March	Healthy Breakfast	Eating a healthy breakfast can slim your waistline and protect your heart. Track your healthy breakfast and see if you can stay in the green. Track your diet for 21 out of 31 days.	Nutrition
April	Boost Your Brain Power	Sleep affects almost every system in the body, including the heart, lungs, metabolism and immune system. Sleep is also critical for your brain. Track your sleep for 21 days.	Sleep
May	Declutter Your Mind	As winter ends, many people begin the process of spring cleaning. Set aside 10 to 15 minutes each day to clean up, clear out or put things away. The same may be true for your mental and physical health. Track your stress level for 21 days.	Stress
June	Independently You	How will you take control of your health this month? Make healthy choices this month to earn more green days and lower your RealAge. Track 10 Green Days in June.	Green days
July	Quench Your Thirst	Are you drinking enough? Up to 60 percent of the body is water. Answer the self-attestation question for 21 days: "Did you drink enough water today?"	Water intake
August	Power of Positivity	There is a strong link between a positive outlook and health. Answer the self-attestation question for 15 days: "Did you take time to reflect on at least one thing you are grateful for today?"	Mindfulness
September	Focus on Fiber	On average, U.S. adults eat 10 to 15 grams of fiber each day—less than half the recommended daily amount. Aim to include at least one fiber-rich food in each of your meals. Track your diet for 21 days.	Nutrition
October	Building Boundaries	Healthy relationships involve honesty, trust, respect, communication—and healthy boundaries. Work on setting healthy boundaries. Track your relationships for 31 days to monitor your progress.	Relationships
November	Architect Adventures – Barcelona, Spain	This fun challenge will be sure to get you moving more as you log your steps to travel to different areas in Barcelona, Spain. Track 50,000 steps in 10 days.	Steps
December	Holiday Savings Challenge	As winter sets in and fall festivities give way to the holiday bustle, you may feel overwhelmed about your finances. Answer the self-attestation question for at least 21 days in December "Did you think about your budget and stick to it today?"	Finance

Join a wellness challenge each month and aim to meet the goal while improving your health!!

Register by going to Achieve, Challenges, click join Challenge

Core Wellbeing Programs

Explore special support and resources including:



Health coaching

One-on-one phone coaching provided by registered nurses and trained professionals focusing on stress management, chronic conditions and more



Weight management

Digital program helps you reach a healthier weight and reduce the risk of developing diabetes through gradual lifestyle changes that become lifelong habits



Tobacco cessation

21-day program provides digital coaching, peer-to-peer support and access to daily mindfulness activities and online tools



Financial well-being

Digital program includes videos, expert tips, easy-to-use tools and a step-by-step plan to help you reach your financial goals



Blue 365

Exclusive health, wellness, travel, and experience discounts from top national and local retailers

