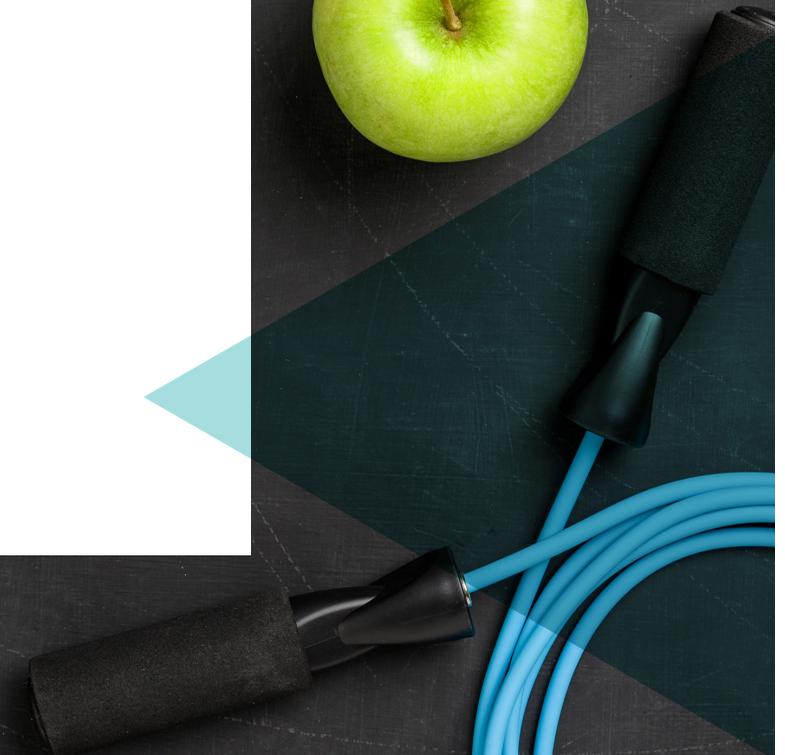




THE INDISPENSABLE GUIDE TO
EMPLOYEE
Health & Wellness
REWARDS

**Your definitive resource on today's
most motivating reward products**





**“A ‘ONE SIZE FITS ALL’
PROGRAM
DOESN’T CUT IT.”**

—2017 State of Corporate Wellness Report*

*Research by Fitbit Health Solutions in collaboration with health analytics firm Springbuk. View the full report at <http://content.fitbit.com/Corporate-Wellness-PDF.html>.

The quote on the previous page may sound intimidating, but it shouldn't. Thanks to innovations in both digital and rewards technology, it's now easier than ever to provide individualized incentives that

DRIVE WELLNESS PROGRAM ENGAGEMENT.

A 2012 study from Rand found that, in non-reward-based wellness programs, the rate of participation sat at about one in five employees. However, when rewards were incorporated into the program, **participation nearly quadrupled**, with four out of five employees participating.*

Today, providers of wellness programs have hundreds of reward options to choose from, as well as new digital delivery mechanisms, to offer employees timely, meaningful incentives that can help feed their motivation and keep them engaged. To help you understand all the available options and create the ideal rewards palette for your program, we developed this easy-to-use reference guide. By the time you reach the end, you'll have a crystal-clear picture of all the options at your disposal. And you'll be one step closer to crafting an employee wellness reward strategy that inspires action, and delivers results.

LET'S GET STARTED!

*Source: Rand Corp "Review of Workplace Wellness" report, 2012.



As of the date of publication, Hawk Incentives offers **MORE THAN 700 DIFFERENT TYPES OF REWARDS**, including several exclusive, patented offerings.



PREPAID CARDS

Because health and wellness programs need to have mass appeal, prepaid cards from major networks are an ideal fit. They provide program participants with a flexible, universal spending option in a number of formats that deliver the motivation crucial to sustaining engagement. Prepaid cards can be fully branded, and offered at a wide-range of variable denominations. They can be presented as either single-use reward cards or as “reloadable” cards, giving participants the opportunity to accumulate rewards in the form of additional dollars added to the card as they complete certain activities, or reach specific milestones.

