



An Independent Licensee of the Blue Cross and Blue Shield Association



# NOW, MEMBERS CAN EARN UP TO 15% CASH BACK.

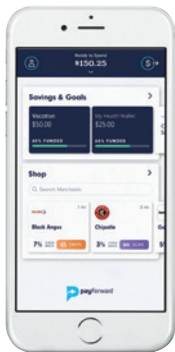


## Introducing PayForward.


Blue Cross Blue Shield of Arizona (BCBSAZ) is proud to announce PayForward, a cash-back rewards program to help you build healthier habits, and save for health expenses and other financial goals.

## Enroll today for free.

BCBSAZ members, friends, and family can now earn up to 15% cash back when shopping at thousands of merchants, such as Target, Home Depot, and Bed Bath & Beyond. Enroll for free today to start earning – then tell your family and friends!



### How to Use PayForward

1. Sign up for FREE on [azblue.payforward.com](http://azblue.payforward.com) OR
2.  Download the PayForward app and use registration code **azblue**.
3. Shop at participating merchants.
4. Earn up to 15% cash back.

**Join today, then invite friends and family. They'll thank you for it!**



Cash back is awarded at the time a transaction posts to PayForward, not when the purchase is made. 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 [azblue.payforward.com](http://azblue.payforward.com) for details. Your wireless plan's phone and data rates may apply. App Store is a registered trademark of Apple Inc. Google Play is a trademark of Google Inc. PayForward and participating retailers/merchants are independent companies. The products and services provided by PayForward or participating retailers are neither offered nor guaranteed under your Blue Cross Blue Shield of Arizona benefit plan.



**Save it**  
and watch your  
cash back grow.



**Spend it**  
however you like, on  
whatever you want.



**Share it**  
with friends and family  
instantly with no fees.