Unwinding

Not your average meditation app

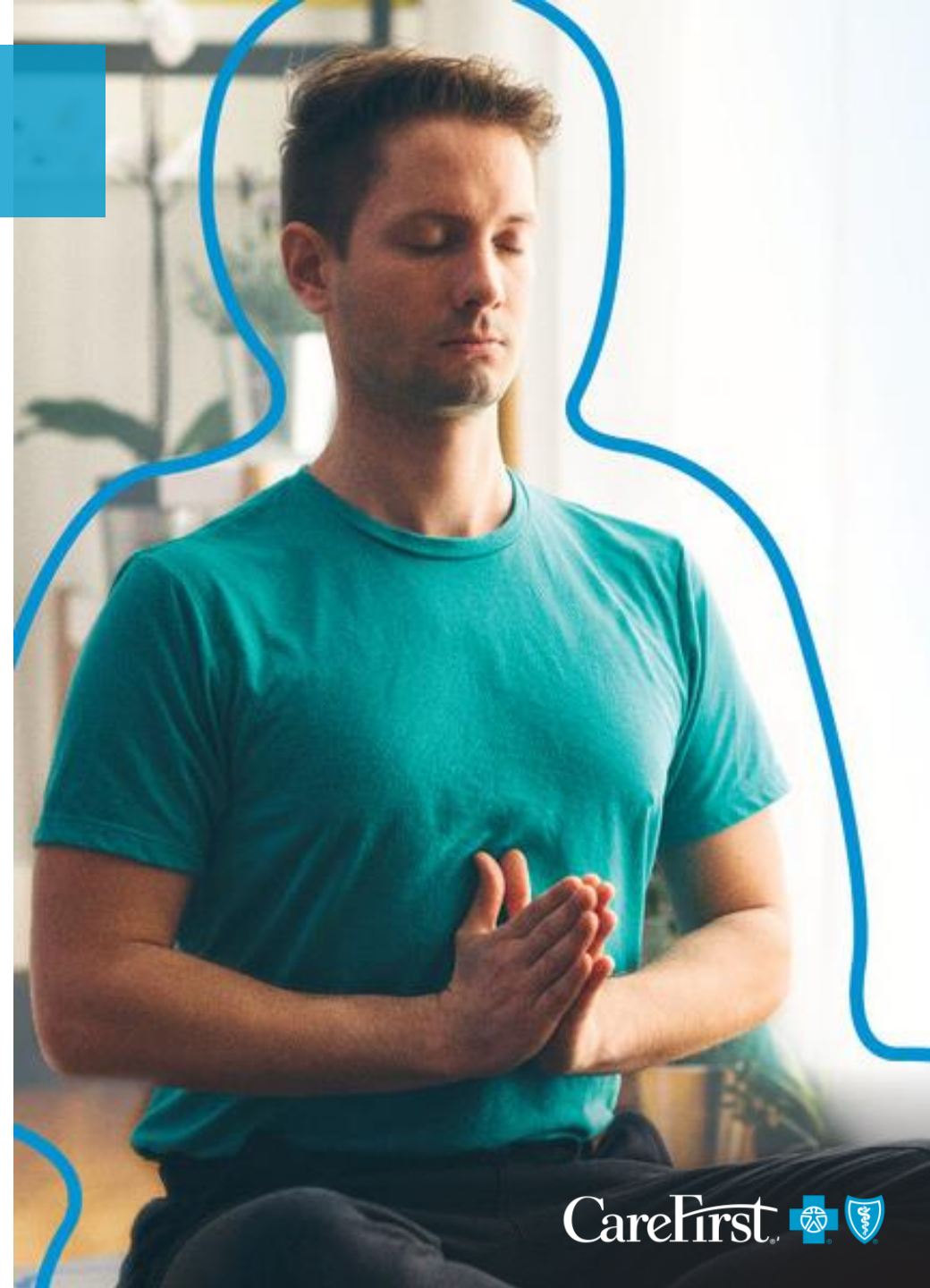
Unwinding offers effective tools to teach you how the mind works and how to use mindfulness to manage stress and unwanted behaviors.

Key Features

- **Learn:** Mini short courses highlighting on the mind works
- **Unwind:** Guided breathing exercises, mental "snack" breaks, visualization relaxation videos, meditation timer, and daily check-ins
- **Sleep:** Sleep sounds, body scans, and background noise to promote sleep



Get started today at
carefirst.com/wellbeing



Health Coaching

Lifestyle and Chronic Condition Coaching

Access to personal health coaching, from losing weight or needing support to manage a chronic health condition, including:

- Educational materials
- 1:1 support and encouragement
- Online tools

Coaching allows your employees to:

- Better understand health risks or conditions.
- Recognize early warning signs that may require medical attention.
- Understand doctors' recommendations, medications and treatments.
- Gain more control over well-being.
- Set goals to reach their best health.



The award-winning app that has helped millions take control of their physical health

Noom Weight Management and Diabetes Prevention is available to CareFirst members at no cost through the well-being program! Noom is designed to help participants achieve and maintain a healthy weight and lower the risk for chronic conditions like diabetes. What makes Noom different? Their approach:

- Evidence-based techniques to empower **behavior change**;
- **Personalized**, daily lessons tailored to each person's goals;
- One-on-one texting through the app with a **Noom coach** and **peer support** to help improve outcomes.

Members will complete a qualifier assessment to determine eligibility for the program, which requires a BMI of ≥ 25 or pre-diabetic.

