

## CDPHP® *Insights* SWEEPSTAKES OFFICIAL RULES & REGULATIONS

NO PURCHASE NECESSARY TO ENTER

Void Where Prohibited By Law

1. **SPONSOR AND OVERVIEW:** The CDPHP *Insights* community (the “Community”) Sweepstakes starts on January 1, 2018 at 12:00 AM Pacific Time and closes on December 31, 2018 at 11:59 PM Pacific Time (the “Sweepstakes Period”). The Sweepstakes is sponsored by Capital District Physicians’ Health Plan, Inc. (“CDPHP®”) and administered by Vision Critical Communications, Inc. (“VCCI”).

2. **ELIGIBILITY:** This Sweepstakes is open to all registered members of the Community, other individuals directly contacted by VCCI and invited to participate in the Community study, and individuals who enter in accordance with Paragraph 5 of these Official Rules (“Entrants”) with the exception of CDPHP Medicare members. CDPHP Medicare members are not eligible for the Sweepstakes. All Entrants must be the age of majority and a legal resident of the United States or the District of Columbia and at the time of entry into the Sweepstakes. Employees of VCCI, their immediate family members, and their respective parents, distributors, affiliates, subsidiaries, and advertising and promotional agencies are not eligible to participate in the Sweepstakes.

3. **SWEEPSTAKES GENERAL RULES:** This Sweepstakes is subject to all applicable federal, state and county laws and/or regulations, and every action taken by an Entrant in conjunction with the Sweepstakes must comply with these laws and regulations. This Sweepstakes is void where prohibited or restricted by law.

By entering the Sweepstakes, Entrants agree to abide by these Official Rules and the decisions of VCCI, which are final.

Neither VCCI nor its affiliates or representatives are responsible for lost, late, misdirected, incomplete, or non-delivered submissions; or for interrupted or unavailable satellite, network, server, Internet Service Provider (ISP), website, telephone or other connections, availability or accessibility, or miscommunications, or failed computer, satellite, telephone or cable transmissions, or lines, or technical failure or jumbled, corrupted, scrambled, delayed, or misdirected transmissions or computer hardware or software malfunctions, failures, or technical errors or difficulties, or other errors of any kind whether human, mechanical, electronic or network, or the incorrect or inaccurate capture of entry or other information or the failure to capture, or loss of, any such information.

4. PRIZES: There are 12 random draws in the Sweepstakes Period (36 random draws total, the “Draws”) consisting of Three (3) prizes of \$75 each (the “Prizes”) to be given away during the Sweepstakes Period.

The Prizes will be awarded monthly on or about the last business day of each month in the Sweepstakes Period (the “Draw Dates”).

Additionally, from time to time, VCCI may award additional bonus prizes for participation in specific studies as indicated in the invitation to the study.

All Prizes are to be awarded in U.S. dollars by VCCI’s prize provider, Pay Incentives (“Prize Provider”) in the form of a virtual pre-paid VISA card or other options offered by Prize Provider (such options are subject to change) in accordance with the Prize Awarding requirements set out below.

5. HOW TO PARTICIPATE: The Sweepstakes is offered electronically via the Internet. All Entrants who are members of the Community, with the exception of CDPHP Medicare members, are automatically entered into the Sweepstakes. All other Entrants may enter the Sweepstakes by following the link in the Entrant’s invitation to the Community website and completing the initial questionnaire online. Entrants will receive one (1) entry for every study completed during the Sweepstakes period.

Completion of the Community surveys is not required to enter the Sweepstakes. Entrants may enter the Sweepstakes by using the alternate means of Sweepstakes entry set out in Paragraph 6 of these Official Rules.

6. NO PURCHASE NECESSARY TO ENTER OR WIN - ALTERNATE MEANS OF SWEEPSTAKES ENTRY: Entrants may receive one (1) entry by legibly printing the Entrant’s name, street address, city, province/state, postal code, telephone number, and complete email address, on a 3 x 5 inch (or 7.5 x 12.5 cm) piece of paper and mailing it to:

Vision Critical Communications Inc.  
CDPHP Insights Sweepstakes  
200 Granville Street  
Mezzanine Floor  
Vancouver, BC  
V6C 1S4 Canada

Please note the URL address of the survey is necessary to identify the specific Sweepstakes being entered. Mail-in entries that do not include the URL address will not be valid.

