Frequently Asked Questions

1. Vitality Points

Q: What are Vitality Points?

A: Vitality Points are awarded to you after you complete educational, fitness, healthy living and/or preventative activities toward the achievement of your wellness goals. Different activities are worth more points than others. For example, you will earn 10 Vitality Points for completing a single workout at one of our partner health clubs. Your completion of an organized 5K walk or run is worth 250 Vitality Points. Your accumulated Vitality Points determine your Vitality Status. In addition, they can be redeemed for Vitality Bucks that you can use to "purchase" significantly reduced merchandise in the Vitality Mall.

Q: Does my spouse earn his or her own Vitality Points?

A: Yes, spouses, if eligible, earn their own Vitality Points.

Q: I just completed an activity. It's on my statement, but I don't see any Vitality Points awarded for it. Why?

A: After you complete an activity and it posts to your statement, it can take up to 24 hours for the appropriate number of Vitality Points to also post.

Q: How long after I complete an event may I submit the required documentation and receive Vitality Points?

A: You have up to 90 days to do so.

Q: What happens to my Vitality membership when my employer renews with Vitality for the next year?

A: Your Vitality membership will remain in active status and you will retain the Vitality Status you earned in the previous year provided that you complete another Health Risk Assessment (HRA). (Vitality members are required to complete an HRA in each program year.) Once you complete the HRA, you will be awarded carryover Vitality Points to help you maintain or increase your Vitality Status. You may spend these points it in the Vitality Mall.

Q: What is the HRA?

A: The HRA is an excellent tool that evaluates your current health status, determines your health risks, and helps you decide how and where to make healthy changes to your lifestyle. It's free, takes only a few minutes, and once you complete it, you'll immediately receive your personal assessment and be awarded Vitality Points.

Q: How are carryover Vitality Points determined?

A: The number of carryover Vitality Points credited to your account in a new year is equal to 10 percent of the Vitality Points you *earned* in the preceding year. This number does not include any carryover Vitality Points credited to your account in the previous year.

Q. How many Vitality Points can I earn in a program year?

A. There is no limit to the number of Vitality Points that you can earn during a program year.

1. Membership

Q: How do I register on your website?

A: To register on our website, go to www.powerofvitality.com and click on Register Today! in the upper right-hand corner of your screen.

Q: Does my spouse – who would like to take part in The Vitality Program – need to register?

A: If your spouse is eligible to do so, and wishes to take part in The Vitality Program, he or she will need his or her own account. Your spouse will register just as you did, however, in doing so, he or she will use the last four digits of your Social Security Number.

Q: Do my children need to register?

A: Your children do not need to register on the website. Any points earned by a dependent child will be credited to your category maximum.

Q: How do I activate my Vitality membership?

A: Activating your Vitality membership is simple. When you log in to the member area of our website for the first time, you will be prompted to complete your HRA. Once you complete it, your membership is activated.

Q: Who has access to the personal information I submit online to Vitality?

A: Confidentiality is a top priority at Vitality. We are committed to maintaining the highest level of confidentiality with all of the information we receive from our website's users. This <u>Internet Privacy Statement</u> assures you that the information you share with Vitality is kept confidential and fully secure.

Q: How will my HRA be affected if I am unable to immediately answer some of the questions?

A: Do your best to answer all of the questions on the HRA. Until you do, your HRA will not be an accurate reflection of your overall health. However, you will still be awarded Vitality Points for completing the HRA to the best of your ability.

Q: May I update my answers on the HRA at a later date?

A: You may update your answers on the HRA except those in the *Key Measurements* section. Once we have captured the results from your Vitality Check or Fitness Assessment, you may only update the information by faxing us your most current results.

Q: How is my Vitality Status determined?

A: Your Vitality Status is determined by the number of Vitality Points that you and your enrolled dependents earn based on the activities in which you partake. There are five

Vitality Status levels: Blue, Bronze, Silver, Gold and Platinum. You begin at Blue, and once you complete your HRA, you move to Bronze. As you complete activities and earn additional points, you will achieve higher Vitality Status levels, and your benefits – including discounts at the Vitality Mall, on your Partner Health Club membership, and more – will increase.