Members can access the Noom Weight Management and Diabetes Prevention Programs through their **CareFirst WellBeing** account

Healthier habits lead to lasting results

25%

employee adoption rate

40%+

of engaged users lost more than 5% of their body weight

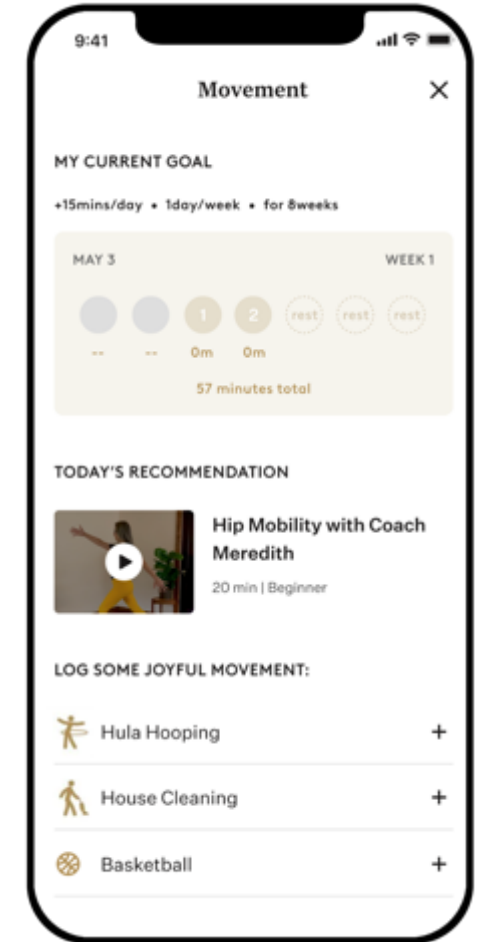
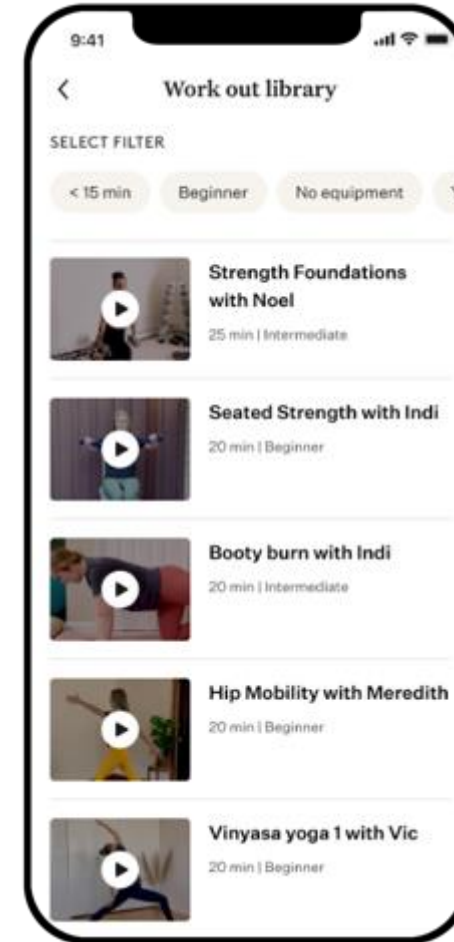
42%

of users with significant weight loss maintained weight loss for 2 years

Noom Move

Fitness support anywhere, anytime

- Library of 1000+ fitness videos across 16 categories and various intensity levels, 10+ fitness programs and challenges, 50+ meditations.
- Personalized workout recommendations that align with fitness goals and preferences.
- Easily browse and participate in workouts without leaving the Noom app. Movement and calorie budget will be updated accordingly.
- Opportunity to engage in challenges with the Noom community.



AI - Powered Food Logging

Effortless food logging using AI

Photo Food Logging

- Take or upload a photo of a meal and Noom technology will automatically identify the ingredients. Edit, add or swap ingredients as needed.

Text and Voice Food Logging

- Log meals using voice or text directly in the app. Noom AI will identify and log the ingredients with ability to edit, add or swap ingredients.

