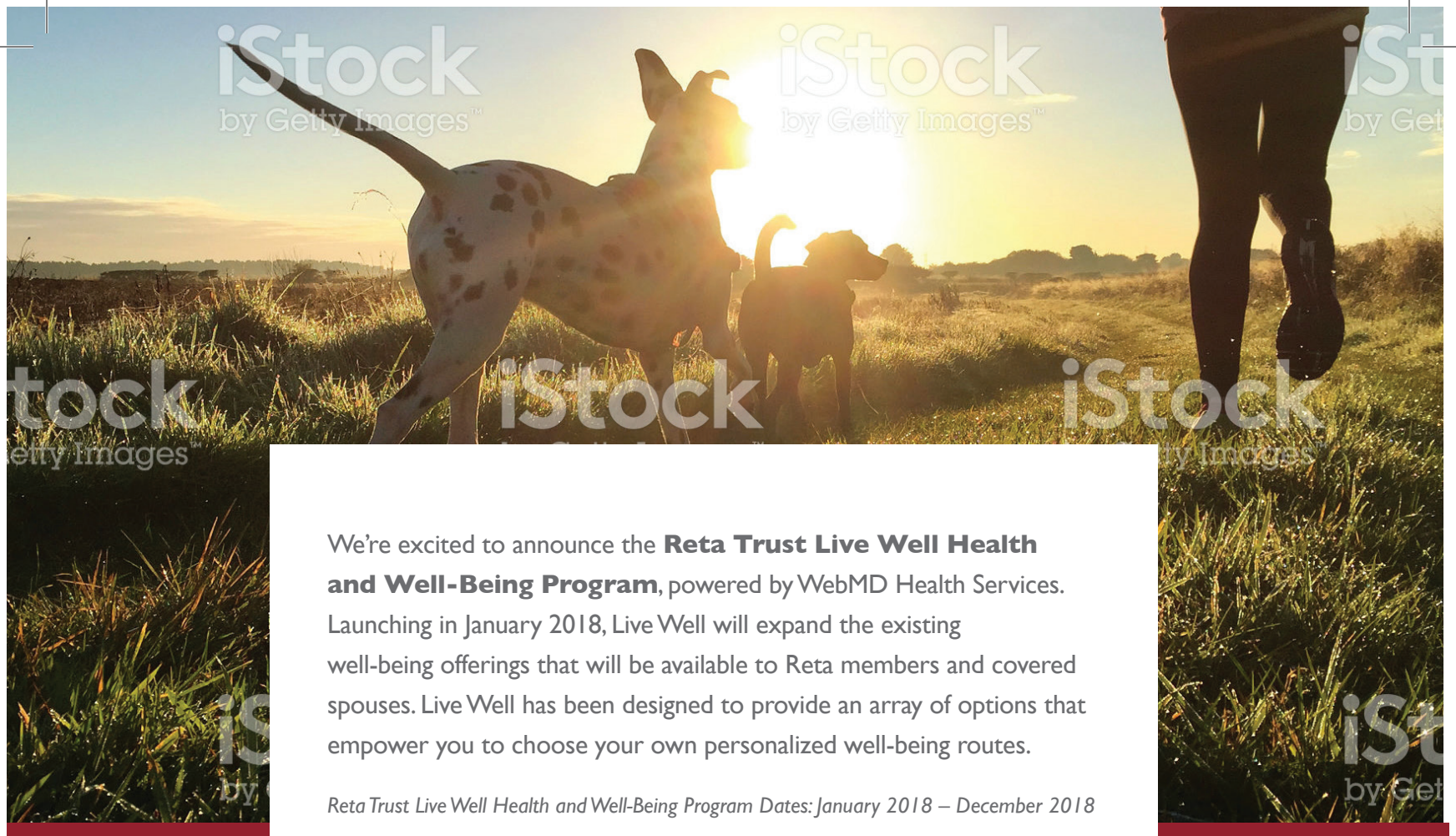




INTRODUCING THE

Reta Trust Live Well Health and Well-Being Program

2018 RETA MEMBER PROGRAM INFORMATION PACKET AND FAQ



We're excited to announce the **Reta Trust Live Well Health and Well-Being Program**, powered by WebMD Health Services. Launching in January 2018, Live Well will expand the existing 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 well-being routes.

Reta Trust Live Well Health and Well-Being Program Dates: January 2018 – December 2018

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

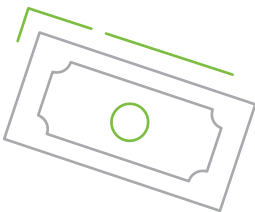
- Three health and wellness coaching programs that are designed to help manage diabetes and hypertension and stop smoking.
- New quarterly themes with related Wellness Challenges and health topics—which will be released every three months.
- A Device and App Connection Center where you can sync your Fitbit, RunKeeper, Garmin Connect and more.
- The option of a home test kit for your biometric screening.
- Rewards will come as Visa® prepaid cards! You'll receive a \$100 Visa® prepaid card after completing the HealthQuotient and a Visa® prepaid card worth up to \$350 for completing Engaging in Your Health activities.