An experienced prepaid card program manager can help you configure a card and delivery mechanism that creates a fully branded experience and offers maximum ROI. The end result is a high-impact reward for both your participant and your program.



In our experience, wellness programs are most effective when the experience is shared through communal goals and healthy competition. **Incentives further increase effectiveness** by providing the motivation that helps sustain participation.

There are several types of prepaid cards to choose from—plus options that can be layered on—depending on your program objectives:



PREPAID CARDS: OPEN-LOOP

The most flexible type of prepaid card, an open-loop card is one that carries the branding of one of the major card networks. This type of card can be spent virtually anywhere the issuing card network is accepted, so your employees can redeem them for just about anything imaginable. When you offer an open-loop card, you're essentially offering the cardholder the very thing he or she has been wanting.

A PREFERENCE FOR PREPAID CARDS

89% of people say a **prepaid card is the most appealing** form of reward for participating in a wellness program.

Source: Mastercard Research Study, 2010.

PREPAID CARDS: DIGITAL OPEN-LOOP

Think of this reward as an open-loop prepaid card with a double-shot of espresso. The digital version offers the flexibility and appeal of the physical card, but with the added benefits of speed and digital convenience. Digital open-loop prepaid cards can be:

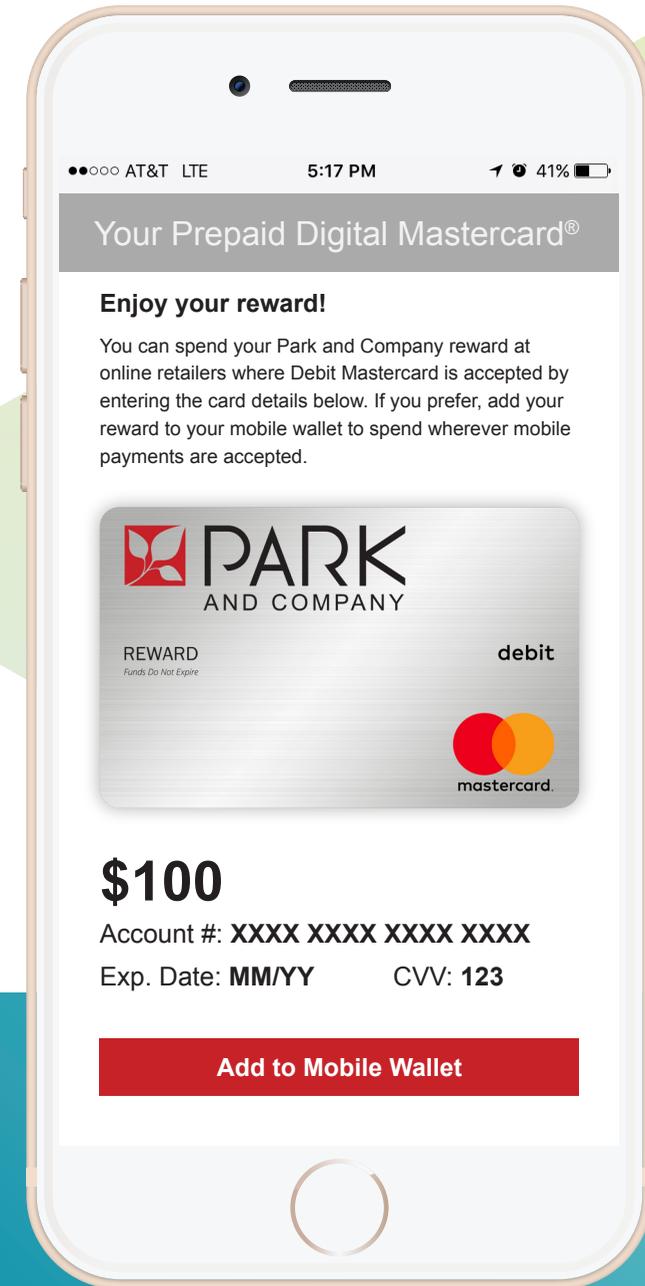
- **ISSUED FASTER** (because they're virtual)
- **RECEIVED FASTER** (because they can be sent via email)
- **REDEEMED FASTER** (because getting a prepaid card via email is like walking into the world's largest shopping mall and being handed a physical card, only better—because you can shop in your PJs)

