



YOUR JOURNEY TO A LIFE WELL LIVED



Good things are happening at The Hartford.

Together, we're becoming more active, improving our eating habits, exercising more and making more informed health care decisions for ourselves and our families.

Now with even more resources available to support employees on the path toward optimal well-being, we can be truly great.

Optimal well-being is much more than the absence of illness. It's the quality of our relationships, the security of our finances, the vibrancy of our physical health, the contributions we make to our community and more. With **some new and enhanced programs**, you now have even more ways to strengthen your emotional, physical and financial health, while **earning rewards**.

Take a few moments to see what's in store by reviewing this guide. Then start charting your course to becoming an even better you.

LOOK WHAT WE ACCOMPLISHED OVER THE PAST YEAR.



3 out of **4** employees participated in wellness programs, earning wellness points and receiving health premium credits.

30,000+

online wellness learning modules were completed.



2 out of **3** employees completed the health risk assessment (HRA).

9,000+

employees had free health screenings. See [page 6](#) for information about this year's screenings.



>50% of employees got active with the Virgin Pulse program and collectively logged **27 trillion steps!**

1,400 employees

completed Naturally Slim®, losing more than **15,000 pounds**.



1,000+ employees participated in Weight Watchers®.

MORE WAYS TO IMPROVE YOUR HEALTH AND EARN REWARDS.

NEW WELL-BEING PROGRAM CYCLE BEGINS OCTOBER 1

As of Oct. 1, a new well-being program cycle begins, which means your wellness points are resetting to zero and you can start earning new points. If you're in The Hartford's health plan and earn at least 10 new points each quarter, you will receive a \$150 premium credit each quarter in 2016.¹

With this new cycle, your goal hasn't changed, and many of your favorite [wellness programs](#) are still available, including Naturally Slim, Weight Watchers, Virgin Pulse, volunteering and more. What has changed are the following new or enhanced ways to improve your well-being and earn wellness points.



NEW OR UPDATED PROGRAMS AS OF OCTOBER 1



NEW! Learn how to get a better night's sleep with Sleepio™

This scientifically-proven online program will help you modify your behavior to improve your sleep. See [page 4](#) for details.

4
Wellness Points

Lower your risk for Type II diabetes

Many people with above-normal blood glucose levels will develop Type II diabetes unless they make lifestyle changes. Learn how to make good food choices, increase your activity and reduce your risk by participating in a diabetes prevention group coaching program **in-person or virtually**. Contact [Helen Rice](#), APRN, to find out if this program is right for you.

20
Wellness Points

NEW! Get your financial health on track

Not having your finances under control can cause stress and impact your ability to perform at your best. The following activities can help you assess and improve your financial health:



- **Participate in a financial planning activity**, such as a webinar, 5-Minute Financial Checkup or a financial counseling session. You can access any of these activities on the [Aycofn® website](#)² and then report them by completing a short affidavit on the [My Wellness at Work portal](#).

4
Wellness Points
(1 for each activity)

Get support in managing a chronic condition and earn more points

Living with a chronic condition can impact your quality of life at home and work. To help, the company offers a free, confidential disease management coaching program to employees and dependents who are enrolled in The Hartford's health plan and living with diabetes, heart failure, coronary artery disease, chronic obstructive pulmonary disease (COPD) or asthma. **Now you can earn twice the points for participating.** Learn more at [My Wellness at Work](#) or call 855-651-2910.

20
Wellness Points

- **Complete the Financial Wellness Challenge** on the [My Wellness at Work portal](#) during the second quarter of 2016.

