



SmartDollar Financial Wellness Solution

You Can Steer Your Financial Destiny

When it comes to managing your finances and preparing for your financial future, it may be difficult to know if you're on the right track. Take control with SmartDollar.® SmartDollar is a free online financial program available through your CareFirst WellBeingSM program. Whether you want to stop living paycheck to paycheck, get out of debt, save for retirement or send a child to college, SmartDollar can help. There's no cost to participate, so get started and enroll today.

What is financial wellness?

Financial wellness is an important part of your overall well-being. It's not about how much money you make. It's about having control over your money and making it work for you.

Get tips for budgeting, saving and more

Knowledge is power, and that's especially true when it comes to solving financial issues. With engaging video lessons, real-world tips and easy-to-use tools, a team of best-selling authors and financial experts will inspire you to take action and make the most out of your money.

- 7 Baby Steps, a proven plan that helps you make smart money choices (start an emergency fund, pay off debt and more)
- Content from financial experts Dave Ramsey, Chris Hogan and Rachel Cruze on HSAs, student loans and more



Your goals aren't out of reach! By using SmartDollar's proven plan, you'll learn how to take small steps to transform your financial well-being.

- Personalized emails with relevant content for where you are in your financial journey—and where you hope to go
- Fully-integrated tools, like the EveryDollar Budget app, that help you put into action what you've learned

Why should I participate?

Financial stress can have a negative impact on your physical and emotional health. SmartDollar delivers practical advice with a positive impact, helping you make small changes that add up to big results. After one year in the program, SmartDollar users see big results, such as \$6,200 saved and \$10,000 of debt paid.*

You'll find answers to questions like:

- How do I build up an emergency fund?
- How do I get out of debt?
- How can I teach my children good money habits?
- What's the best way to finance a house? A car?
- What kind of insurance should I have?
- How much in retirement savings do I need?

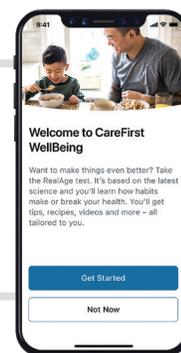
Is my information protected?

Yes, CareFirst BlueCross BlueShield (CareFirst) has partnered with Sharecare, Inc. to provide you with well-being improvement resources. Both CareFirst and Sharecare are committed to protecting the confidentiality of your information. We do not share individual data with your employer and will never sell your data. You'll use a username and password to access the online program. Plus, the information you record for SmartDollar is as secure as any banking site.

If you have any questions, please call well-being support at 877-260-3253.

Get started today

Visit carefirst.com/wellbeing to download the CareFirst WellBeing app and register for your account. Navigate to the *Achieve* section, select *Programs*, then click *Financial Well-Being*.



* On average, per user.

This well-being program is administered by Sharecare, Inc., an independent company that provides health improvement management services to CareFirst members. Sharecare, Inc. does not provide CareFirst BlueCross BlueShield products or services and is solely responsible for the health improvement management services it provides.

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