Q: How long do I keep my Vitality Status?

A: Your Vitality Status lasts for the duration of the year in which you earned it as well as the entire following year, provided that you complete your HRA in the new year.

Q: I have a medical condition or disability and can't fully participate in The Vitality Program. Can you suggest ways for me to partake in it and earn Vitality Points?

A: Download and complete the <u>Accommodation Request Form</u>, and submit it to Vitality along with a letter from your doctor. Once we receive your documentation, our Clinical team will review your form and your doctor's recommendations, and work with you and your doctor to determine if alternative Vitality engagement activities are appropriate for you.

3. Vitality Check

Q: What is a Vitality Check?

A: A Vitality Check is a simple and quick biometric assessment and includes your physical measurements and a blood draw used to determine your:

- Fasting Blood Glucose Levels
- Blood Pressure
- Total Cholesterol
- Body Mass Index (BMI)

Some – not all – Vitality Checks include a cotinine test to determine tobacco usage.

A Vitality Check can identify warning signs for potential health problems and risks such as heart disease and diabetes. You will receive Vitality Points when you complete a Vitality Check and submit your results.

Q: I don't smoke. Do I need to have a cotinine test?

A: If you would like to earn points for being a non-tobacco user, you will need to have a cotinine test that produces a negative result. Please note that the only cotinine tests accepted by Vitality are saliva and blood testing.

Q: Will having a Vitality Check by a Vitality Check Partner qualify for Vitality Points?

A: Yes. If you have your blood pressure, cholesterol, glucose and BMI tested or measured by one of our designated Vitality Check Partners or your personal physician, you will qualify for Vitality Points. The results of your tests may also earn additional Vitality Points.

Q: Where can I find a list of the Vitality Check Partners?

A: To find a list of our Vitality Check Partners on our website, click here.

Q. Will having a Vitality Check by my personal physician qualify for Vitality Points?

A. Yes. Again, you'll need to have your blood pressure, cholesterol, glucose and BMI tested or measured to qualify for Vitality Points, and the results of your test may also earn you additional Vitality Points.

Q: How long does a Vitality Check take?

A: It depends on the provider, but on average, testing will likely take approximately 15 minutes. Please allow one half hour for your appointment.

4. Fitness and Exercise

Q: How can I earn Vitality Points for engaging in a sport that is not listed on the website?

A: If a particular sport or athletic event is not listed on our website, please contact a Vitality Specialist at 877.224.7117 to learn what qualifies as a sport and what kind of documentation is needed. Once we receive your documents, please allow seven to 10 business days for them to be reviewed.

Q: Can I earn Vitality Points for completing both a 5K and a 10K on the same day?

A: No. Vitality Points are awarded for one event per day. You will receive points for the event's documentation we receive first.

Q: How do I receive a Fitness Assessment?

A: Most Vitality Partner Health Clubs offer fitness assessments, which include a submaximal VO2 test that measures your level of cardiovascular conditioning. You may schedule a fitness assessment at any Vitality Partner Health Club. Simply mention that you are a Vitality member. In addition, print your Vitality ID card and FitnessAssessment Form from our website and bring them to your appointment.

Q: Are there costs involved with getting a Fitness Assessment?

A: Many Vitality Partner Health Clubs offer fitness assessments at no cost or at reduced rates to their members. Normally, non-partner health clubs do charge their members for an assessment.

Q: What is a Fitbug "Bug?"

A: The Fitbug device, called the Bug, is a small accelerometer that tracks the number of steps you take while wearing it. In addition, it notes your activity's length of time as well as the number of calories you burn while engaged in it. Depending on the number of steps you take in a given day, you can earn Vitality Points.

Q: How do I purchase the Bug?

A: You may purchase a Bug at a specially discounted price for Vitality members at the Fitbug website.

Q: How do I upload steps from my Bug?