The **Mastercard® Prepaid Card** from Hawk Incentives is a digital open-loop card that can be provisioned to mobile wallets. This card lets the bearer make a partial purchase, then complete the purchase with an alternative funding choice (as accepted by merchant), giving him more ways to spend his reward—either online or in store, or a combination of both.

FREQUENT REWARDS ARE KEY

Research from *The New England Journal of Medicine* cites the ability of more frequent rewards to **more effectively elicit changes** in health-related habits.

See the full study at <http://www.nejm.org/doi/full/10.1056/NEJMp1105966>.





PREPAID CARDS: MULTI-MERCHANT

Here's where it starts to get fun. Multi-merchant prepaid cards are major-bank-network-branded cards that let you direct cardholder spending to **a specific category or group of merchants**. For example, you might offer employees a multi-merchant card redeemable at a collection of gyms, spas, health supplement and other wellness-oriented retailers.

Your program manager may have a selection of pre-filtered, themed card options for you to choose from, or you may be able to create your own. If you like to change up your program using seasonal campaigns, the latter option gives you a lot of creative latitude, so be sure to ask what's available.

THE MAX CARD

Hawk Incentives' MAX prepaid card is an example of a **pre-filtered multi-merchant card**. Powered by our patented DirectSpend® merchant filtering capabilities, our MAX card is a prepaid card that gives your program participants the opportunity to spend it at approximately 160 participating US retail, dining and travel/entertainment merchants. The MAX card is also available for Canadian programs, featuring approximately 90 participating Canadian merchants. It's an affordable option that can help you stretch your health and wellness program budget.



PREPAID CARDS: FIVE BACK OPTION

To create the crème-de-la-crème of rewards, combine an open-loop prepaid card with Hawk Incentives' exclusive Five Back™ option. A variation on popular percentage-back credit card promotions, our patented Five Back option offers the universal spend that participants love, plus the bonus of five percent of the total purchase* back in the form of credit applied to the card when used for goods or services at a participating merchant location. The list of leading merchants participating in the program is long and growing, and includes many popular retailers, restaurants and more.

**Signature-based purchases only.*

MORE BANG FOR YOUR BUCK

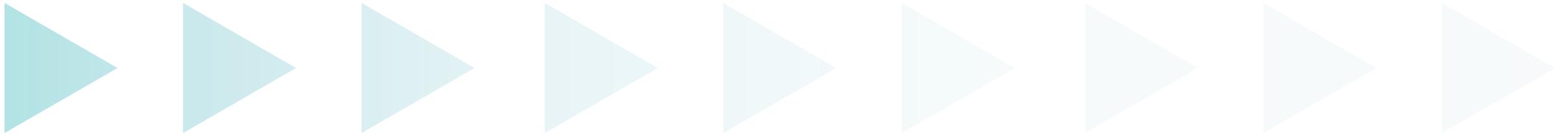
The Five Back option lets you give wellness program participants a higher-value reward **without increasing your program budget**. Visit MyPrepaidCenter.com/site/5-back to see a list of participating merchants and terms.



PREPAID CARDS: INSTANT-ISSUE

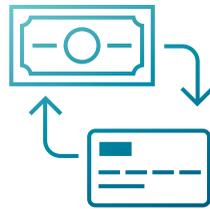
Instant-issue cards are prepaid cards that are delivered in bulk, inactive and unfunded. When a card is ready to be issued, it can be loaded and activated instantly through an online portal, and handed to the participant, ready to use. The person typically doing the loading and activation is the program sponsor or other authorized user.