7. SWEEPSTAKES DRAW(S): The draw will be held in Vancouver, British Columbia, on each of the Draw Dates from all eligible entries received. Winners will be determined by random drawing from all eligible entries received by VCCI. The odds of winning

depends on the number of eligible entries received by VCCI. The odds of an entry winning any Prize will be the same, whether the entry was automatically generated or made by alternate means of entry.

8. PRIZE AWARDING: Winners will be notified by VCCI via email within 15 days of the Draw Dates. Prizes will be awarded only on verification by VCCI that all Sweepstakes requirements have been met by the winners. Each Prize must be accepted as awarded and no substitutions, transfers, conversions, or assignments of Prizes will be allowed, unless at the discretion of the VCCI, which may substitute a Prize of comparable or greater value.

No correspondence will be entered into except with selected Entrants at the email address listed on the VCCI systems, or on the mail-in entries. VCCI will notify the winner by email within fifteen (15) days of the Draw Date. The winner will have five (5) calendar days from notification to accept the Prize by email. VCCI is not responsible for and shall not be liable for late, lost, misdirected, or unsuccessful efforts to notify the winner. If a selected Entrant cannot be contacted within the allotted time, or Entrant does not accept prize within five (5) calendar days from notification, VCCI reserves the right to void that entry and select another eligible Entrant for that Prize.

In order to be declared an official winner, the selected Entrant will be required to complete and return to VCCI a Survey Notification Form within five (5) days of receipt thereof from VCCI. If a selected Entrant fails to complete and return the Survey Notification Form to VCCI within five (5) days, VCCI reserves the right to void that entry and select another eligible Entrant for that Prize. By completing and returning the Survey Notification Form, the Entrant is required to: (i) consent to VCCI providing the Entrant's name, email address, and province/state details to Prize Provider for Prize Provider to contact the Entrant to fulfill the Prize; (ii) acknowledge that to fulfill the Prize, the Entrant may be required to set up a password-protected account with Prize Provider and provide the following information: date of birth, gender, and mailing address, and agree to Prize Provider's Terms & Conditions; and (iii) give permission to VCCI, at its option, to publish or otherwise use the Entrant's name, address, photograph, voice and comments, without compensation, in any publicity carried out by VCCI or its respective advertising agencies.

All Prizes will be awarded by the Prize Provider within 6-8 weeks of completion and return of the Survey Notification Form.

VCCI is not responsible or liable for late, lost, or misdirected communications from the Prize Provider to the official winners email address.

10. DISQUALIFICATION: VCCI reserves the right in its sole discretion to disqualify any Entrant from participating in the Sweepstakes for any reason at any time throughout the

Sweepstakes, including, but not limited to, violating these Official Rules or tampering with or abusing any aspect of this Sweepstakes or the operation of the Community website or any other VCCI hosted website. In the event any portion of this Sweepstakes is compromised by virus, bugs, non-authorized human intervention, or other causes beyond the control of VCCI, which in its opinion, corrupts or impairs the administration, security, fairness or proper entry into the Sweepstakes, VCCI reserves the right, in its sole discretion, to suspend or terminate the Sweepstakes and to award Prize(s) to individuals selected at random from the pool of Entrants received up to the point of termination. In no event will more Prizes be awarded than those listed in these Official Rules.

11. TAX INFORMATION: Liability for any applicable taxes imposed by any federal, state, and/or local government, on any Prize won, is the sole responsibility of the winner of such Prize.

12. PRIZE DISCLAIMER: By participating in the Sweepstakes, Entrants agree that VCCI and CDPHP, its affiliates and representatives, and their respective officers, directors, employees, representatives, and agents, will have no liability whatsoever for, and shall be held harmless by Entrants against, any liability for any injuries, losses or damages of any kind to persons, including personal injury or death, or property resulting in whole or in part, directly or indirectly, from participation in the Sweepstakes, or any claims based on publicity rights, defamation or invasion of privacy, or merchandise delivery. Entrants further agree that VCCI and CDPHP, its affiliates and representatives, and their respective officers, directors, employees, representatives, and agents, will not be responsible or liable for any injuries, damages, or losses of any kind, including direct, indirect, incidental, consequential, or punitive damages arising out of any of the submissions made by any Entry in the Sweepstakes, use of a Prize won in connection with the Sweepstakes or the failure by the Prize Provider to deliver the Prize to the winner in accordance with these Official Rules.

13. DATA PROTECTION NOTICE: Entrants' personal information is protected by VCCI's Privacy Policy. The Vision Critical Privacy Policy can be found at the bottom of the Community survey page labeled "Privacy Policy."