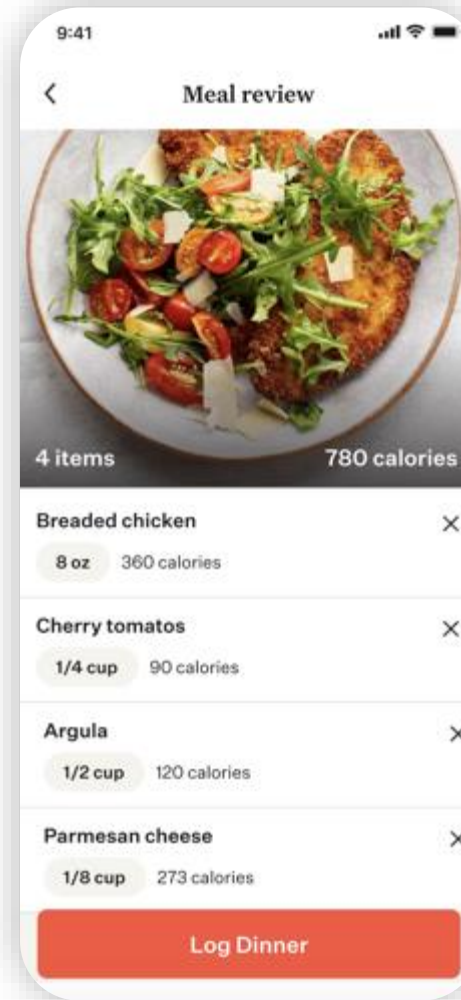
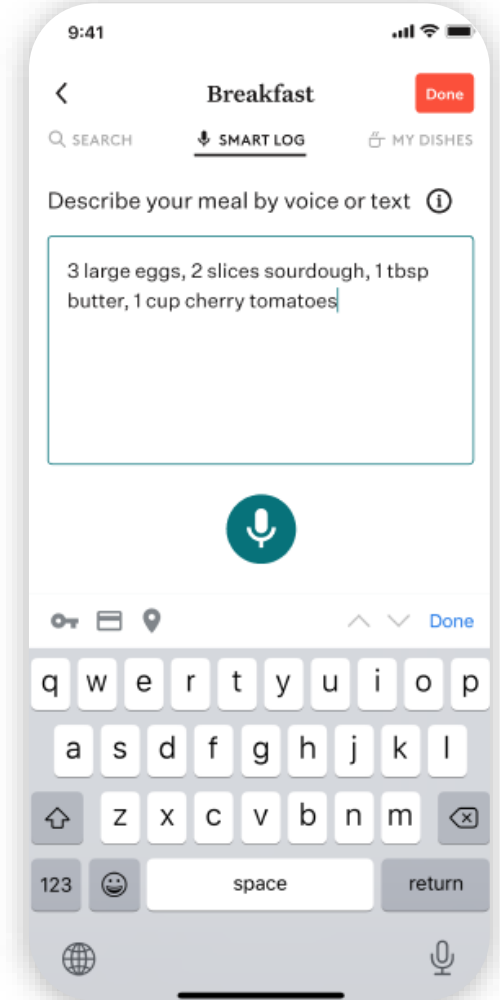


Photo Food Logging



Text and Voice Food Logging

Eat Right Now

An app-based program offering accessible, daily practices that are proven to reduce craving-related eating

- Enhanced version of ScaleBack for Weight Management and Diabetes Prevention
- ERN focuses on the “why” rather than just the “what” we eat and guides members through a 22-week module-based program with weekly video lessons
- All ERN lessons are available on demand via video – members are no longer locked into a specific date and time
- Direct access to personal coach, drop-in classes available
- Guided mindfulness exercises to reduce food cravings
- Includes physical activity content, strategic meal planning, calorie-related content and progress tracking
- Complete the Qualifying Questionnaire to determine eligibility based on a BMI of ≥ 25 or high risk for prediabetes



Financial Wellbeing

Smart Dollar

- **Personalized self-assessment** to launch targeted emails and content based on financial goals
- **Seven Baby Steps** to prioritize financial goals
- **Inspiring tips and strategies** from the top names in personal finance
- **Motivating lessons, tools, and content** from budgeting forms, getting out of debt, retirement tools, and more



Tobacco Cessation

Craving to Quit

- Program focus on mindfulness with “in the moment” exercises that teach craving avoidance
- Maintenance modules for on going support
- SSO via CareFirst Wellbeing with app
- Integrates with lifestyle management coaching
- Peer community support
- Addiction expert chat
- Track tobacco usage and savings