This type of reward is perfect for use during health fairs, onsite screenings or employee health challenge events. They eliminate the theft risk associated with storing “live” prepaid cards on site, and allow you to customize the load amount for each card.



À LA CARTE PREPAID CARD FEATURES

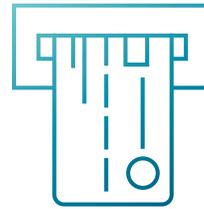
When you're working with prepaid cards, some nice-to-have options are available. Be sure to ask any potential rewards provider if they offer options like:



SINGLE-LOAD VERSUS RELOADABLE

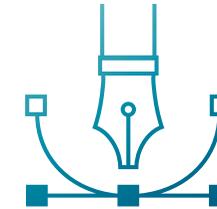
The most common type of prepaid card is known as a **single-load card**. This card is designed to be funded once and used until the card expires or the funds are depleted.

By contrast, a **reloadable card** can be used more than once, and is ideal for wellness programs that offer employees ongoing opportunities to earn and accumulate rewards as health milestones are met.



ATM ACCESS

If desired, ATM access can be added to certain prepaid cards, including some international cards.



CUSTOMIZATION

If you're going to the trouble to create a card for your program, why not really make it yours? Custom branding helps remind employees who gave them the reward each time they use it, reinforcing program engagement.

TIP:

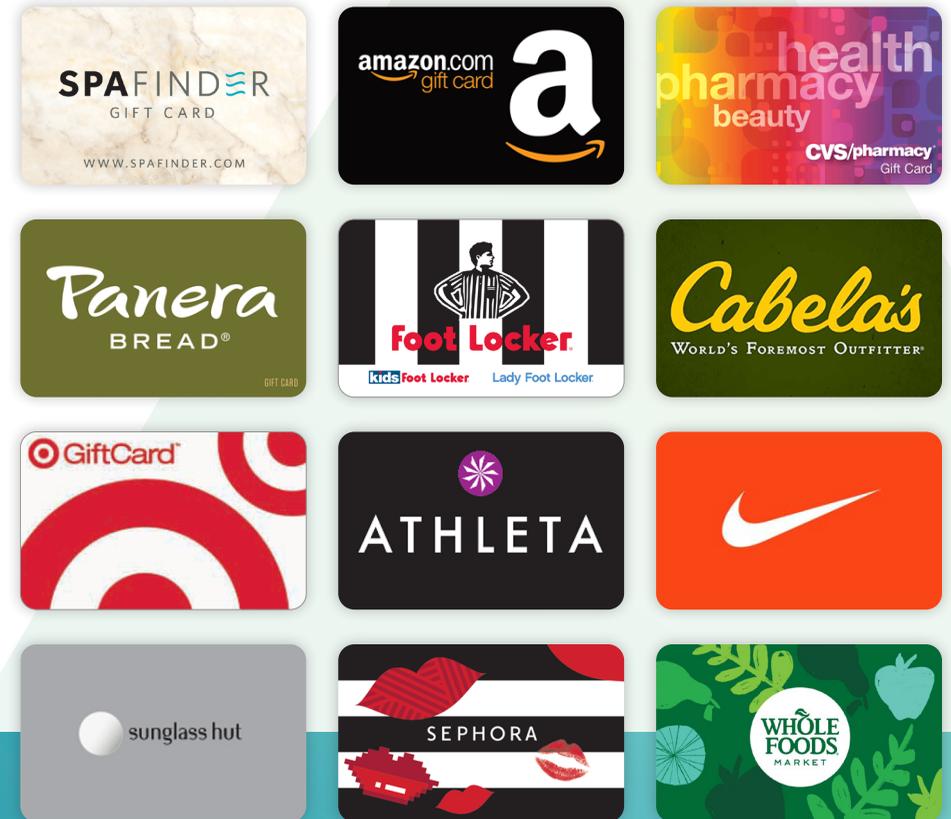
Single-load cards are an easy way to recognize employees for reaching short-term health and wellness goals. Ongoing periodic rewards are a great way to keep employees engaged and working toward long-term goals.

