



Sweat Equity® Q & A

In-person cardio workouts reinstated, temporary allowance for home exercise ends, effective September 1, 2021

Q1. What changed?

A. During the COVID-19 pandemic when states enacted declarations of emergency, as we all looked for ways to adapt, support each other and stay active, we temporarily introduced an alternative way for eligible Oxford members¹ to continue participation in the Sweat Equity program. App-based², or virtual, exercise at home replaced the program requirement for in-person cardiovascular workouts at a facility or with an organized fitness class or event. The following requirements, which would not apply to at-home exercise, were also waived temporarily:

- documentation that describes the cardio equipment, class, facility, or event used by the member
- receipts for fitness-related expenses incurred by the member
- attestation from facility/instructor/event leader of the member's participation

Q2. Can eligible members continue at-home workouts and still participate in the Sweat Equity program?

A. We encourage members to follow the exercise routine approved by their doctor. Effective September 1, 2021, members participating in the Sweat Equity program are required to document on their reimbursement application (claim form) *only* their cardiovascular workouts completed at a qualifying facility or as part of an organized group fitness class or event. These workouts should be available to the general public and have staff supervision. As before, we require substantiating documentation with the member's application for reimbursement:

- material describing the cardio equipment, class, facility, or event used by the member
- receipts for fitness-related expenses incurred
- facility/instructor/event leader attestation

At-home, including app-based, or virtual, exercise will no longer count toward the program's requirement for 50 workouts. Similarly, any expenses the member incurs for at-home workouts will not be considered for reimbursement.

Q3. If a participant has not yet completed 50 workouts or reached the end of their 6-month program, how should they complete the reimbursement form?

A. Members should document the dates of their at-home workouts completed prior to September 1, 2021 on their reimbursement application. After this date, they should include only workouts completed at a qualifying facility or with an organized fitness class or event.

Q4. Why are the Sweat Equity program requirements reverting to those originally in place?

A. As federal and state guidelines around COVID-19 are relaxed, fitness facilities reopen and public gatherings resume, we are reinstating the original Sweat Equity program requirements.

We will continue to monitor COVID-19, as well as state and federal regulations affecting gyms and fitness centers and will adjust the program, again, if necessary, in accordance to these and other health guidelines. Our top priority continues to be our members' health and well-being.



Q5. Why won't the program simply continue to accept at-home workouts, in addition to the original guidelines?

A. The temporary allowance of at-home exercise was meant to help encourage members to stay active and continue their participation in the Sweat Equity program without interruption at a time when many fitness facilities closed and organized in-person physical activities were canceled. Now that these limitations have been removed, we are reinstating the requirements that have been in place with the program and are supported by state filings, where applicable.

Q6. What else about Sweat Equity should participants be aware of?

A. More program details can be found in the Sweat Equity program flier and reimbursement application.

Q7. Where can I find information about COVID-19?

A. For the most up to date COVID-19 information, visit [cdc.gov](https://www.cdc.gov). For your state's specific COVID-19 information, visit:

- Connecticut: [ct.gov](https://www.ct.gov)
- New Jersey: [nj.gov](https://www.nj.gov)
- New York: [ny.gov](https://www.ny.gov)

¹New York Oxford fully insured commercial group plan (1-100+): subscriber, subscriber's covered spouse and dependents aged 13 and older, New Jersey Oxford fully insured commercial group plan (2-50+): subscriber, subscriber's covered spouse and dependents aged 13 and older, Connecticut Oxford fully insured commercial group plan (1-50+): subscriber, subscriber's covered spouse and dependents aged 13 and older

²Fitness application that can be downloaded on any mobile device and used anywhere to get fit.

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