Get rewarded for exercising

With the Oxford® Sweat Equity™ program, you may earn up to $200 in 6 months for meeting the program exercise requirements.

What it is

It’s our goal to help people live healthier lives. Making exercise a part of your routine may be one of the most important steps you take toward being the healthiest “you.” To help you on your way, we’ve created the Sweat Equity physical fitness reimbursement program.

The program offers a variety of exercises to choose from and the option to combine your fitness facility visits with your physical fitness classes and events to help you reach the required 50 “workouts” in a 6-month period.

How it works

Eligible Oxford members* may get reimbursed up to $200 in a 6-month period.1

You can apply for reimbursement under the program as long as you:

• Are an active member of an eligible Oxford plan
• Have gone to the gym and/or exercise classes, as described below, 50 times in 6 months

Your reimbursement period begins on the date of your first fitness facility visit, class or event and ends 6 months later. You can start a new reimbursement period 1 day after your previous reimbursement period ends.

Spouses/domestic partners and dependents, ages 13 and older, covered by the Oxford health plan may participate in the Sweat Equity program and may get rewarded—up to $100 in a 6-month period.2

* In this document, the term “member” refers to the Oxford plan subscriber of a fully insured Oxford medical plan or the plan participant of a self-funded plan administered by Oxford, as well as the subscriber’s or plan participant’s covered spouse or domestic partner and covered dependents ages 13 and older. For the spouse, domestic partner or dependent(s) to be eligible for this benefit, they must also be enrolled in the Oxford product.
So many ways to help you get fit and rewarded

Complete 50 visits, 50 classes, 50 fitness events or a mix of these options that add up to 50 in 6 months.

Examples of qualifying fitness facilities and classes:
- Boxing/kickboxing
- CrossFit
- Indoor rock climbing
- Marathons
- Martial arts
- Personal training
- Pilates
- Standard gym, including YMCAs and community centers where fitness services are offered
- Yoga
- Elliptical trainer/cross-trainer
- Rowing machine
- Stair climber
- Stationary bicycle
- Treadmill

How to get started

Decide on a cardio (aerobic) workout that you’ll enjoy and find a facility with the equipment or classes that promote cardiovascular wellness. To get reimbursed, the facility, classes or fitness events you choose must be open to the general public. Then, you just need to start moving to start earning.

What we need from you

After you’ve completed a total of 50 workouts — either gym visits, classes, fitness events or any mix of these options — in a 6-month period, send us:

1. Your completed Sweat Equity Program Reimbursement form.
2. Proof of your payment (e.g., receipt, automatic bank withdrawal statement) for the gym fee, as well as any money you paid for qualifying fitness classes and organized group fitness events (e.g., marathon), during the 6-month period.
3. A copy of the brochure or flier or printout of the website page that describes the cardio (aerobic) machines at the gym you used. The facility benefits of the class you took or organized group fitness event in which you participated.

Mail these documents to: Oxford Sweat Equity Program, P.O. Box 29130, Hot Springs, AR 71903

- These documents must be mailed to us (postmarked) no later than 180 days from the end of the 6-month period for which you are asking for reimbursement. Requests postmarked after this date will not be reimbursed.
- We cannot accept requests for reimbursement before your 6-month program end date, even if you have completed the required number of qualifying workouts before this date.

If you are unable to meet the reimbursement requirements of this program, you might be able to earn the same reward in a different way. Call us at the toll-free phone number on your health plan ID card and we will work with you and, if necessary, your doctor, to find another way for you to earn the same reward.

Learn more

Call the phone number on your health plan ID card