4
Wellness Points

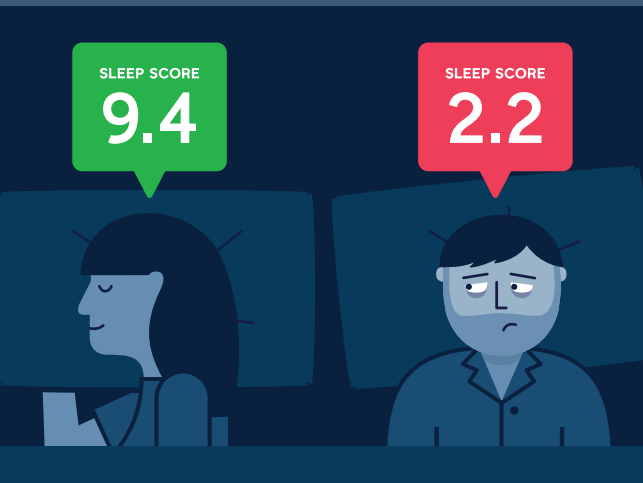
Coming in 2016 - Work one-on-one with a health coach to lose weight

Weight Talk® is a program designed to help employees who are significantly overweight lose weight and keep it off for good with the help of a personal coach. Watch for details later this year.

20
Wellness Points

¹ To be eligible to receive a health premium credit, you must be enrolled in The Hartford's health plan. Plan members on long-term disability or COBRA and employees in Hawaii are not eligible for health premium credits. In addition, to receive health premium credits after Q1 2016, you must complete the health risk assessment, which will be available in January 2016.

² [Aycofn®](#) is a trademark of The Ayco Company, L.P., a Goldman Sachs Company. This service is provided exclusively by The Ayco Company, L.P. Used with permission. The Ayco Company, L.P. is a subsidiary of The Goldman Sachs Group, Inc and an affiliate of Goldman, Sachs & Co., a world-wide, full-service investment banking broker-dealer and asset management organization.



GET MORE SLEEP, GET MORE OUT OF LIFE - AVAILABLE AS OF OCTOBER 1.

Sleep test coming soon. You could win!

In early October, watch for an iConnect article announcing the availability of the Sleepio sleep test. The first 100 employees to complete the test will be entered in a drawing to win one of two copies of **Arianna Huffington's** book, *Thrive*, which highlights her personal journey to a healthy, balanced and meaningful life.



Watch this one-minute video about how Sleepio works.



Like eating a healthy diet and exercising regularly, getting good quality sleep is essential to your well-being. Poor sleep can affect every aspect of your life from how much energy you have to your physical and emotional health - at work and home.

A NEW PROGRAM, CALLED SLEEPPIO, CAN HELP

The first step is to discover your personal Sleep Score by taking a short online sleep test, which will be available on Oct. 1. It only takes two minutes and based on your score, you will get a personalized sleep report and proven techniques to start trying right away.

If you need additional help to improve your sleep, you can sign up for the six-week, online sleep improvement program to learn ways to change your daily schedule, bedroom, lifestyle and thoughts to improve your sleep.

Complete all six weekly sessions and you will earn **four wellness points**.

SOMEONE ELSE KEEPING YOU UP AT NIGHT?

Because the quality of your sleep can impact or be impacted by your partner, the program is also available to employees' spouses or domestic partners.

GET MORE INFORMATION

Read these [Frequently Asked Questions](#).

IT'S EASIER TO GET MONEY BACK FOR GETTING FIT.

YOU TOLD US AND WE LISTENED

We improved the Fitness Center Membership Reimbursement Program by making it possible for all employees to participate and expanding the types of fitness activities that qualify for reimbursement.

Beginning Oct. 1:

- **All employees can participate.** Now all Connecticut employees can take advantage of this program, too.
- **More fitness activities are reimbursable.** In addition to membership fees at fitness centers and health clubs, you can now be reimbursed for:



- » An aquatic center membership
- » Session fees for activities, such as group/personal training, Pilates, yoga instruction, etc., from a certified instructor.



Not eligible for reimbursement: *Martial arts centers, gymnastic facilities, country clubs, tennis clubs, sports teams and leagues, and exercise equipment.*

- **The process is easier.** From your computer or mobile device, complete a short online form on the Virgin Pulse website and upload your proof of payment.



