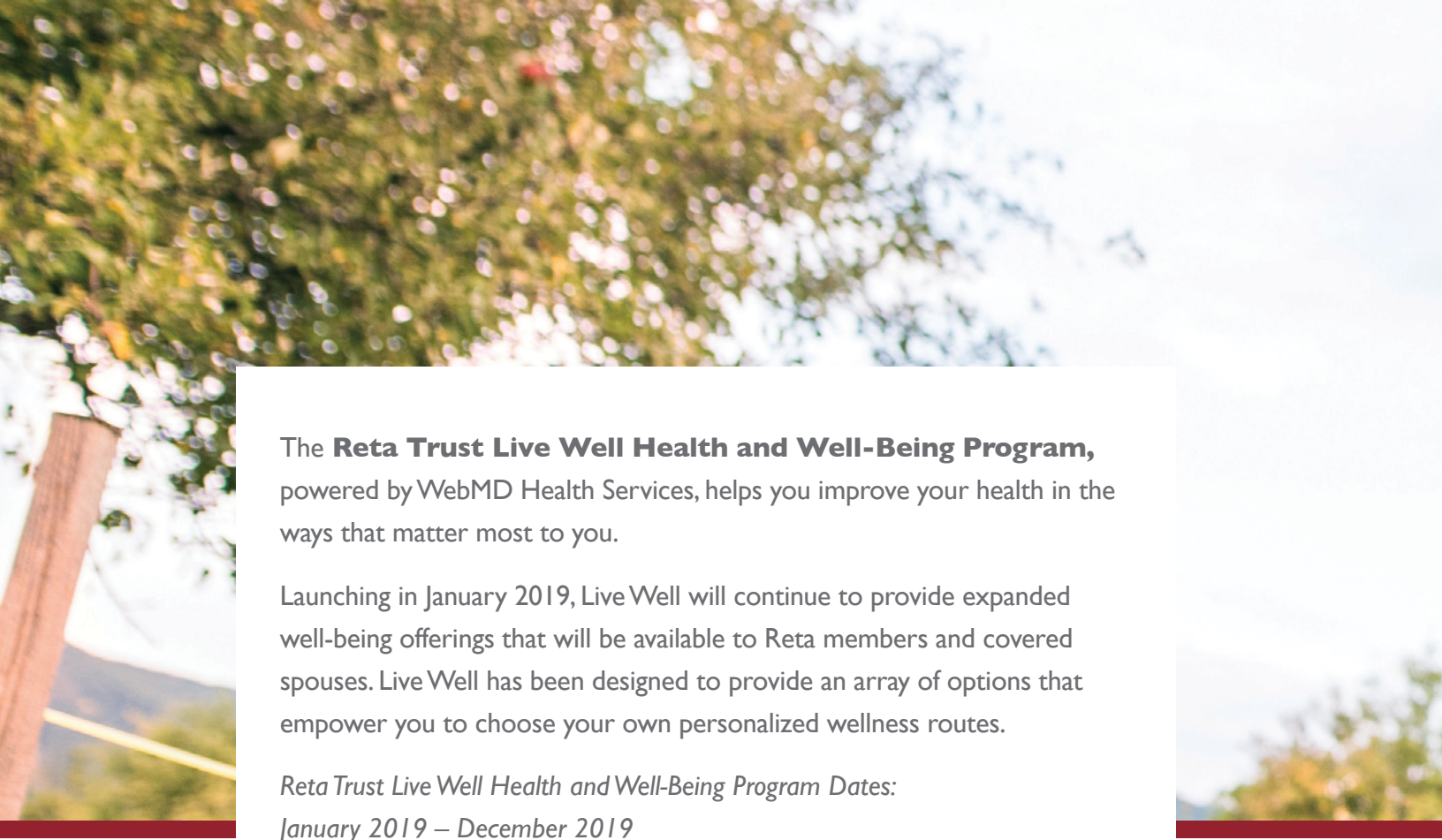


The Reta Trust Live Well Health and Well-Being Program

2019 RETA MEMBER PROGRAM INFORMATION PACKET AND FAQ





The **Reta Trust Live Well Health and Well-Being Program**, powered by WebMD Health Services, helps you improve your health in the ways that matter most to you.

