

2024 Blue Points

Frequently Asked Questions

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General Questions

1. Who is eligible to participate in the BWell Blue Point's program?

All active Blue Cross Blue Shield of Michigan and Blue Care Network employees and their spouses are eligible to participate. Life Secure and Accident Fund employees as well as contractors, temporary employees and interns are not eligible.

2. How do I participate in the program?

Again in 2024, participants must provide authorization and complete their online Health Assessment in order to be eligible for rewards. Complete details are found on Page 3.

3. I'm an employee but do not have medical, dental or vision coverage through BCBSM. Can I participate?

Yes. You will receive a BlueCross Health & Wellness® card in the mail and can use it to access the online portions of the Blue Points rewards program. Qualification forms are available online by logging into the Health & Wellness Portal at bcbsm.com. Please contact your insurance carrier to confirm that the office visit and labs necessary to complete a qualification form are a covered benefit. BCBSM and BCN will not cover this expense.

4. Can my spouse participate?

Yes, spouses are eligible to participate in Blue Points rewards. Please see Page 9 for details.

5. Are new hires eligible to participate?

New hires are eligible to participate in Blue Points; however, the Sep. 30 deadline still applies regardless of the new hire date.

New hires with a benefit effective date **on or before Sep. 30, 2024**, are eligible to receive a Fitbit tracking device and redemption for a Fitbit device is required on or before Dec. 31, 2024.

New hires with a benefit effective date **on or after Oct. 1, 2024**, will be eligible for a Fitbit device starting Jan. 1, 2025. Steps for the walking component will begin counting on the first day of the next quarter following your start date.

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6. What activities can my spouse or I complete to earn a gift card?

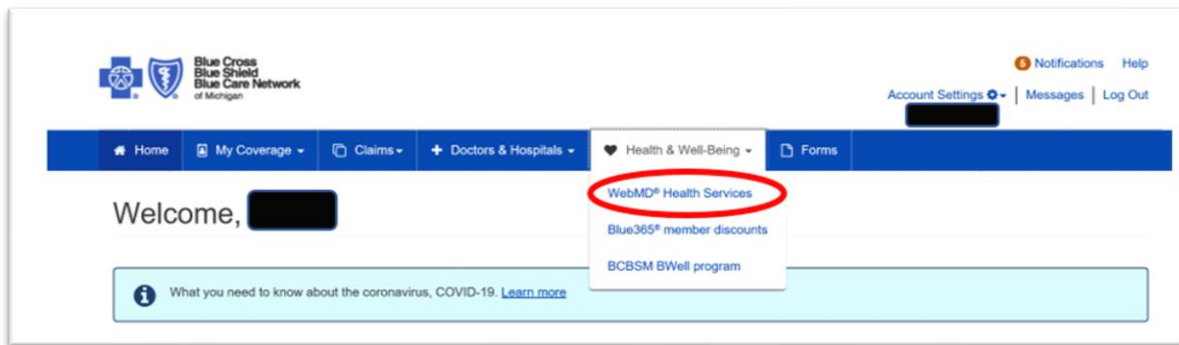
Activity	Details	Points	Redemption
Provide authorization to submit your information at the WebMD site	<p>Jan. 1 through Sep. 30, 2024</p> <p>To be eligible to for rewards, participants must provide authorization and complete their online Health Assessment.</p> <p>Step 1: Log on to bcbsm.com then click on the <i>Health and Well-Being</i> Tab, selecting <i>WebMD Health Services</i> from the drop-down menu.</p> <p>Step 2: Scroll down and click on <i>GO TO WEBMD</i></p> <p>Step 3: Click VIEW DETAILS on the <i>Rewards</i> tile at the WebMD site.</p> <p>Step 4: Click on <i>Complete Your Health Status Authorization and Health Assessment</i></p> <p>Step 5: Click the <i>More</i> button next to the Health Status Authorization.</p> <p>Step 5: Click <i>I Did This</i> next to the “Health Status Authorization” to be eligible for rewards.</p>		
Health Assessment	<p>Jan. 1 through Sep. 30, 2024</p> <p>Step 1: Log on to bcbsm.com.</p> <p>Step 2: Click on the <i>Take the Health Assessment</i> tile to complete the online Health Assessment.</p> <p>Step 3: Complete each page of the assessment. Click Save & Continue at the bottom of each page before moving on.</p> <p>Step 4: Click Finish to be instantly taken to the Results page.</p>	25	Points are redeemable for a \$25 electronic or plastic gift card.
Qualification Form	<p>Jan. 1 through Sep. 30, 2024</p> <p>The exam date must be between July 1, 2023 and September 30, 2024.</p> <ul style="list-style-type: none"> If the exam was not between those dates, the form will not meet the compliance requirements. The form must be received between July 1, 2023 and Sep. 30, 2024 	75	Points are redeemable for a \$75 electronic or plastic gift card.
Walking Program and/or Digital Health Assistant	<p>Jan. 1 through Sep. 30, 2024</p> <ul style="list-style-type: none"> Participate in the Walking program at WebMD and walk an average of 7,000 steps per day per quarter (for the first three quarters only). Steps must be uploaded by the 15th of the month following the end of the quarter. <p style="text-align: center;">AND / OR</p> <ul style="list-style-type: none"> Achieve the following designated 28-day Digital Health Assistant program goals at WebMD (for the first three quarters only) by the the last day of the quarter. <ul style="list-style-type: none"> 1st Quarter – Eat Better: Record eating habits are on track at least 21 out of 28 days. 2nd Quarter – Conquer Stress: Record a low level of stress on at least 21 out of 28 days OR Enjoy Exercise: Record at least 20-minutes of exercise for nine out of 20 days. 3rd Quarter - Feel Happier: Record a “happy” or “okay” mood on 21 of 28 days. 	150	<p>Points are redeemable for a \$50 electronic or plastic gift card for each of the first three quarters only.</p> <p><i>Deadline to achieve Q1 reward 3/30/24.</i></p> <p><i>Deadline to achieve Q2 reward 6/30/24.</i></p> <p><i>Deadline to achieve Q3 reward 9/30/24.</i></p>