A: Your Fitbug Bug comes with an activation code and a USB connection. Connect your Bug to your computer and follow the prompts to set up your Fitbug user account. Setup includes installing the Bug Manager software and linking your Vitality ID to your Fitbug account. You may choose how often you want to upload your activity. (Be sure to upload your data every two weeks as the Bug cannot store more than 14 days worth of data.)

Q: What is a Polar Heart Rate Monitor and how does it work?

A: A Polar Heart Rate Monitor consists of a wireless chest transmitter belt and a receiving unit which can be worn on your wrist like a watch or mounted on your bicycle. The transmitter belt detects the electric signal from your heart as it beats, and transmits the signal wirelessly to the receiver unit which displays your heart rate in beats per minute. You can earn Vitality Points each day you use a Polar Heart Rate Monitor and meet the qualifications for a workout. To purchase a Polar Heart Rate Monitor at a specially discounted price for Vitality members, visit the Polar website.

Q: Why don't I see my Polar workouts being credited on my Vitality Points statement?

A: There are several possible reasons why your workouts are not appearing on your statement:

- 1. The workout data you are trying to upload is not being captured by Polar's website. Only the information you upload to the Polar Personal Trainer site will be transmitted to Vitality.
- 2. Your Vitality ID is not registered under your Polar Personal Trainer account and we are not receiving your workout data. Be sure that it is by checking under Polar Account > Partners on the Polar website. You should see 'Vitality' listed as your partner with your Vitality ID listed beneath it.
- 3. Your workouts do not meet Vitality's specific criteria. Those that do not meet our criteria will not appear on your Vitality Points statement. Visit the <u>Fitness</u> section of our website and review our criteria.
- 4. On average, it takes approximately 48 hours after you have uploaded your workouts for them to be reflected on your Vitality Points statement.

Q: How do I know if my health club (or one I'm planning to join) is in the Vitality network of Partner Health Clubs?

A: Vitality includes both national and regional partner health clubs. National partners include Curves International, 24 Hour Fitness, Equinox Fitness Clubs and Lifetime Fitness. Examples of the regional partners currently in our health club network include Sport & Health Clubs (Washington, D.C. area) and the Wisconsin Athletic Club. For additional information about these and other Vitality Partner Health Clubs, click here.

Q: How do I get rewarded for working out at a Vitality Partner Health Club?

A: If you have registered your Partner Health Club membership with Vitality, you are automatically awarded Vitality Points each time you visit and work out at the club. You are rewarded for one workout per day. Please note that workouts and corresponding Vitality Points from the current month will appear on your profile approximately three weeks after the current month's end.

Q: How do I join a Vitality Partner Health Club?

A: Click <u>here</u> to see a list of our Partner Health Clubs and select the one you wish to join. When you enroll at the club, be sure to let the club's personnel know that you are a Vitality member. The club's sales representative will guide you through the rest of the enrollment process.

Q: When can I begin receiving Vitality member discounts at the Partner club I've ioined?

A: Policies vary from club to club. Some may require you to fulfill the terms of your current contract prior to accessing the Vitality-discounted rates. Check with your club to learn what its policy is.

Q: When will I receive my first dues subsidy for my Partner Health Club membership?

A: Please allow up to 60 days for your first subsidy to be awarded.

Q: I only recently became a Vitality member, but have been a member of a Vitality Partner Health Club for some time. Am I still eligible to receive the monthly subsidy?

A: Absolutely! If you already belong to a Partner Health Club, you can register your club membership with Vitality. Inform the club personnel that you are a member of Vitality and show them your Vitality ID card which you can print from our website.

Q: Who may I contact if I have additional questions?

A: You may contact a Vitality Specialist at by calling 877. 224.7117 Monday through Friday, between 8:00 a.m. and 5:00 p.m., Central Time. You may also send your question(s) in an email to wellness@powerofvitality.com.

5. Rewards

Q: What is the Vitality Mall?

A: The Vitality Mall offers you an online shopping experience that enables you to choose from thousands of brand-name products redeemable with your Vitality Points. The price of the merchandise is discounted based upon your Vitality Status; the greater your Vitality status, the greater the discounts. Merchandise includes books, electronics, gifts, home and garden items, things for children, movies and DVDs, sporting goods, travel packages and more.