Launching in January 2019, Live Well will continue to provide expanded well-being offerings that will be available to Reta members and covered spouses. Live Well has been designed to provide an array of options that empower you to choose your own personalized wellness routes.

*Reta Trust Live Well Health and Well-Being Program Dates:
January 2019 – December 2019*

You can enjoy many personalized paths to well-being including:

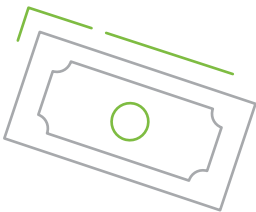
- Five health and wellness coaching programs that are designed to help you live a healthier lifestyle. Speak to a coach about whatever is important to you—whether that's reaching your weight management goals, managing diabetes, overcoming hypertension, quitting tobacco or something else.
- Quarterly themes with related Wellness Challenges and health topics—which will be released every three months.
- A Device and App Connection Center where you can sync your Fitbit, RunKeeper, Garmin Connect and more.
- The option of a home test kit for your biometric screening.
- Rewards will come as Visa® prepaid cards and a gift! You'll receive a \$50 Visa® prepaid card and Elite Cuisine blender after completing the HealthQuotient (HQ), setting a My Health Assistant goal and certifying you are tobacco-free. If you use tobacco, you must complete at least one call with a health coach to earn the reward. Plus, you'll earn a Visa® prepaid card worth up to \$350 for completing the Engaging in Your Health activities.

Live Well Rewards

You can earn up to \$400 in rewards and an Elite Cuisine Blender for completing or participating in select activities through the year.

Earn a \$50 Visa® Prepaid Card and Elite Cuisine Blender

The HQ is an effective tool that gives you a holistic view of your current health, along with a personalized path toward your best self. Complete the HQ, set a My Health Assistant goal and certify you're tobacco-free (or complete at least one health coaching call if you use tobacco) to earn the reward.



Healthy Action	Dollar Value Per Action	Number of Actions Allowed	Maximum Dollar Value
HEALTHQUOTIENT			
Complete the HealthQuotient, set a My Health Assistant goal and certify that you're tobacco-free (or complete a call with a health coach if you use tobacco).	\$50 + Elite Cuisine blender	1	\$50 + Elite Cuisine blender

Earn a Visa® Prepaid Card Worth up to \$350 for Engaging in Your Health

Choose from the following activities to earn up to \$350 in rewards. Learn more on page 8.



Healthy Action	Dollar Value Per Action	Number of Actions Allowed	Maximum Dollar Value
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Earn Rewards All Year

PREVENTIVE EXAMS/BIOMETRIC SCREENING			
Complete a biometric screening or preventive exam (annual physical, mammogram, cervical cancer screening, lipid control rate, colonoscopy or Prostate-Specific Antigen test (PSA)).	\$50	1	\$50* (You can complete more than one screening, but will only earn rewards for one.)
ENGAGE WITH A HEALTH COACH			
Complete calls with a health coach.	\$25	5	\$125* (You can continue to access a health coach after earning max rewards.)
COMMUNITY-BASED ACTIVITIES			
Complete a fitness event in your community.	\$15	1	\$15 (You must log name, date and type of event.)
Complete a community service activity.	\$15	1	\$15 (You must log date, charitable organization and type of activity.)
TAKE CARE OF YOU			
Register a fitness device with WebMD.	\$10	1	\$10
Download the Wellness At Your Side™ mobile app.	\$10	1	\$10
Meet a My Health Assistant goal.	\$25	4	\$100

Healthy Action	Dollar Value Per Action	Number of Actions Allowed	Maximum Dollar Value
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Healthy Habits: Jan. – March*

TAKE CARE OF YOU			
Complete the Activity Challenge.	\$25	1	\$25
Complete a Men's/Women's Health Assessment.	\$15	1	\$15
TAKE ACTION			
Track your steps – Walk 500,000 steps between Jan. 1, 2019, and March 31, 2019.	\$25	1	\$25