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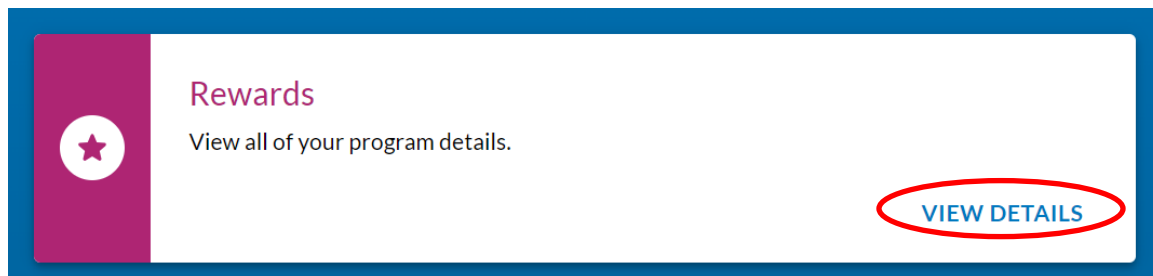
7. How do I access my Blue Points rewards?

Your Blue Points account can be found at bcbsm.com.

- Log in as a member at bcbsm.com. If you have not already registered at the site, you must follow the registration process. If you do not have BCBSM or BCN medical, dental or vision coverage (through BCBSM) you will receive a Blue Cross Health & Wellness “wellness only” ID card in the mail that you can use to register at bcbsm.com.
- At your home page at bcbsm.com, select the *Health & Well-Being* tab and *WebMD Health Services* from the drop-down menu. Scroll down and click on the *GO TO WEBMD*. You will then be directed to the WebMD site.



- At the WebMD site, click *VIEW DETAILS* on the Rewards tile.



8. How quickly can I redeem points after I completed the activity?

Points for completed activities will post within 10 business days.

9. When can I redeem my points?

Employees can redeem points through 5 p.m. Eastern time Dec. 31, 2024. Any point balance remaining after Dec. 31 will be forfeited.

10. How do I redeem my points?

Please see page 9 for step-by-step instructions on how to redeem gift cards.

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11. I didn't receive my electronic gift card. What should I do?

Contact the Engagement Center at 1-800-775-2583 or email BlueCrossHealthandWellness@bcbsm.com.

12. Do I need to report the Blue Points reward on my income taxes?

No, BCBSM reports this for you. BCBSM covers the cost of the taxes for employees. The reward amount will appear on your paycheck with the taxes included and will be reported on your W2 form. Spouses are responsible for claiming the rewards they earn. Rewards are considered taxable income.

13. What happens if my employment with BCBSM ceases, or I retire?

Employees who become inactive (leave the company, terminated, retire) must redeem their points before their coverage end date. Employees will not be sent a gift card for any unredeemed points.

REQUIREMENTS

1) Provide Authorization to submit your information at the WebMD site by Sep. 30, 2024.