Q: What are Vitality Bucks?

A: Vitality Bucks are the "currency" used to purchase merchandise, services or travel at the Vitality Mall. You redeem your earned Points for Bucks and use those at the Mall for redemption of brand-name merchandise, services and travel.

Q: Where can I find the status of an order I placed at the Vitality Mall?

A: Please log on to the Vitality website, click on GET REWARDED > VITALITY MALL > LEARN MORE > ORDER HISTORY/STATUS.

Q: How long after placing my order with the Vitality Mall can I expect it to arrive?

A: Depending on the product's availability, your order is typically filled and shipped within two to three weeks.

Q: If I change my mind, can I return an item ordered from the Vitality Mall?

A: Unless explicitly stated otherwise, Vitality Rewards are not eligible for returns or refunds. Upon its delivery, you should refuse acceptance of any merchandise that is visibly damaged or defective.

Q: Why are the Vitality Points amounts on my statement and the Vitality Bucks in the Vitality Mall different?

A: Your Vitality Points statement reflects the number of Vitality Points you have earned in the current program year for completing goals and activities. These points help contribute toward a higher Vitality Status. You begin the next year with 10 percent of your current year's Vitality Point balance. The 10 percent are your carryover points.

Your balance in the Vitality Mall, which shows the total Vitality Bucks you have available to spend at any given time, does not reset at the end of the year. Your balance carries over and continues to accumulate from year to year until you spend some or all of it. As long as you are an active member in good standing, you will retain your Vitality Bucks until you spend them.

Q: Why am I unable to spend my Vitality Bucks?

A: Some reasons why you might not be able to spend your Vitality Bucks include:

- 1. You are no longer an active Vitality member.
- 2. You have not activated your Vitality membership for the current year by completing the Health Risk Assessment.
- 3. You are no longer working for the employer who provided you with Vitality.
- 4. You are no longer covered by your employer's health plan.
- 5. You are registered as a spouse.

Q: What Wellness Rebates are available and how do I receive them? A: Vitality offers Wellness Rebates to members who enroll in programs that will help them achieve a healthy lifestyle. Wellness Rebates are available for the following:

• Health Club: Health club membership rebates are available to you for each program year and are applicable to non-partner gyms only.

- Smoking Cessation: Smoking cessation program rebates are available to you once per lifetime.
- Weight Reduction: Weight reduction program rebates are available to you once per lifetime.

The Wellness Rebate forms are available in the Forms section of the website.

Q: Are there tax implications with respect to Vitality Rewards or rebates?

A: Vitality does not provide tax reporting to the Internal Revenue Service or its members. It is the responsibility of the member to determine what rewards or rebates, if any, are taxable.

2. Support

Q: Who do I contact with technical or program-related inquiries?

A: Contact a Vitality specialist Monday through Friday at 877.224.7117 between 8:00 a.m. and 5:00 p.m., Central Time or email wellness@powerofvitality.com.

Q: How long does it take for my fax or email to be received and processed?

A: An auto notification email will be sent to you upon receipt of your email. Please allow two business days for your email or fax to be processed. For Vitality Check and Fitness Assessment submissions, please allow three business days.

Q: Who will assist me in returning a defective item purchased through the Vitality Mall?

A: If upon receipt of the item, you notice it is defective, please contact a Vitality Specialist at 877.224.7117 Monday through Friday between 8:00 a.m. and 5:00 p.m., Central Time to initiate the return process. If however, you have had the item for some time and it is still under warranty, please contact the manufacturer directly.

Q: Why am I receiving a busy signal when attempting to send a fax?

A: Please try again. If the problem persists, please contact a Vitality Specialist at 877. 224.7117 Monday through Friday between 8:00 a.m. and 5:00 p.m., Central Time.

Q: Why do I see a blank screen when attempting to complete the HRA?

A: Please ensure that you have the most up-to-date version of Adobe Flash Player. If the problem persists, please contact a Vitality specialist at 877. 224.7117 Monday through Friday between 8:00 a.m. and 5:00 p.m., Central Time.