Focusing on Physical Activity: April – June*

TAKE CARE OF YOU			
Participate in The Invitational walking competition.	\$10	5	\$50
LEARN ABOUT YOUR HEALTH			
Learn how to exercise for health.	\$10	1	\$10
Learn how to manage your weight.	\$10	1	\$10
TAKE ACTION			
Track your steps – Walk 550,000 steps between April 1, 2019, and June 30, 2019.	\$25	1	\$25

Healthy Action	Dollar Value Per Action	Number of Actions Allowed	Maximum Dollar Value
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Improving Resiliency: July – Sept.*

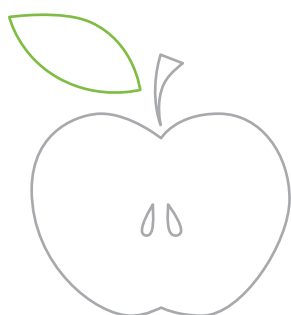
TAKE CARE OF YOU			
Complete a financial well-being activity.	\$15	1	\$15
Complete the Stressless Challenge.	\$25	1	\$25
Complete a Sleep Health Assessment.	\$15	1	\$15
Complete a Stress Assessment.	\$15	1	\$15
LEARN ABOUT YOUR HEALTH			
Learn how to handle stress.	\$10	1	\$10
Learn how to manage your emotional health.	\$10	1	\$10
TAKE ACTION			
Track your steps – Walk 600,000 steps between July 1, 2019, and Sept. 30, 2019.	\$25	1	\$25



Healthy Action	Dollar Value Per Action	Number of Actions Allowed	Maximum Dollar Value
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Eat a Nutritious Diet: Oct. – Dec.*

TAKE CARE OF YOU			
Participate in the Seize the Zzzz Challenge.	\$25	1	\$25
Track your food using an app.	\$15	1	\$15
Learn about blood pressure risk.	\$10	1	\$10
LEARN ABOUT YOUR HEALTH			
Look up a new recipe.	\$5	2	\$10
Learn how nutrition can lead you to good health.	\$10	1	\$10
TAKE ACTION			
Track your steps – Walk 650,000 steps between Oct. 1, 2019, and Dec. 31, 2019.	\$25	1	\$25
Give back – donate to your local food bank.	\$10	1	\$10



Frequently Asked Questions



Who is eligible to participate?

Participation is limited to Reta members and their eligible spouses. Adult dependent children are not eligible to participate.

Why does the Reta Trust offer this type of wellness program?

The Live Well program provides more personalized options designed to help you improve your well-being in ways that mean the most to you. With quarterly themes focused on different aspects of well-being, we offer plenty of activities, tools and resources that can help you earn rewards and work toward better health—all year long. We hope you'll find opportunities that inspire you.

Are the listed routine annual preventive services the only exams that are eligible for the \$50 reward?

Yes. To earn \$50 you can choose between a biometric screening or a qualifying preventive exam (annual physical, mammogram, cervical cancer screening, lipid control rate, colonoscopy or Prostate-Specific Antigen test (PSA)). You can complete more than one of the screenings listed (and we encourage you to do so!), but you will only earn rewards for completing one.

How do I get credit for my preventive exam and physical exam?

Download the Physician Fax Form, print it out and bring it with you to your annual physical or preventive exam. Have your physician fill it out and submit it online to WebMD at **support.webmdhealthservices.com**. Or, they can fax the form to WebMD at 317.810.8725.

Will onsite biometric screening events still be offered in 2019?

Yes, 2019 biometric screening events will be offered at some locations. Your HR representative will let you know if your location is included.

What is the Wellness At Your Side™ mobile app?

The WebMD Wellness At Your Side™ app provides mobile access to the Reta Wellness Portal. Available for both iOS and Android devices, it can be downloaded for free through the App Store, Google Play and iTunes.

The HealthQuotient, Wellness Challenges, rewards summaries and more are all available via the app.

Which challenges will be offered in 2019?

- **Activity Challenge**
Record your activity and try to increase it over time. Challenge offered in January.
- **The Invitational**
A team-based stepping competition that takes place over five rounds. Challenge offered in April.
- **Stressless**
A relaxing challenge that encourages you to reduce stress and record your results. Challenge offered in July.
- **Seize the Zzzz**
Record your sleep with the goal of getting a better night's rest. Challenge offered in October.