Live Well Rewards

You can earn up to \$450 in rewards for completing or participating in select activities through the year.

Earn \$100 Visa® prepaid card for Completing the HealthQuotient

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.



Healthy Action	Dollar Value Per Action	Number of Actions Allowed	Maximum Dollar Value
HEALTHQUOTIENT			
Complete the HealthQuotient.	\$100	1	\$100

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 7.



Healthy Action	Dollar Value Per Action	Number of Actions Allowed	Maximum Dollar Value
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.)

Healthy Action	Dollar Value Per Action	Number of Actions Allowed	Maximum Dollar Value
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.)

Focusing on Physical Activity: Jan.-March*

TAKE CARE OF YOU!			
Track your steps – Walk 400,000 steps between Jan 1, 2018, and Mar 31, 2018.	\$50	1	\$50
Meet My Health Assistant goal to exercise more.	\$30	1	\$30
Participate in The Invitational walking competition.	\$10	5	\$50
Register fitness device with WebMD.	\$10	1	\$10
LEARN ABOUT YOUR HEALTH			
Learn how to exercise for health.	\$10	1	\$10
Learn how to manage your weight.	\$10	1	\$10



Healthy Action	Dollar Value Per Action	Number of Actions Allowed	Maximum Dollar Value
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Improving Resiliency: April – June*

TAKE CARE OF YOU!			
Meet My Health Assistant goal to stress less.	\$30	1	\$30
Meet with a Financial Planner	\$15	1	\$15
Complete a Sleep Health Assessment.	\$10	1	\$10
Complete a Stress Assessment.	\$10	1	\$10
LEARN ABOUT YOUR HEALTH			
Learn how to handle stress.	\$10	1	\$10
Learn how to take charge of your sleep.	\$10	1	\$10

Sun Safety: July – Sept.*

TAKE CARE OF YOU!			
Meet My Health Assistant goal to feel happier.	\$30	1	\$30
Participate in the Rethink Your Drink challenge.	\$30	1	\$30
Research Summer safety tips.	\$15	1	\$10
Complete an Allergy Assessment.	\$10	1	\$10
Complete a Skin Health Assessment.	\$10	1	\$10
LEARN ABOUT YOUR HEALTH			
Learn about skin health.	\$10	1	\$10

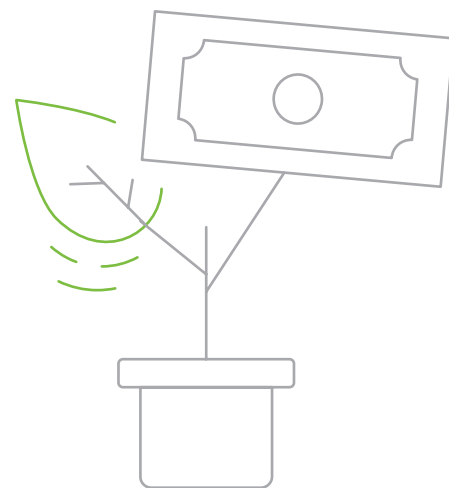
Healthy Action	Dollar Value Per Action	Number of Actions Allowed	Maximum Dollar Value
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Eat a Nutritious Diet: Oct. – Dec.*

TAKE CARE OF YOU!			
Meet My Health Assistant goal to eat healthier.	\$30	1	\$30
Participate in the Five to Thrive challenge.	\$30	1	\$30
Keep a food journal.	\$15	1	\$15
Complete a Cholesterol Risk Health Assessment.	\$10	1	\$10

LEARN ABOUT YOUR HEALTH			
Learn about blood sugar.	\$10	1	\$10
Learn how nutrition can lead you to good health.	\$10	1	\$10

*All My Health Assistant goals, WebMD Wellness Challenges and rewardable activities will continue to be available until Dec. 2018.



Frequently Asked Questions



Who is eligible to participate?

Due to new regulations participation will be limited to Reta members and their eligible spouses. Adult dependent children will no longer be eligible.

Why did the Reta Trust change its well-being program?

The new 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. You can only choose between a biometric screening or 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 2018?

Yes, 2018 biometric screenings 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 2018?

Step Tracking, which rewards you for tracking 400,000 steps from January-March; The Invitational, a team-based stepping competition that takes place over five rounds; Rethink Your Drink, a challenge that encourages you to give up sweet drinks for healthy alternatives; and Five to Thrive, a fun competition that has you record the fruit and vegetables you eat for 21 days, with a goal of eating five or more servings daily for at least 14 days.

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 from January-March. If you reach the goal of 400,000 steps, you will earn \$50 toward the \$350 Engage with Your Health reward.



Learn about your health, get help taking care of yourself and start earning 2018 well-being rewards.

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 well-being topics—with new resources related to quarterly themes released throughout the year. You can find links to these resources by visiting the Reta Wellness Portal 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 Engage In Your Health reward is \$350. You’re welcome (and encouraged!) to participate in as many activities as you’d like, but the maximum Engage In Your Health reward is \$350. Total rewards cap is \$450.

Is my information secure on the Reta Wellness portal?

Reta Trust is committed to protecting the confidentiality of our member’s 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.

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.