

MVP Health Services Corp.
WellBeing Rewards Program
Rider MN(EPO/EDH)266L



This Rider amends the terms of your MVP Health Services Corporation ("MVP") Group Contract and Certificate of Coverage (the "Contract") as follows:

A. General Description of Program.

WellBeing Rewards.

This program is designed to help you take an active approach in managing your lifestyle by providing incentives for meeting health recommendations, participating in programs or completing healthy activities. The program is easily accessible through the member website at www.mvphealthcare.com or by contacting the Customer Care Center at 1-888-MVP-MBRS (1-888-687-6277).

i. Earnable Rewards.

You can receive up to 200 points per Contract per Calendar Year for completing and documenting activities through the WellBeing Rewards section of the MVP Health Care website. A description and listing of activities for which you can earn WellBeing Rewards points is included on the website and as part of your membership materials. You can also request a copy by contacting the Customer Care Center at 1-888-MVP-MBRS (1-888-687-6277). Each point earned is equal to one (1) dollar. Please refer to the MVP website at www.mvphealthcare.com for helpful instructions on how to redeem your WellBeing Rewards points.

Activities for which you can earn WellBeing Rewards points include:

- Completion of a Personal Health Assessment,
- Submission of a validated Health Risk Screening Form
- Completion of online well-being attestations
- Participation in online well-being challenges
- Submission of validated exercise records via a participating device or mobile app
- Completion of online courses
- Signing up to receive well-being emails or text messages

Once you have earned at least fifty (50) reward points, you can begin redeeming WellBeing Rewards. WellBeing Rewards can only be redeemed in increments of fifty (50). Earnable Rewards will be issued in the form of a reward check. MVP encourages you to use WellBeing Rewards for products or services that promote good health and well-being.

ii. Reimbursement Rewards. Reimbursement Rewards are available to you as a reward check.

The Reimbursement Rewards Program will provide up to a one hundred twenty five (\$125) reimbursement per Contract per Calendar Year for the programs listed below which meet outlined program requirements. For a complete listing of the programs and program requirements, please refer to the MVP website at www.mvphealthcare.com or contact MVP's Customer Care Center at 1-888-MVP-MBRS (1-888-687-6277).

Gym and Fitness Club Membership.

We will reimburse you for the price of gym or fitness club memberships.
Qualifying activities include:

1. Fitness Club Memberships
2. Hotel Fitness Room/Facility Fee
3. Exercise Classes
4. Entry Fees (Race, Tournament)
5. Personal Trainers
6. Fitness/Weight Loss Camps

The following do NOT qualify for reimbursement:

1. Equipment - Purchase or Rental
2. Clothing
3. Merchandise (including Videos/DVD's)
4. Publications
5. Gift Certificates
6. Fees and expenses related to motorized sports (e.g. snowmobiling)
7. Dues (e.g. Country Club)

Physical activities at country clubs, such as swimming or exercise class, must be billed or itemized separately from membership fees and/or dues to qualify for reimbursement. Strictly social memberships at country clubs do not qualify.

Youth Sports and Fitness Fees.

We will reimburse you for youth sport and fitness fees for eligible dependents up to the age of 19.

Qualifying Activities Include:

1. Fitness Club membership
2. Organized Sports Fees
3. Sport Camps
4. Girl/Boy Scout Camps
5. Family YMCA
6. Swim Lessons
7. Entry Fees (Race, Tournament)
8. Personal Trainers
9. Weight Loss Programs/Camps

The following do NOT qualify for reimbursement:

1. Equipment - Purchase or Rental
2. Clothing
3. Merchandise (including Videos/DVD's)
4. Publications
5. Gift Certificates
6. Fees and expenses related to motorized sports (e.g. snowmobiling)
7. Dues (e.g. Country Club)

Physical activities at country clubs, such as swimming or exercise class, must be billed or itemized separately from membership fees and/or dues to qualify for reimbursement. Strictly social memberships at country clubs do not qualify.

Healthy Weight Support.

We will reimburse you for the following approved weight loss programs

1. Weight Watchers
2. Nutrisystem
3. Jenny Craig
4. Take Off Pounds Sensibly (TOPS)
5. Hospital or Physician based weight management programs approved by MVP
6. Registered Dieticians
7. Weight Loss Camps

The following do NOT qualify for reimbursement:

1. Dietary Supplements
2. Diet Plans/Programs NOT listed above
3. Merchandise (including Videos/DVD's)
4. Publications
5. Gift Certificates
6. Clothing
7. Food other than that purchased directly from a program listed above.

Massage Therapy.

We will reimburse you for massage received from a Licensed Massage Therapist.

Tobacco Cessation.

We will reimburse you for qualified Tobacco Cessation Support programs, such as those offered in the Community or through a Physician Practice or Hospital Program.

We will not reimburse for medicine or products meant to aid in quitting smoking or chewing tobacco (Nicotine Replacement Therapy products) as these items are covered under your Prescription Drug Coverage. We will not cover other services not considered a "support program" such as Acupuncture, Reflexology, Hypnosis, etc.

iii. **Discount Programs**

All members have access to health, fitness, wellness programs and product discounts via the ChooseHealthy® program available on the MVP website www.mvphealthcare.com.

B. Additional Program Provisions.

The earnable rewards points you and/or your covered dependents accumulate are tracked online automatically. You can go online to the MVP website or contact MVP's Customer Care Center at 1-888-MVP-MBRS (1-888-687-6277) at any time to find out how many reward points you and your covered dependents have earned. Covered dependents eligible to earn WellBeing Reward points include the Subscriber's covered spouse or domestic partner and any dependent age 18 or older. WellBeing Rewards are issued per Contract NOT per member/person. While all members on the Contract can contribute to earn points only the Subscriber is eligible to redeem up to \$200 per calendar year.

The Subscriber will not be able to see the actual activities completed by the covered dependents; the subscriber will only be able to see the total number of points earned.

WellBeing Rewards points are earned and redeemed on a Calendar Year basis. The points do not roll over from year to year and will expire at the end of each Calendar Year. To earn points for submitting a Health Risk Screening Form the form must be received by December 1st. All other activities to earn points must be completed by December 31st. All points must be redeemed by December 31st or they will be forfeited.

If you do not redeem your points prior to disenrollment, you will lose any accumulated points unless you move from an MVP plan with WellBeing Rewards to another MVP plan with WellBeing Rewards in the same Calendar Year. In this situation your WellBeing Rewards account will remain intact and will still have your bank of points until the end of the calendar year.

You are responsible for any tax consequences related to the redemption of WellBeing Rewards points.

C. Reasonable Accommodations.

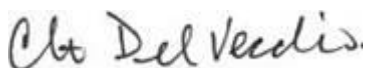
If it is unreasonably difficult for you participate in the specified activities to earn points for the rewards under this program, call MVP's Customer Care Center at 1-888- MVP-MBRS (1-888-687-6277) and we will work with you to develop an alternate way for you to earn points.

D. Other Provisions.

All of the terms, conditions, and limits of your Certificate also apply to this Rider, except where changed by this Rider.

Your group has added this Rider to your Certificate. This Rider may be deleted, at your group's option, upon renewal of the group's contract with MVP.

By:



Christopher Del Vecchio,
Chief Executive Officer
MVP Health Services Corp.