When will I receive credit for participating in a challenge?

You will receive credit for completing a challenge once it closes. The challenge closing dates are as follows:

- **Activity Challenge** by the first week of March.
- **The Invitational** by the last week of May.
- **Stressless** by the last week of August.
- **Seize the Zzzz** by the last week of November.

What is the Steps Tracking action?

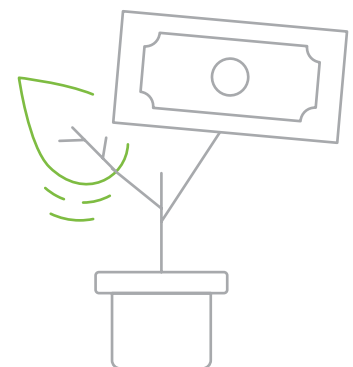
The Steps Tracking action in the Live Well program will allow you to sync your device or self-report your steps at the end of each quarter. If you reach the steps goal for each quarter, you will earn \$25 per quarter toward the \$350 Engage with Your Health reward.

How do I earn the Learn About Your Health actions?

Learn About Your Health provides a variety of articles, surveys and more that can educate you about a variety of health and wellness topics—with new resources related to quarterly challenges released throughout the year. You can find links to these resources by visiting the WebMD Rewards Lobby. Select the “Do it” button to access surveys and earn your reward credits.

Can I earn additional rewards by completing more healthy activities?

The maximum Engaging in Your Health reward is \$350. You're welcome (and encouraged!) to participate in as many activities as you'd like, but the maximum Engaging in Your Health reward is \$350. Total rewards cap is \$400.



Is my information secure on the Reta Wellness portal?

Reta Trust is committed to protecting the confidentiality of our members' information. Your activity on the Reta Wellness portal will be completely secure—no information will be shared with your employer or any outside parties. For full disclosure of our privacy statement, visit the portal. Log in via Reta Access and click on the WebMD logo.

When will I receive my Visa® prepaid card?

Visa® prepaid cards are mailed 3-4 weeks after the full reward is earned. For the Engaging in Your Health activities, prepaid cards are sent once you reach the \$350 maximum during the 2019 program year. Please note, the Visa® prepaid cards and Elite Cuisine blender will be shipped separately.

Who should I contact if I lose or have not received my Visa® prepaid card?

You can call 1.866.230.3809 or visit www.prepaidcardstatus.com.



How can I check the balance of my Visa® prepaid card?

You can access your card information at any time by visiting www.prepaidcardstatus.com.

When does my card expire?

Your card will expire one year after its date of distribution. The expiration date will be visible on the front of your card. Cards will not be reissued by Reta Trust if you do not spend the card balance before the expiration date.

Are partial rewards available?

Yes, partial rewards are available, however members must earn at least \$200 toward the Engaging in Your Health reward in order to receive a partial reward after the 2019 program concludes. Partial rewards will be sent on Visa® prepaid cards in early 2020.

When will I receive my Elite Cuisine blender?

You will receive an Elite Cuisine blender in four to six weeks after the reward is earned. Please note, the Visa® prepaid cards and Elite Cuisine blender will be shipped separately. The Elite Cuisine blender and the Visa® prepaid cards are shipped by USPS.

Who should I contact if there's an issue with my blender?

Elite warrants their blender to be free of manufacturing defects. Should any such defect develop or become evident within one year from the date of purchase, Elite will replace the entire product or, at its option, repair or replace the defective part(s) without charge. If defective within 120 days of being issued, contact Power Sales customer service at 800.486.8116 or akimberling@psakc.com, M-F 8:30 a.m.-5:00 p.m. MST to determine whether it is necessary to return the unit. After 120 days, contact Elite customer care at 800.365.6133 or www.maxi-matic.com. This warranty is void if damage or malfunction is due to abuse or failure to operate the product in accordance with instructions and on recommended electrical current.



Learn about your health, get help taking care of yourself and start earning 2019 wellness rewards.

Where should I go if I have questions?

WebMD's customer service team can help answer Reta member questions: 866-302-6343.



Go to retatrust.org

Members: Log in via Reta Access & click on the WebMD logo.

Spouses: Click on the Reta Wellness link in the upper right-hand corner.