To be eligible for rewards, participants must provide authorization to complete their online Health Assessment. Authorization is given at the rewards tab on the WebMD site. **The Authorization must be completed annually between Jan. 1 and Sep. 30.**

Step 1: Log on to **bcbsm.com** then click on the *Health and Well-Being* tab, selecting *WebMD Health Services* from the drop-down menu.

Step 2: Scroll down and click on *GO TO WEBMD*

Step 3: Click *View Details* on the Rewards tile at the WebMD site.

Step 4: Click on *Complete Your Health Status Authorization and Health Assessment*

Step 5: Click the *More* button next to the Health Status Authorization.

Step 6: Click "*I Did This*" under the Health Status Authorization by September 30, 2024.

2) Complete your online Health Assessment at bcbsm.com by Sep. 30, 2024.

By completing the online Health Assessment, you will get a picture of your overall health, suggestions on healthier choices, and find out if you are at risk for chronic conditions such as diabetes or heart disease. The online Health Assessment must be completed annually between Jan. 1 and Sep. 30. If you completed your health assessment prior to January 1, 2024, you need to take it again.

Employees with the Healthy Blue LivingSM medical plan

Healthy Blue Living and BWell use the same online Health Assessment. Remember, for Healthy Blue Living you need to complete it by the deadline established by your medical plan.

Employees with the Healthy Blue Living medical plan who score all A's in a prior year will be credited for their Health Assessment and do not need to complete it again.

Spouses with the Healthy Blue Living medical plan are required to complete the online Health Assessment and BCBSM **standard** physician qualification form to earn Blue Points Rewards, regardless of their 2023 status level. Spouses are not required to complete these items for their medical plan.

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Physician Qualification Form

Have your annual physical examination and submit your completed Qualification Form by Sep. 30, 2024.

Exam dates between July 1, 2023, and September 30, 2024, will count toward the reward.

Employees with the Healthy *Blue Living*SM medical plan

If you have to complete the Physician Qualification form for your medical insurance plan for the 2024 plan year, this form will count for your insurance plan as well as the Blue Points Rewards program. If you are an employee with the Healthy *Blue Living* medical plan and you scored all A's in a prior year, you will be credited for your Physician Qualification form and do not need to complete it again. Your points will be posted by April 30, 2024.

Spouses with the Healthy *Blue Living* medical plan are required to complete the online Health Assessment and BCBSM **standard** physician qualification form to earn Blue Points rewards, regardless of their 2023 status level. Spouses are not required to complete these items for their medical plan.

1. An office visit is required to complete my Qualification Form. Is the office visit covered under my medical plan?

An annual preventive exam is covered for employees and spouses that have medical coverage through BCBSM or BCN.

An annual visit may not be covered for dental- or vision-only employees as well as those who opt out of coverage. These employees should contact their medical provider for more information. Employees are responsible for all medical charges.

Please note: The Cotinine test on the smoking section of the form is not required for Blue Points and may not be covered by your insurance.

2. How will I receive my qualification form?

Qualification forms are available online by logging into the Health & Wellness Portal at bcbsm.com. Employees who have the BCN Healthy *Blue Living* plan must have their physician submit their form electronically.

Medical Plan	Employee Physician Qualification Form	Spouse Physician Qualification Form
-Simply Blue HSA -BCBSM Dental and Vision Only -Wellness Only Access -Simply Blue PPO \$500	-BCBSM STANDARD Qualification Form is available online at bcbsm.com . Click the Forms tab. Then, select Qualification Form. -Employee must return form via fax at 1-866-392-6496. -Mailed forms will not be accepted.	-BCBSM STANDARD Qualification Form is available online at bcbsm.com . Click the Forms tab. Then, select Qualification Form. -Spouse must return form via fax at 1-866-392-6496. -Mailed or electronically submitted form will not be accepted.
BCN Healthy <i>Blue Living</i> HMO	-Electronic BCN Qualification Form is submitted by physician for employee only.	-BCBSM STANDARD Qualification Form is available online at bcbsm.com . Click the Forms tab. Then, select Qualification Form. -Spouse must return form via fax at 1-866-392-6496 -Mailed or electronically submitted form will not be accepted. Spouses use the STANDARD Qualification form NOT the Healthy Blue Living HMO BCN Qualification Form.

