

# Cash-back Rewards From PayForward

## Frequently asked questions

### Who is PayForward?

PayForward is an Anthem partner. They've developed a unique rewards program where Anthem members can earn up to 15% cash back on purchases at more than 12,000 participating retailers.

### Why is Anthem partnering with PayForward?

At Anthem, our goal is to focus on the whole health of our members. This program offers a simple way to earn cash back on everyday purchases you already make, which can help to relieve stress and improve emotional well-being. If you wish, you can also use rewards to help pay for health care expenses, which we know can be a challenge for many people.

### When will the program be available?

Members in California can begin signing up on June 15, 2017.

### Does it cost anything to enroll or earn cash back?

No, you can enroll, earn cash back, and donate funds with no fees.

### How do I sign up?

The easiest way is to enroll through the PayForward app. You can also register online through the URL provided by your employer or at [anthem.payforward.com](http://anthem.payforward.com), just click "Sign up" in the upper right corner of your screen to get started.

You'll need a few things to verify that you're an Anthem member, like your zip code and date of birth. You'll also need the information to link any eligible<sup>1</sup> debit or credit card(s) you already have. It only takes a few minutes, and then you can start earning rewards.

### Is there an app?

Yes, you can download the PayForward app from the iTunes® store for Apple devices, or from Google Play™ for Android devices.



### How do I earn cash back?

There are three ways to earn cash back from PayForward participating retailers:

1. Shop online—through the PayForward app or online at [anthem.payforward.com](http://anthem.payforward.com). Select "Shop now" below the name of the store and it will forward you to the store's website. Pay using any of your linked credit or debit card(s) to make sure you get your cash back rewards.
2. Swipe your card—use your linked credit or debit card(s) at your participating local store. Just remember to select the "credit" option if you're using a debit card.
3. Use mobile pay—when you're in a store that uses mobile pay, just click the notification or open the PayForward app to pay in seconds.

### Where can I shop to earn cash back?

PayForward has 12,000 participating retailers, and the list is growing. Stores include Home Depot, The Gap, Target.com and more.<sup>2</sup> For local merchants, enter your zip code or city in the app or online, and it will show you the participating retailers in the area.

### How much can I earn?

You can earn up to 15% cash back on purchases at PayForward's participating stores. There is no maximum on how much cash back you can earn!



### How can I use my cash back?

You can use it three different ways:

1. **Spend it** – If you use mobile pay, you can use your rewards to cover part or all of your purchase.
2. **Save it** – Link a bank account, then transfer funds back and forth anytime. You can also save funds to your Anthem Health Wallet. You can have some or all of your rewards transferred there and use it to help pay for health care costs such as copays, deductibles, medications, and more.
3. **Share it** – You can transfer funds to a friend or family member who is also a PayForward member, or donate it to charity.

### Do I need a special credit or debit card?

No, you can use any eligible<sup>1</sup> credit or debit card you already have.

### Can I link a credit or debit card that has other rewards, like miles or cash back?

Yes! You can continue earning any rewards your card already offers AND PayForward's at the same time.

### How soon after I shop do I earn my rewards?

Most of the time, it will be posted to your account within seconds of making your purchase. But it can sometimes take longer, depending on when the retailer lets PayForward know you've made the purchase. Occasionally the merchant has some kind of delay in processing your transaction. But as soon as they post it to PayForward, the rewards are yours!

### How do I donate rewards to charity?

You'll find a list of charities on the PayForward app and online at [anthem.payforward.com](https://anthem.payforward.com). You can also set up a private or public cause to help with fundraising efforts—log into your account online, select “Causes,” then “Create Cause.” If you want to create a cause for a nonprofit or charitable organization, please email [nonprofits@payforward.com](mailto:nonprofits@payforward.com) or [schools@payforward.com](mailto:schools@payforward.com).

### How do I send money to a friend or family member?

Log into your account online at [anthem.payforward.com](https://anthem.payforward.com). Click the magnifying glass in the upper right corner, then enter a friend or family member's name in the search box. Click on their name, then “Send Money.” They must be a PayForward member.

If they are an Anthem member but haven't joined PayForward yet, select “Invite/Suggest” to establish a connection. Once you are connected, you can send money through the app or website.

### How can I check my rewards balance?

You can check your balance on the PayForward app or online at [anthem.payforward.com](https://anthem.payforward.com).

### Can I keep earning rewards if I switch plans?

Yes, you can continue earning rewards from PayForward as long as you are an Anthem member in an eligible plan. However, no other health care carrier offers this program, so if you switch to another insurer, you will no longer be able to earn rewards. But any rewards you've already earned are yours to keep.

### Is it available for all Anthem members?

PayForward is available to Anthem members in California who have a large or small group medical plan. Members who have an Individual/Family, Medicare, Medicaid, National, or Specialty standalone plan are not eligible at this time.

### How does the Anthem Health Wallet work?

When you sign up, you'll automatically have an Anthem Health Wallet set up in your account. A certain percentage of cash back rewards will be automatically saved in your Anthem Health Wallet. You can increase or decrease this percentage anytime, or move funds into or out of the wallet whenever you like. Find yourself needing extra money to cover health care expenses? Just transfer the money you have saved in your wallet into your linked bank account. It's that simple.

### What if I need help or have more questions?

You can find more questions and answers online at [support.payforward.com](https://support.payforward.com) or contact PayForward Member Services by email at [support@payforward.com](mailto:support@payforward.com) or by phone toll-free at 844-944-9273.

<sup>1</sup> Most types of Visa or MasterCard and signature-based transactions at participating merchants are eligible for the PayForward cash back program. Please see legal disclosures at [anthem.payforward.com](https://anthem.payforward.com) for details.

<sup>2</sup> Examples of brands currently undergoing approval process.