

Independent Health Foundation, Inc.
“Zoo Scavenger Hunt/Fitness Challenge” Sweepstakes Official
Contest Rules

1. NOT AN INDUCEMENT TO INSURE: Contest entrants are advised and must understand and agree that the contest is not an inducement to insure, a premium rebate or a policy fee and does not provide any special favor, advantage, or any other benefit or consideration to the entrant with regard to any current or future Independent Health insurance policy.

2. GENERAL CONTEST CONDITIONS:

- As a condition of entry, all contest entrants, including the contest winner, hereby release Independent Health from any claims, losses or damages resulting from or connected in any way to this contest, including the receipt and use of the Prize.
- All contest entries become the property of Independent Health and will not be returned.
- By entering to win, all entrants agree to be bound by these rules and agree that all decisions of Independent Health are final.
- This contest is void where prohibited or restricted by law. All federal, state and local laws and regulations apply.
- Federal, state and local tax liability, if any, is the sole responsibility of the Prize winner.
- By acceptance of the Prize, the winner grants Independent Health the right to use his or her name, general geographical and biographical information, and photograph and/or likeness for advertising and promotional purposes without any additional compensation or further consent. Specific address and telephone information will not be disclosed.
- The Prize may not be transferred or exchanged for cash or a substitute prize. Independent Health reserves the right to substitute a Prize of comparable value or suspend any contest in the event that circumstances beyond its control prevent it from providing the Prize or holding the contest which is described in these contest rules.

3. ELIGIBILITY: No purchase or obligation necessary to enter. **YOU MUST BE 18 YEARS OF AGE OR OLDER TO BE ELIGIBLE TO WIN.** This offer is good only in New York State. Employees of Independent Health Association, Inc., its affiliates, subsidiaries, related corporate entities, contractors, advertising and promotion agencies and suppliers of promotional materials (collectively “Independent Health”), immediate family members of Independent Health employees and members of the same household of Independent Health employees are not eligible to enter. “Immediate family members” include but is not limited to parents (including “in-laws”), spouse, siblings (including “in-laws”), and children (including step-children). Determinations regarding “immediate family members” and “members of the same household” shall be at the sole discretion of Independent Health, such discretion to be exercised reasonably. Eligibility is also conditioned upon the winner executing an Acknowledgment of Eligibility and Liability/Publicity Release (the “Release”), described more particularly below (see #9).

4. IMPORTANT DATES: The sweepstakes begins at 9:00 am (Eastern Time) on June 1, 2013 and ends at 4:00 pm (Eastern Time) on October 31, 2013, resumes May 1, 2014 through

October 31, 2014, and resumes May 1, 2015 ending on October 31, 2015 (“Contest Period”). Monthly prizes will be drawn on the 1st of each month beginning July 1, 2013 and the first of each month thereafter during the contest period. A grand prize drawing will take place each year during the contest on November 1st.

5. HOW TO ENTER: Only one entry per person per contest month is permitted. Anyone who meets the eligibility requirements set forth above (see #3) can enter by:

(1) Completing an “Independent Health’s Zoo Scavenger Hunt/Fitness Challenge” entry form and depositing into an official contest entry box by 4:00 pm (Eastern Time) on the last day of each contest month. Throughout the duration of the contest, entry forms and an entry box will be at the entry gate of the Buffalo Zoo, 300 Parkside Avenue, Buffalo, New York 14214. An entry form can also be obtained from the Independent Health Foundation Fitness for Kids website, www.fitnessforkidschallenge.com.

(2) Sending a completed entry form via U.S. Mail containing the entrant’s name, address, with telephone numbers (day and nighttime), to Independent Health at the following address:

“Independent Health’s Zoo Scavenger Hunt” Sweepstakes
Attention: Contest Administrator
511 Farber Lakes Drive
Williamsville, New York 14221.

All mailed entries **MUST BE RECEIVED AT THIS ADDRESS NO LATER THAN 4:00 PM (Eastern Time) ON THE LAST DAY OF EACH MONTH OF THE CONTEST PERIOD. Independent Health is not responsible for contest entries that are not received at the above address by the stated deadline date, are illegible or contain incomplete, false or incorrect information.**

6. PRIZE: There will be a monthly fifty dollar (\$50.00) Healthy Option Restaurant Gift Certificate awarded to 1 winner each month and 1 Grand Prize each year of the contest (a Family Pass to the Buffalo Zoo) will be awarded to 1 winner in a drawing to occur each November 1st during the contest period. Total retail value of all contest prizes is one thousand sixty dollars (\$1,060.00).

7. WINNER SELECTION: The winners will be selected randomly each month of the Contest Period. The odds of being selected as one of the winners will depend on the total number of individuals who enter each month. If an entry form is selected as the winner and is found to contain incomplete, false, incorrect or illegible information, it will be deemed ineligible and a new entry will be selected as the winner in its place. Determinations regarding such information shall be at the sole discretion of Independent Health, such discretion to be exercised reasonably.

8. WINNER NOTIFICATION: Each winner will be notified by telephone within 30 days of the prize drawing at the contact information he or she supplies on their contest entry form. If telephone contact is not made within that time period, the winner will be notified by

mail. All names of winners will be posted on the Independent Health Foundation Fitness for Kids website, www.fitnessforkidschallenge.com.

9. WINNER CLAIMING A PRIZE: Prize winners must claim his or her prize within thirty (30) days from the latter of the date their name is drawn or from when the telephone notice is given or the mail notice is sent. If a prize is not properly claimed according to the following requirements within this thirty (30) day time frame, the prize is forfeited and a new winner will be selected. To claim a prize, the winner is required to execute an Acknowledgement of Eligibility and Liability/Publicity Release (the "Release"). The Release is subject to verification and is automatically void and will be rejected if any part of it is forged, altered, defaced, tampered with, mechanically reproduced or modified in any way, or if it contains any irregularities, errors or omissions.

Upon request of the winner, arrangements can be made for the mailing of the Release, its return and the sending of the Prize via U.S. Mail. In the event that the Prize is sent via U.S. Mail, the winner agrees to release Independent Health of all liability for non-delivery or non-receipt of the Prize once it is delivered into the possession of the U.S. Postal Service.