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Walking Program

Participants will need to sync their Fitbit or compatible tracking device at the WebMD platform within the device integration center. The WebMD platform is compatible with hundreds of fitness tracking devices including Fitbit, Jawbone and Garmin. *Please note, devices are subject to change at any point in time due to the ever-changing market landscape within the device industry.*

To sync your device:

- Log in as a member at **bcbsm.com**.
- Select the Health and Well-Being tab and WebMD Health Services from the drop-down menu. Scroll down and click on **GO TO WEBMD** to be directed to the WebMD platform. If this is your first time on the WebMD platform, you will need to accept the terms and conditions as well as set your preferences.
- Click on **DEVICE/APPS** at the top of the page.
- Choose your device and click on **Connect**. Follow the steps provided to connect your account.



1. How do I sign up for the walking program?

There is no sign up required to participate, but you must sync your compatible device at the WebMD platform in order for your steps to count toward the Blue Points rewards program.

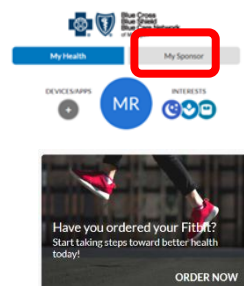
2. How do I receive a Fitbit?

BCBSM does not cover the cost of a replacement Fitbit. Employees and spouses are responsible for obtaining a tracking device of their choice.

New hires with a benefit effective date on or before Sep. 30, 2024 are eligible to receive a Fitbit tracking device and redemption for a Fitbit device is required on or before Dec. 31, 2024. New hires with a benefit effective date on or after Oct. 1, 2024 are eligible for a Fitbit device starting Jan. 1, 2025.

Spouses of new hires can receive a \$25 discount on one Fitbit device. Employees and spouses can choose to upgrade to a different model and pay the difference.

- Log in as a member at **bcbsm.com**.
- Select the Health and Well-Being tab and WebMD Health Services from the drop-down menu. Scroll down and click on **GO TO WEBMD** to be directed to the WebMD platform. If this is your first time on the WebMD platform, you will need to accept the terms and conditions as well as set your preferences.
- Select the **My Sponsor** tab.
- Scroll down and click on the **Have you ordered your Fitbit?** tile.
- Select the Fitbit model and color of your choice and click “add to cart”. The Fitbit Inspire are free to employees.
- Verify your model and color is in stock. If it is back ordered, you may want to make another selection.
- Select shipping method (free shipping is included; expedited or overnight shipping is paid for by employee or spouse).
- Enter your shipping address; click “Next” and review your order.
- Check the box to agree to the terms of sale and privacy policy.
- Select “Place your order” to complete.



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3. Is there a charge to upgrade to a different model? How much will it cost me?

Yes. The price to upgrade to a different model is reflected in your health and wellness account at bcbsm.com, when you place your order.

4. I participate in the BCN Healthy Blue LivingSM WebMD walking program. Will my steps count for Blue Points rewards?

Steps synced from a single compatible device to the WebMD platform will count toward both the BWell Blue Points Rewards program as well as your requirements for the Healthy Blue Living program. Make sure your device is synced to the WebMD platform. Please note the step criteria for BWell is 7,000 steps per day and the Healthy Blue LivingSM requirement is 5,000 steps per day.

5. How do I upload steps?

When you receive your Fitbit device, upload steps from your tablet or mobile device via the Fitbit app. Fitbit is available on certain iOS or Android devices. Download the Fitbit App at iTunes, Google Play or the Windows Store.

6. How often do I need to upload my steps?

Steps must be uploaded by the 15th of the month following the end of the quarter.

7. Will I receive replacement batteries?

Employees or spouses are responsible for purchasing replacement batteries.

8. Will my activity tracker results be shared with BCBSM?

BCBSM will only receive a file of participants who did and did not complete the program.

9. I lost my tracking device (or my device no longer works). Can I get a replacement?

BCBSM does not cover the cost of a replacement Fitbit. Employees should contact Fitbit at Fitbit.com/returns to inquire about the warranty. Fitbit customer support can be reached at 1-877-623-4997. Phone lines are open 7 a.m. to midnight. Customer support is also available at <https://contact.Fitbit.com>.

10. I am unable to complete the walking requirement due to a medical condition. Am I eligible for the incentive?

Yes. BWell offers the Digital Health Assistant programs as an alternative to the walking program to earn BWell Blue Points Rewards.

Digital Health Assistant Program

WebMD Digital Health Assistant programs are fully integrated into the Blue Cross® Health & Well-being online platform and focus on actions that participants can take to achieve weekly healthy goals.