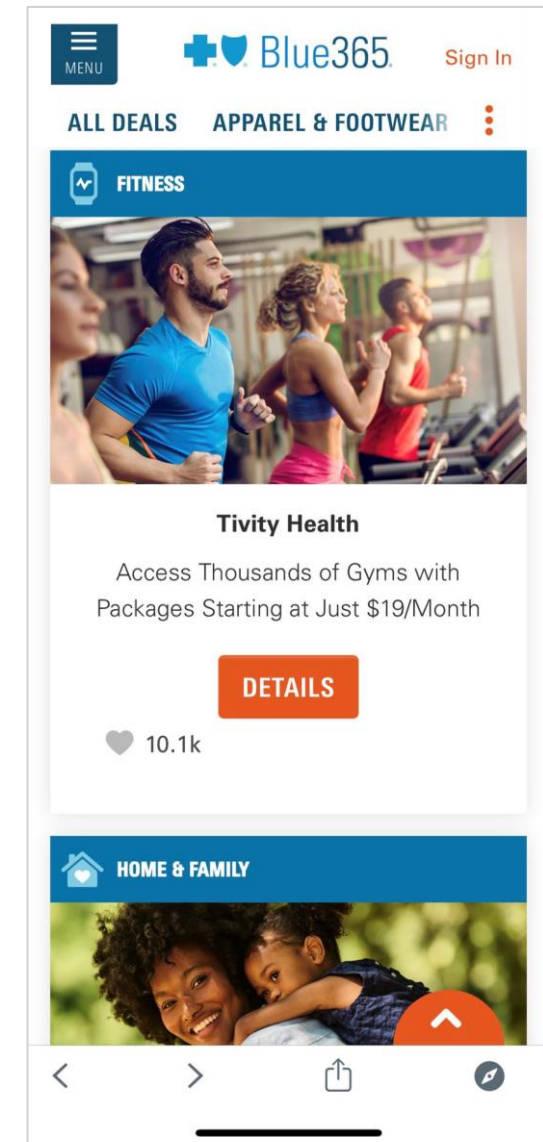


Blue 365 Discount Program

Exclusive health and wellness discounts from top national and local retailers:

- **Apparel & Footwear** (Reebok, Crocs, Sketchers, Moosejaw)
- **Fitness** (equipment, memberships, race registration)
- **Hearing & Vision** (hearing aids, Lasik, eye wear)
- **Home & Family** (baby, pets, home office, finance)
- **Nutrition** (Kind, Hungry Harvest, Blue Apron, Sunbasket, supplements)
- **Personal Care** (oral care, grooming, skin care)
- **Travel** (vacation, hotel, rental cars)

Access Blue365 through the CareFirst WellBeing app or by visiting [CareFirst.com/wellnessdiscounts](https://www.CareFirst.com/wellnessdiscounts)



Blue Rewards Incentive Plan

- **January 1, 2025 —October 31, 2025 (Max Reward \$175)**
- You can earn incentives for completing the following activities:
 - Earn \$25 when you take the **RealAge health assessment**
 - Earn \$25 when you **provide consent to receive wellness emails**
 - Earn \$50 for completing an **Annual Wellness Visit** with your Primary Care Physician
 - Earn \$75 for completing a **health screening** (you can complete the screening with your PCP or at a CVS MinuteClinic)
- After you complete one or more of the above activities, you will be able to **redeem the value earned in the marketplace** and put the amount towards either a **gift card** or item of your choosing. To redeem, **log in** to your CareFirst Wellbeing account and **select *Achieve*, then *Rewards*, then *Blue Rewards Incentive Program***. Click **Rewards**, then **Redeem My Points**.
- When you select your gift card of choice, you will **receive an email confirming your redemption**. You will need to **activate the gift card within 30 days** using the link provided in the email. Once activated, you can use the gift card through the time limit provided by the merchant.
- **Points expire at the end of the program plan year** and do not carry over from one plan year to the next. Members who do not redeem points by program closure will **automatically* receive a Visa Gift Card** . **Note: There is a 50 points/\$5 minimum for auto redemption at program closure. Refer to the Marketplace FAQ section for additional information.*

Getting Started



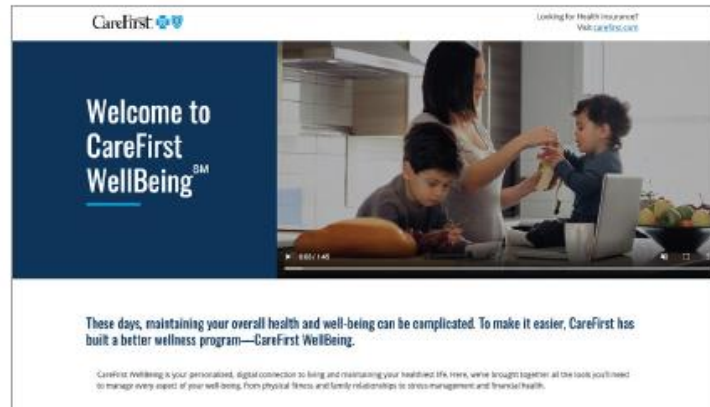
Begin exploring your personalized digital connection to a healthier life by visiting www.carefirst.com/wellbeing.



