

Introducing a new member incentive program to reward healthy choices

Effective January 1, 2009, we're making significant improvements to the program that rewards members for participating in wellness activities on My Health Manager from MedicaSM. The changes will make the program more fun and engaging for members, which in turn will help drive participation.

Here's how members will benefit under the new program. They can:

Earn a higher maximum reward

- Members can earn up to \$125 in gift cards each year by completing wellness activities in various categories; the previous maximum was \$100.

Redeem wellness credits immediately

- My Health Manager from Medica will link members directly to a Web site where they can redeem their wellness credits.
- Gift cards will be shipped to the member within one business day of redemption; previously members had to wait 2-3 weeks or longer.
- Members can receive email confirmation and status reports about their gift card.

Earn a \$25 gift card just for doing a health assessment

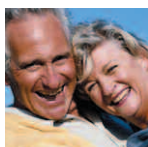
To encourage members to take the first step toward a healthier lifestyle, we've increased the reward for taking a health assessment from 12 wellness credits to 25. That means members can earn a \$25 gift card for completing the health assessment just once a year.

Choose from more than 350 retail outlets

- The number of retail outlets where members can redeem their wellness credits for gift cards will increase from 150 companies to more than 350, including many of the most popular retail stores.
- Some select retailers will offer online gift certificates rather than gift cards.

Save up wellness credits to use whenever they wish

- If a member wants to wait to redeem their wellness credits, no problem! Wellness credits will no longer expire at the end of the quarter, and can be accumulated and used whenever the member chooses.
- Members will not lose their wellness credits unless their company terms with Medica, and the member does not redeem their credits on a timely basis.



Select activities from a simpler list

- The list of eligible activities for earning wellness credits has been simplified to support and encourage members to make healthy behavior changes.

Activity	Wellness Credits	Annual Maximum
Health Assessment (once per year)	25	\$25
Healthy Living Program (up to 3 per year)	15	\$45
Health Challenges (up to 3 per year)	10	\$30
Seminars (up to 4 seminars per year)	5	\$20
Survey (1 per year)	5	\$ 5
ANNUAL TOTAL		\$125

Medica members will soon be able to earn more wellness credits than ever for healthy activities, up to \$125 in gift cards each year. Members will also have more choices and flexibility when it comes to redeeming their wellness credits.

Here's the message to convey to your employees:

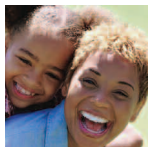
Take action and get rewarded – it's as easy as 1,2,3!

Step 1: Log on to My Health Manager from Medica

Step 2: Select and complete a wellness activity.

Step 3: Redeem the wellness credits you've earned for up to \$125 in gift cards each year.

**Watch for more information on this exciting new incentive program for members!
Call your broker or Medica representative for more details.**



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