1. What Digital Health Assistant Programs have been designated?

Each quarter (for the first three quarters only), the following 28-day Digital Health Assistant programs are available for the BWell Blue Points Rewards.

- 1st Quarter – Eat Better
- 2nd Quarter – Conquer Stress or Enjoy Exercise
- 3rd Quarter – Feel Happier

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2. How do I sign up for the Digital Health Assistant program?

Sign up for the Digital Health Assistant program by logging into your health and well-being account at **bcbsm.com**. Click on the Hamburger Menu (three horizontal lines) in the upper right-hand corner. Select *Resources > My Health Assistant tile > Manage My Goals*. Then select the designated Digital Health Assistant program during the designated quarter.

3. How do I participate in the Digital Health Assistant program?

After selecting the designated Digital Health Assistant, click on Create Goal and click on Yes to create goal. The goal completion criteria will display. Click on Track My Participation to record your participation throughout the 28-days.

For easy tracking, the Digital Health Assistant tile will appear on the home page of your WebMD account.

4. How do I earn the Digital Health Assistant program reward?

You must achieve the designated 28-day Digital Health Assistant program goal completion criteria in order to earn the BWell Blue Points Rewards (for the first three quarters only).

- 1st Quarter – **Eat Better**: Record eating habits are on track at least 21 out of 28 days.
- 2nd Quarter – **Conquer Stress**: Record a low level of stress on at least 21 out of 28 days **OR Enjoy Exercise**: Record at least 20-minutes of exercise for nine out of 20 days.
- 3rd Quarter - **Feel Happier**: Record a “happy” or “okay” mood on 21 of 28 days.

5. When do I need achieve the goal criteria by?

Designated Digital Health Assistance goal criteria must be achieved by the last day of the quarter.

- 1st Quarter – Eat Better: March 30, 2024
- 2nd Quarter – Conquer Stress or Enjoy Exercise: June 30, 2024
- 3rd Quarter – Feel Happier: September 30, 2024

6. Are there other Digital Health Assistant programs available?

Yes, but they are not eligible for BWell Blue Points Rewards.

Additional questions regarding the walking program or the Digital Health Assistant program should be directed to the Engagement Center at 1-800-775-2583 or BlueCrossHealthandWellness@bcbsm.com.

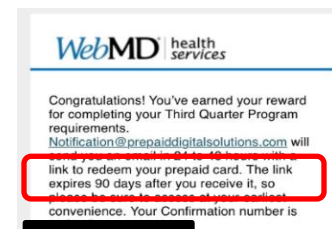
Additional gift card information

1. How are rewards delivered?

Redemptions for electronic gift cards are delivered via email and plastic gift cards are delivered via standard First-Class Mail.

2. Do gift card links expire?

Participants have 90 days to redeem their gift card from the moment they click on “confirm email address” within the rewards page of WebMD. ***It is highly recommended to click on the link as soon as it is received to avoid redemption delays.***



After the 90 days there is only a 60-day grace period from the expiration date to be able to extend a reward. After the grace periods, there is a process to file a grievance or appeal or a complaint by calling DaVinci Customer service number at 1-866-230-3809.

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3. Do gift cards expire?

Both plastic and electronic gift cards are valid for one year from the time of redemptions.

4. What happens if I do not receive my electronic gift card?

Please email BlueCrossHealthandWellness@bcbsm.com or call 1-800-775-2583.

4. What happens if I lose my plastic gift card?

There are no replacements for lost or stolen gift cards.

Spouses

1. Can my spouse participate in the BWell Blue Point's rewards program?

Yes, if your spouse is covered under your medical, dental or vision plan he or she can participate using your current Enrollee ID number. If you opt out of coverage, you and your spouse will be given a BCBSM "wellness only" (Blue Cross Health & Wellness® access) card so you can access the Health Assessment online, track incentives and earn Blue Points rewards.

2. Can my spouse participate if he or she is not covered under my benefits?

Yes, if your spouse is not covered under your benefits, you will need to contact the Employee Services mailbox (EmpSvc@bcbsm.com) with your employee ID# and your spouse's full name, date of birth and Social Security number. Your spouse will then be given a BCBSM "wellness only" (Blue Cross Health & Wellness access) card so he or she can access the Health Assessment online, track incentives and earn Blue Points rewards.

3. How does my spouse participate?

Your spouse will need to log in to his or her personal account at **bcbsm.com**. If covered under your medical, dental or vision plan, the Enrollee ID# from your medical card can be used to create a separate account for your spouse. If your spouse received a "wellness only" card, the Enrollee ID# from that card can be used to create an account at **bcbsm.com**.