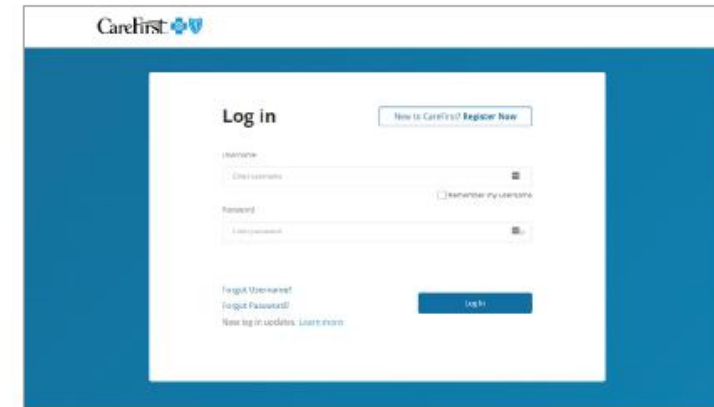
Get started today at
[carefirst.com/wellbeing](https://www.carefirst.com/wellbeing)

How to Register

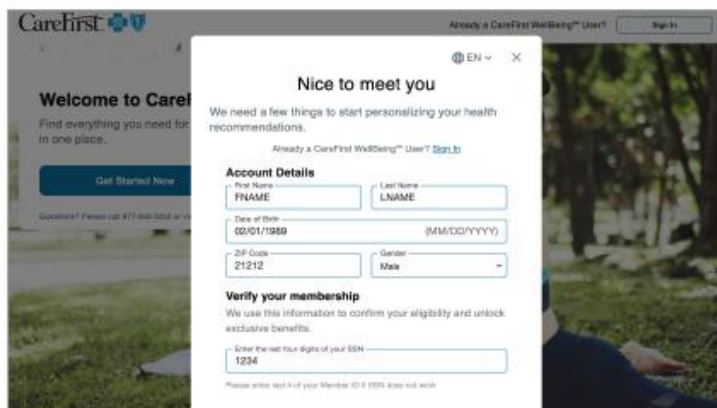
- 1 Using your desktop, visit **carefirst.com/wellbeing** and click **Get Started**.



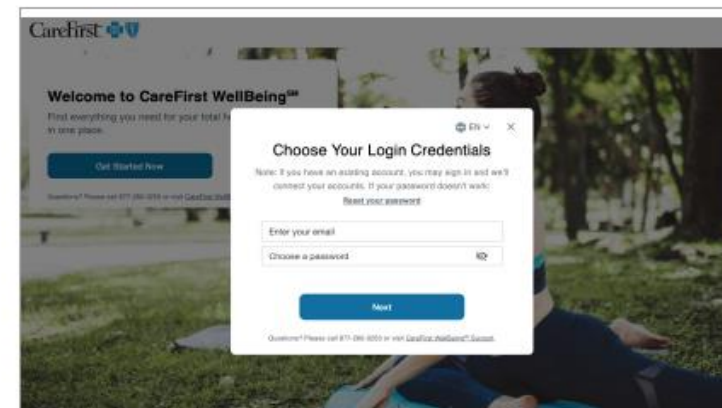
- 2 If you have CareFirst My Account, log in using your username and password. If you don't have an account, click **Register Now**.



- 3 Complete the required fields then click **Next**.

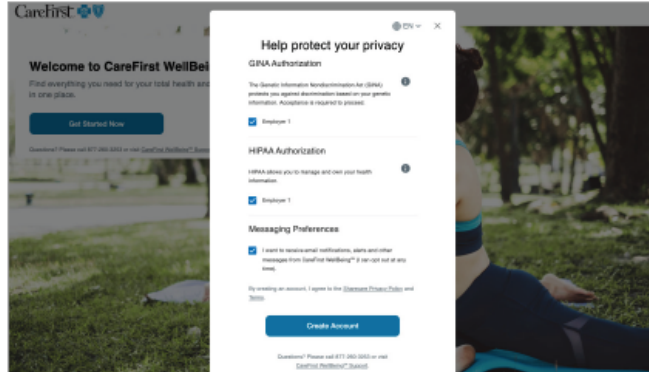


- 4 Choose your login credentials and click **Next**.

