

# Rewards for employees for meeting the program exercise requirements

The Oxford® Sweat Equity™ physical fitness program is meant to help support employees' well-being.

## A variety of ways to help employees get active and rewarded

The Sweat Equity physical fitness program:

- Offers a wider range of qualifying exercise options and the flexibility to combine workout visits, classes and participation in fitness events to help participants reach the required 50 “workouts”
- Offers reimbursement toward a fitness center membership and exercise class and fitness event fees

## Healthier possibilities

It's about helping your employees make exercise a part of their routine. According to the U.S. Department of Health and Human Services, about \$117 billion in annual health care costs and about 10% of premature mortality are associated with inadequate physical activity (not meeting the aerobic key guidelines).<sup>1</sup>



### Up to \$100 in rewards

Spouses, partners and eligible covered dependents, ages 13 and older,<sup>2</sup> may participate in the Sweat Equity program and earn up to \$100 in a 6-month period.<sup>3</sup>

# How it works

Under the program, participants<sup>4</sup> have access to a wide variety of exercise options.

- They may earn up to \$200 for every 6-month period they participate in and meet the required goals of the program<sup>3</sup>
- They go to a fitness facility and/or participate in organized exercise classes or events (e.g., marathon) a total of 50 times in a 6-month period
- The reimbursement period begins on the date of their first fitness facility visit, class or event and ends after they've completed 50 visits, classes, events or any mix of these options
- Participants can apply for a reimbursement every 6 months. If participants complete 50 qualifying workouts in less than 6 months, they should not submit their reimbursement request early. We cannot accept reimbursement requests before 6 months have passed.



## So many ways to help employees get active and rewarded

### Examples of qualifying fitness facilities and classes:

- Boxing/kickboxing
- CrossFit
- Indoor rock climbing
- Marathons
- Martial arts
- Personal training
- Pilates
- Standard gym, including YMCAs and community centers where fitness services are offered
- Yoga

### Examples of cardiovascular equipment:

- Elliptical trainer/cross-trainer
- Rowing machine
- Stair climber
- Stationary bicycle
- Treadmill

[Learn more](#)

Give your broker a call. Or call us at **1-888-201-4216** and ask for a quote.



<sup>1</sup> U.S. Department of Health and Human Services. Physical Activity Guidelines for Americans, 2nd edition. Washington, DC: U.S. Department of Health and Human Services; 2018. [cdc.gov/physicalactivity/basics/index.htm](https://www.cdc.gov/physicalactivity/basics/index.htm)

<sup>2</sup> Eligible covered dependents' (ages 13 and older) participation effective beginning with 2020 policy renewal date.

<sup>3</sup> Reimbursement is generally limited to the lesser of \$200 (subscriber)/\$100 (covered spouse/partner and eligible dependents ages 13 and older) or the actual amount of the qualifying fitness costs per 6-month period, but the amount may vary by plan.

<sup>4</sup> Reimbursement benefit is available to the subscriber and the subscriber's covered spouse/domestic partner and eligible dependents ages 13 and older.

Rewards may be taxable to the plan participant. You should consult with an appropriate tax professional to see if you have any tax reporting obligations for the plan participants' reimbursements under this program and for the tax treatment of these expenses for your group.

Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Oxford HMO products are underwritten by Oxford Health Plans (CT), Inc. and Oxford Health Plans (NJ), Inc. Administrative services provided by Oxford Health Plans LLC.