Once your spouse has logged in to **bcbsm.com**, select the *Health & Well-being* tab and *WebMD Health Services* from the drop-down menu. Scroll down and click on *GO TO WEBMD* to be directed to the WebMD site.

4. If I get married during the year, can my new spouse participate in the BWell program?

Yes, a new spouse can participate with the same guidelines as a new hire.

5. Does my spouse need to claim the gift cards on his or her income taxes?

Yes, it is the responsibility of the spouse to claim the reward. Incentives are considered taxable income.

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How to redeem an electronic gift card through the Blue Cross® Health & Wellness website

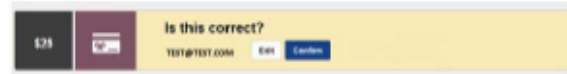
Follow this step-by-step guide to redeem your electronic gift cards.

Congratulations! You've completed an eligible activity and earned an electronic gift card. You can redeem it from the Blue Cross Health & Wellness website. First, go to bcbsm.com and log in to your member account. Once you've logged in, click on the *Health & Wellness* tab, then click on the *Rewards* tab. Once you're in the Rewards lobby, here's what you need to do:


1. Scroll to the completed activity and enter your email address information (this may already be populated). Click *Next*.



2. Review your email address. If it's correct, click *Confirm*. If it's not, click *Edit*.



3. The confirmation will populate and redemption activity will be shown as complete.

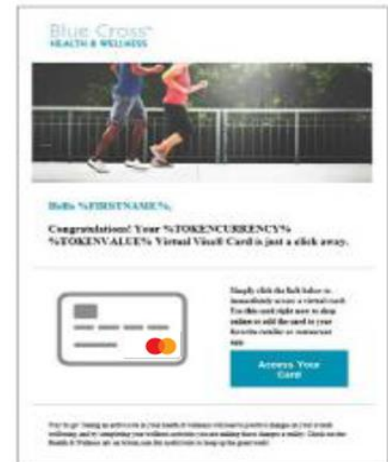


4. You'll receive a confirmation email from Blue Cross Health & Wellness at the email address you confirmed in Step 2.



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- Within 24 to 48 hours, you'll receive a separate email from notifications@prepaiddigitalsolutions.com. Open that email and click on **Access Your Card**.



- You'll be directed to the One Click Digital Solutions* landing page. Click on **Select**.



- You'll be directed to a confirmation page. Review the information and click on **Confirm** if the information is correct. You'll also receive an email from auto-confirm@prepaiddigitalsolutions.com.



- Once you confirm, you'll receive your electronic gift card. You can print out this page with the card number, or you can access it again through the email you received in Step 9.

Please note: Electronic gift cards can only be used online, over the phone and for mailed payments. They can't be redeemed at physical merchant locations.



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Blue Cross Blue Shield of Michigan is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.

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How to use your electronic gift card

Congratulations! You've received a reward for completing wellness requirements. Here are some helpful tips on how you can use your e-gift card.

Electronic gift cards give you the benefit of receiving and using your reward right away. Depending on your purchase and the balance on the card, a split transaction may be required. Here are some tips to ensure you're able to maximize what you receive:

1. Contact the merchant – If a particular merchant doesn't have the ability to add an additional payment online, call the customer service line for the merchant and discuss how to best use your e-gift card. Here are several well-known online merchants who easily support split transactions: Amazon, Staples and Crate & Barrel.

2. Purchase an e-gift card from the merchant – You can purchase an e-gift card from the merchant. In almost all cases, you can easily enter a specific dollar amount. You can then use this gift card as part of your purchase, which will allow you to perform a split transaction online.

3. Download merchant apps – You may download merchant apps and use your e-gift card through the apps. Here are a handful of known supported merchant apps: Uber, Apple iTunes, fast food establishments (Taco Bell and Wendy's, for example) and Starbucks.

4. Print out the e-gift card – You can print out an e-gift card to use as payment at some brick and mortar establishments. We suggest you call the merchant before you shop there to confirm the business accepts this payment option.

5. Learn more – If you're still not sure about how to use your e-gift card, go to the the FAQ tab in your e-gift card's digital wallet.



We want to ensure you understand how to work through scenarios related to using the full balance on your e-gift card. If you're having issues with your reward and it's not addressed here, please call our vendor, Swift Prepaid Digital Solutions, at 1-877-325-8444.

Swift Prepaid Digital Solutions is an independent company supporting Blue Cross Blue Shield of Michigan by providing electronic gift cards.