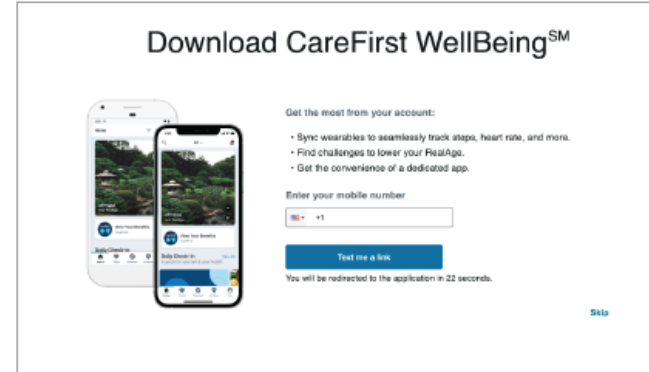


How to Register (Continued)

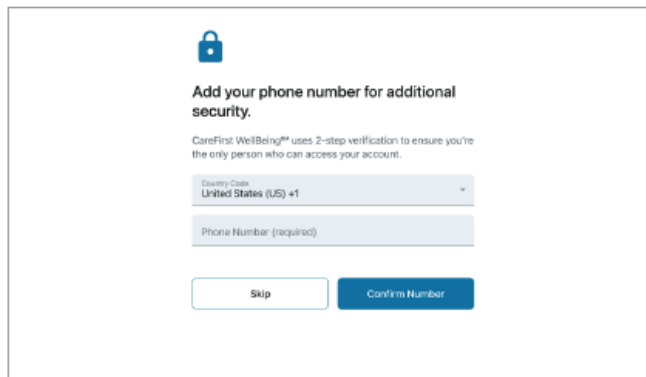
- 5 Acknowledge your authorizations and messaging preferences. Then click **Create Account**.



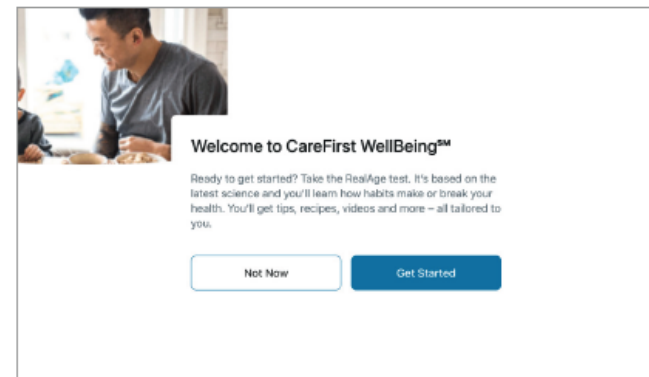
- 6 Enter your mobile phone number to receive a text with a link to download the CareFirst WellBeing app.



- 7 Add your phone number. As an additional layer of account security, CareFirst WellBeing features multi-factor authentication (2-step verification). First-time sign-in will require a 6-digit verification code. Verification is available via email, SMS, or voice (mobile or landline).



- 8 Click **Get Started** to start exploring CareFirst WellBeing or launch the RealAge assessment.



Who to Call

Reason for your call		Contact	Contact details
<ul style="list-style-type: none"> CareFirst WellBeingSM account or registration CareFirst WellBeing app RealAge[®] health assessment E-consent PCP selection Health screening and biometrics Trackers Challenges Green Days Inspirations Blue Rewards incentives (including health coaching incentives) 		CareFirst WellBeing support	877-260-3253 Or, submit the inquiry via a system ticket while in-platform by clicking on <i>Support/Help</i> , then, <i>Submit a Request</i>
Questions about specialized programs	<ul style="list-style-type: none"> Eat Right Now Craving to Quit SmartDollar Unwinding 	CareFirst WellBeing support	877-260-3253
	<ul style="list-style-type: none"> Personal health coaching (disease management, tobacco cessation, healthy eating, stress management and more) 	CareFirst health coaching support	877-515-2615
	<ul style="list-style-type: none"> Noom 	Noom support	partnersupport@noom.com



THANK YOU