GIFT CARDS

Also known as **single-merchant cards**, gift cards are single-load cards that can help you promote healthy behaviors outside of the office by directing your members to use their rewards with health- and wellness-oriented merchants. Choose gift cards from healthy-dining restaurants, retailers that specialize in athletic wear or equipment, gyms, spas, or health-food and supplement retailers.

Wellness programs can make effective use of single-merchant cards by offering them in a wide range of dollar amounts. Offering rewards that are easily attainable helps keep members engaged.

Hawk Incentives offers more than 285 different gift cards in the US and more than 150 in Canada.



KEEP THINGS INTERESTING

While gift cards that are wellness-oriented should be included in your reward strategy, it's important to remember that people are multi-faceted. Mixing it up a little can also help keep engagement strong. Consider including gift cards for tangentially related retailers, such as apparel, electronics and beauty retailers, and offer participants a choice.

EGIFTS

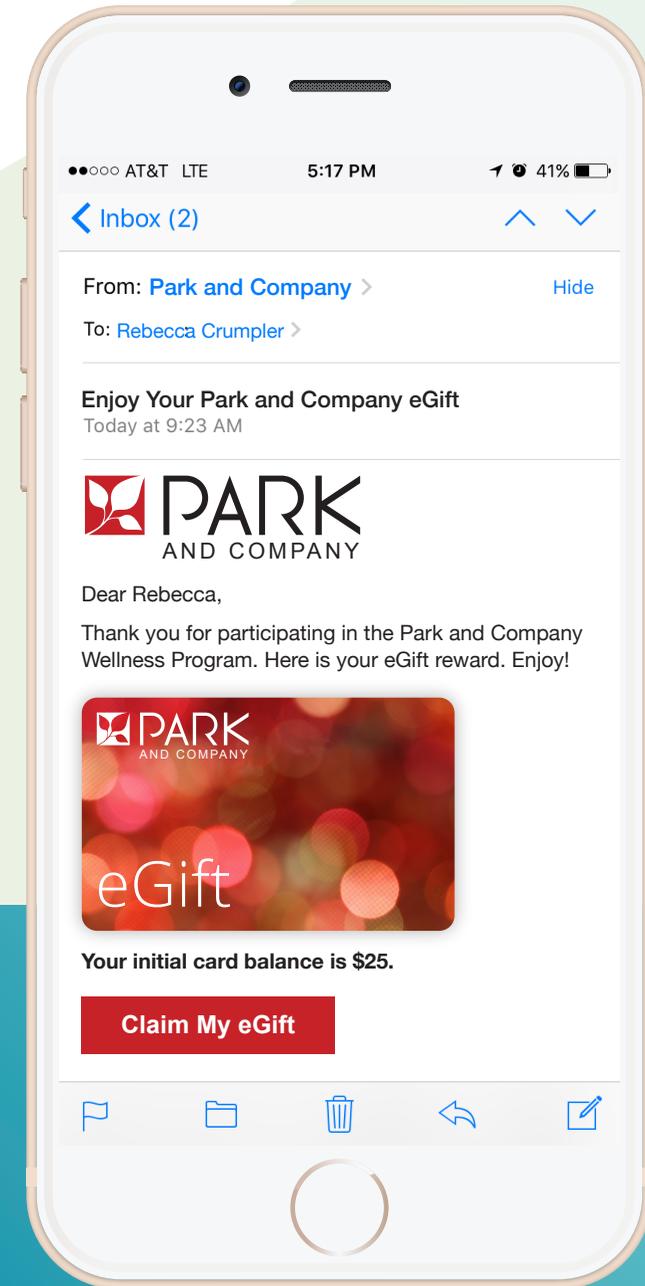
eGifts are gift cards that can be delivered electronically via email. Being instantly deliverable makes them an ideal fit for national health and wellness programs, as they provide the instant gratification people love, and a no-hassle way for you to distribute rewards at events like wellness screenings and health fairs. These versatile rewards can be used online, scanned from a mobile device or printed out and used in-store.

