

Rewards for employees for meeting the program exercise requirements

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

Healthier possibilities

It's about helping your employees make exercise 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).¹



Rewards for participation

Subscribers: May earn up to \$200 in a 6-month period²

Spouses/partners and eligible covered dependents ages 13 and older: May earn up to \$100 in a 6-month period³

A variety of ways to help employees get active and rewarded

The Sweat Equity physical fitness program:

- Offers a wide 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

How it works

Participants³ choose from a variety of exercises that promote cardiovascular wellness.

- They may earn up to \$200 for every 6-month period they participate in and meet the required goals of the program²
- 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

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
- Yoga
- Standard gym, including YMCAs and community centers where fitness services are offered

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



¹ U.S. Centers for Disease Control and Prevention. Preventing Chronic Disease; 2018. [cdc.gov/pcd/issues/2018/17_0354.htm](https://www.cdc.gov/pcd/issues/2018/17_0354.htm). Accessed November 24, 2025.

² Reimbursement is generally limited to the lesser of \$200 per subscriber/\$100 per covered spouse/domestic partner/eligible covered dependents ages 13 and older; or the actual amount of the qualifying fitness costs per 6-month period. Reimbursement may vary by plan.

³ Reimbursement benefit is available to the subscriber's covered spouse/domestic partner and eligible dependents ages 13 and older.

Rewards may be taxable. You should consult with an appropriate tax professional to see if you have any tax reporting obligations for participating member 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.