

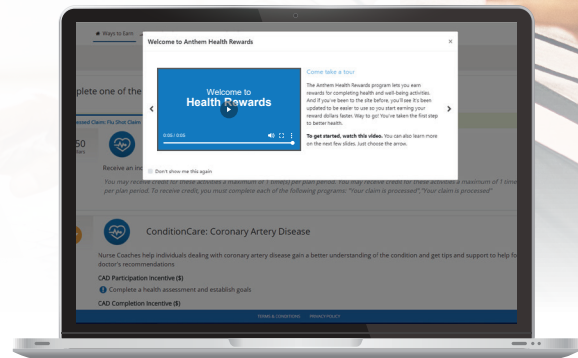
We've made some exciting enhancements to Empire Health Rewards

Rolling out Q4 2018, we're launching a new and improved Health Rewards web experience and a new fulfillment option, a reloadable Health Rewards debit card.

Enhanced web experience

We've enhanced our web experience to provide members with a streamlined and highly intuitive user experience that's reinforced by expanded support and educational content. As groups transition to the enhanced Empire Health Rewards, updates to the user experience will be seamless. Members can follow the same steps they use today to access their Health Rewards on empireblue.com. When they do they'll be welcomed with a Member Orientation Tour to guide them through the new web experience.

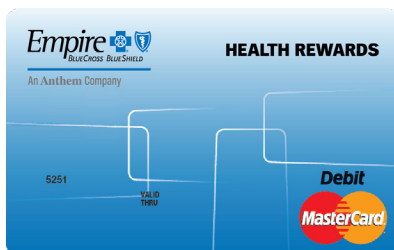
New! The Health Rewards web experience is now mobile-friendly and viewable on your tablets and mobile devices.



Health Rewards card

For groups that offer gift cards rewards, their members will transition to our new Health Rewards card. The Health Rewards card is a reloadable debit rewards card that can be used anywhere major credit cards are accepted. No longer will members need to follow steps to select their gift cards online.* Now rewards will automatically be disbursed to their Health Rewards card.

All groups will be transitioned to the enhanced Empire Health Rewards by January 1, 2019. If you have additional questions on program enhancements and the transition schedule, please talk to your sales representative.



- When a member completes their first Health Rewards activity, fulfillment of a Health Rewards card will automatically trigger and be mailed to the member's address on file.
- As members complete additional Health Rewards activities, reward dollars will be automatically deposited on their Health Rewards card.
- Members can review their Health Rewards card usage, balance and report a lost or stolen card on the Rewards tab of the Health Rewards website.

*Existing Premiere Choice Awards letters will continue to be redeemed at Hallmark. Any retail gift cards that have been fulfilled by Hallmark will be managed by them.

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