Hawk Incentives offers more than 165 eGifts in the US, more than 60 in Canada and more than 600 around the globe.

WELLNESS PROGRAMS PAY OFF

Harvard Business Review has reported an average ROI of **\$3 for every dollar invested** in employee health and wellness programs.

Source: HBR, December 2010.



GLOBAL REWARDS

If your program serves a global workforce, additional considerations come into play. For a reward to appeal to a global audience, you have to ask yourself questions like:

- **Will people who live in Country X find it desirable?**
- **If they do, will it be easily redeemable for them?**
- **How can we deliver the reward in a timely fashion?**

Global rewards are designed with all of these factors in mind. So when you're talking to prospective providers, your best option is the one that has experience fulfilling globally, and has deep knowledge of which rewards perform best in each of your desired markets.

Looking for a rewards provider with international *savoir faire*?

Consider Hawk Incentives:

- We are capable of delivering rewards to more than 170 countries
- Our open-loop virtual rewards are available in 45 countries and territories in US dollars
- We provide customer support for open-loop virtual rewards in 10 different languages via web chat and call centers, and email support in 35 languages



ECODES

eCodes are one of the smartest reward options for use with wellness programs. An ecode is a virtual reward that's delivered and redeemed digitally via a customizable gift card mall, addressing multiple concerns in one fell swoop:

- **No printing or card production costs**
- **Instantly redeemable (keeps motivation high!)**
- **Broad appeal and choice**
- **Brandable experience**