- **You have more time to submit your documentation.** The deadline for submitting your form and proof of payment is now midnight ET on the fifth day after the close of the calendar quarter, with no exceptions.

- **The Virgin Pulse activity level you need to reach has been lowered.** Now you only need to reach Level 2 (2,000 HealthMiles) by the end of each quarter - instead of Level 3 (4,000 HealthMiles) - to be eligible for reimbursement.

Learn more about the fitness reimbursement program by reading these [Frequently Asked Questions](#). Also, be sure to check out the on-site fitness centers if you work in Connecticut.



Track your steps, enter to win.

If you participate in the Virgin Pulse program and average 7,000 steps a day during October, you will be entered in a drawing for a **free Fitbit Charge wireless activity** wristband.

This device tracks both activity and quality of sleep and is compatible with Virgin Pulse and the new Sleepio program.

Remember, with Virgin Pulse, the more active you are, the more wellness points you receive. By tracking your HealthMiles, you can earn from **two to eight wellness points** each quarter.

[Learn more](#) about the Virgin Pulse program.



KNOW YOUR RISKS. GET REWARDS.



To create a path to well-being, you need to know where to start. When you know your risks for conditions like heart disease and diabetes, you can take steps to improve your health.

To help, The Hartford is offering free, confidential health screenings between **Sept. 1 and Nov. 6**.

Screenings consist of a finger-stick blood test for cholesterol (total cholesterol, HDL and LDL), triglycerides and blood sugar. Measurements of height, weight, blood pressure, waist circumference and body mass index are also taken.

There are four ways to participate:

- On-site in many locations
- Select Walgreens pharmacies
- Local Clinical Reference Laboratories
- Your doctor's office

Learn more about each option and/or schedule your on-site screening on [The Hartford Health Screening Program site](#). Find more details in these [Frequently Asked Questions](#).

EARN WELLNESS POINTS AND HEALTH PLAN PREMIUM CREDIT³

For having a health screening, you will automatically **earn 10 wellness points**. If you're enrolled in The Hartford's health plan, you will also receive a \$150 credit toward your first-quarter 2016 premiums.

Plus, you can earn **up to a total of 15 additional wellness points** for the measures below that fall within the healthy range (three points per measure). The points will count toward your premium credits in future quarters in 2016.

MEASURES	HEALTHY VALUES
1. Body Mass Index (BMI)	<25
2. Triglycerides OR Total Cholesterol	<150 mg/dl <200 mg/dl
3. HDL	>40 mg/dl
4. Blood Pressure	< 120/80
5. Blood Glucose	<100 mg/dl

FREE FLU SHOTS AVAILABLE.

Flu season is around the corner – it's time to get your flu shot. To make it easier for you, The Hartford is offering free flu shots in our largest locations. You can have your health screening and flu shot at the same time.

Make your appointment [here](#) and get more details in these [Frequently Asked Questions](#).

³ To be eligible to receive a health premium credit, you must be enrolled in The Hartford's health plan. Plan members on long-term disability or COBRA and employees in Hawaii are not eligible for health premium credits. In addition, to receive premium credits after Q1 2016, you must complete the health risk assessment, which will be available in January 2016.

Review the **WELL-BEING E-BOOK** to see the many ways The Hartford can help you on your journey to a life well lived.



ABOUT THIS ISSUE

This guide is not intended to create, nor will it be construed to form, a contract or promise for a benefit. Participation in the plans is subject to all applicable terms and conditions of the plans. Full details about the plans are provided in the official Plan Documents, which govern the operation of the plans. Any differences between this guide and the Plan Documents are not intended, but if any differences are found to exist, the Plan Documents will govern. The Hartford reserves the right, without your consent or concurrence, to amend, modify, suspend, replace or terminate the plans, in whole or in part, including any level or form of coverage or contribution amount, at any time.