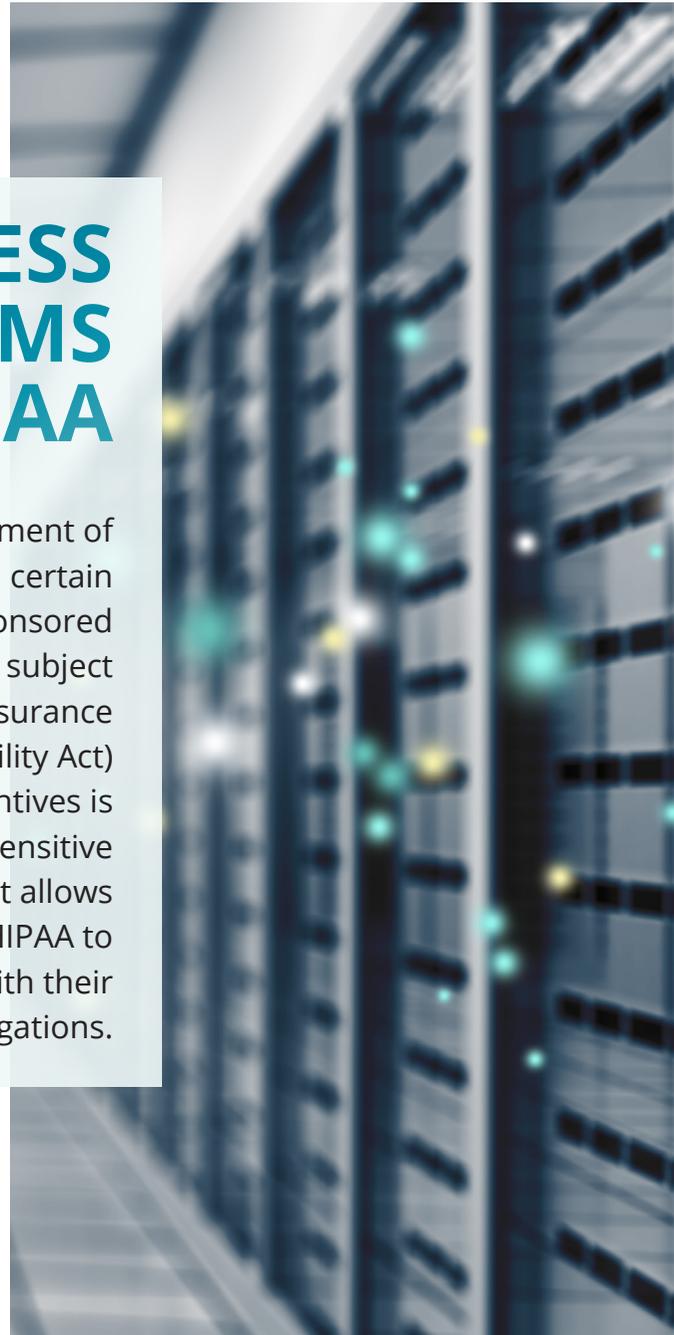
ONLINE GIFT CARD MALLS

While gift catalogs have been around for a while, the online version is pretty slick, offering an array of physical and digital gift and prepaid card options. It offers the redemption variety wellness programs need in order to ensure broad appeal, and can be tailored to suit varying degrees of program participation.



WELLNESS PROGRAMS & HIPAA

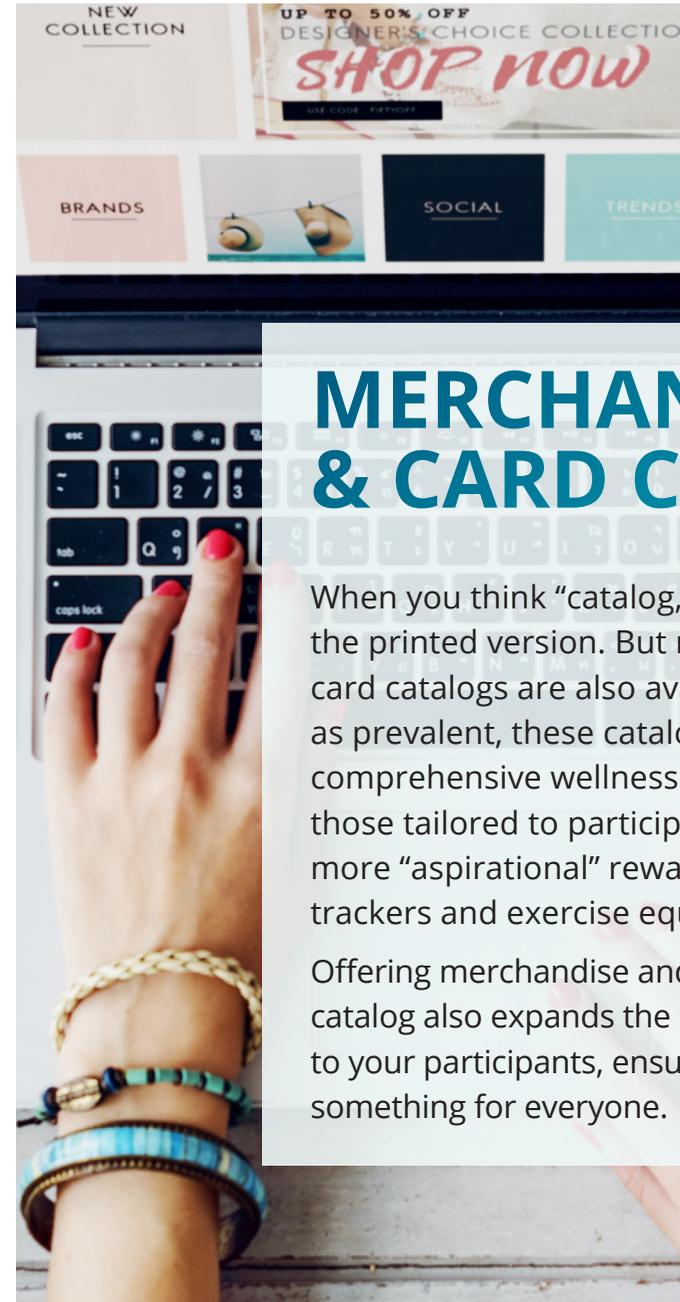
According to the US Department of Health & Human Services, certain types of employer-sponsored wellness programs may be subject to HIPAA (Health Insurance Portability and Accountability Act) obligations. Hawk Incentives is able to process and store sensitive data in a manner that allows organizations subject to HIPAA to maintain compliance with their regulatory obligations.



MERCHANDISE & CARD CATALOGS

When you think “catalog,” you probably envision the printed version. But merchandise and gift card catalogs are also available online. While not as prevalent, these catalogs still have a place in a comprehensive wellness program strategy, particularly those tailored to participants who may respond to more “aspirational” reward choices (think fitness trackers and exercise equipment).

Offering merchandise and gift cards via an online catalog also expands the selection of choices available to your participants, ensuring your program offers something for everyone.



WE CAN HELP

With so many reward types, customization options and delivery mechanisms available to you, you may feel a bit overwhelmed. But that's exactly why you look to partner with an experienced wellness program rewards provider.

At Hawk Incentives, we understand that health and wellness program managers like you come to us for our expertise and guidance as much as for our rewards.

If you'd like to dive deeper into any of the reward types discussed here, please get in touch with us. We'd love to help you formulate a rewards strategy that will help you keep your employees motivated, engaged and healthy.

866.219.7533

HawkIncentives.com





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START A CONVERSATION

866.219.7533

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ABOUT HAWK INCENTIVES

Hawk Incentives, a Blackhawk Network business, is a leading provider of rewards and incentives to organizations across the globe, including many of the Fortune 500. We power an inspiring brand experience with proven delivery of customized rewards for consumer, employee, sales and channel incentive programs. Our expansive rewards portfolio includes multiple patents and industry firsts, including digital and mobile rewards. To learn more, visit www.hawkincentives.com.

Hawk Incentives, headquartered in Lewisville, Texas, is a division of Blackhawk Network.

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Mastercard® Prepaid Card is issued by MetaBank, Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Visa® Prepaid Card is issued by MetaBank, Member FDIC, pursuant to a license from Visa U.S.A. Inc.

Five Back Bonus Terms & Conditions: *Cardholders receive a bonus back on the card in the amount of 5% of all signature-based purchases made at participating merchants, as listed at [MyPrepaidCenter.com/site/5-back](https://www.MyPrepaidCenter.com/site/5-back). PIN-based purchases, purchases made at participating merchant locations outside of the US, and purchases of gift cards made with this card, may not be eligible for 5% bonus calculations. Bonus funds will be added to the balance on the card within 10 days following purchase, dependent on merchant settlement. Bonus funds become part of the card balance and are treated as such for purposes of card and/or fund expiration. Qualifying purchase, participating merchant settlement and bonus transaction must occur prior to card valid-thru date. Only the amount of a transaction applied to the card at participating merchants is eligible for the bonus. If a transaction involves the card plus a supplemental payment method, the portion of the transaction applied to the supplemental payment method is not eligible. Credit transactions may result in a reduction in bonus funds. Bonus funds will be rounded to the nearest one-hundredth of one dollar. Eligible to US residents age 18 and older. Specific merchant terms and conditions may apply. Blackhawk Network is not responsible for delayed merchant settlements. Participating merchants subject to change. Bonus award is subject to termination or change at any time without notice. See website for most current participating merchants, terms, conditions and limitations. Five Back Bonus offer is not a MetaBank product or service nor does MetaBank endorse this offer. It is not a requirement of card use.*