



The Reta Trust Live Well Health and Well-Being Program

2020 RETA MEMBER INFORMATION PACKET AND FAQ

The all-new Reta Trust Live Well Health and Well-Being Program, powered by WebMD ONE, can be customized to help you achieve your well-being goals like never before.

With simplified navigation, a new homepage and a recommended action plan, it's easier to use. Best of all, now it's tailored to each person's unique interests—whether you want to reduce stress, sleep better or lose a few pounds.

The new and improved Reta Trust Live Well program offers a more personalized well-being experience to Reta members and covered spouses. It will help you achieve the well-being goals that matter most to you, all while you earn up to \$350 and a Fitbit.

Reta Trust Live Well Health and Well-Being Program Dates: January 1, 2020 – December 31, 2020.

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

- 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 you're starting an exercise routine, setting healthy boundaries, meal planning, 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 Fitbit device after completing the HealthQuotient, 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, in place of certifying you are tobacco-free, to earn the reward. Plus, you'll earn a Visa® prepaid card worth up to \$300 for completing the Engaging in Your Health activities.

Reta Trust Live Well Rewards

You can earn up to \$350 in rewards and a Fitbit for completing or participating in select activities throughout the year.



Earn a \$50 Visa® Prepaid Card and Fitbit

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 in place of certifying you are tobacco-free, 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 you're tobacco-free or complete a call with a health coach, in place of certifying you are tobacco-free, if you use tobacco.)	\$50 + Fitbit	1	\$50 + Fitbit

Earn a Visa® Prepaid Card Worth up to \$300 for Engaging in Your Health

Choose from the following activities to earn up to \$300 in rewards. Learn more on page 11.



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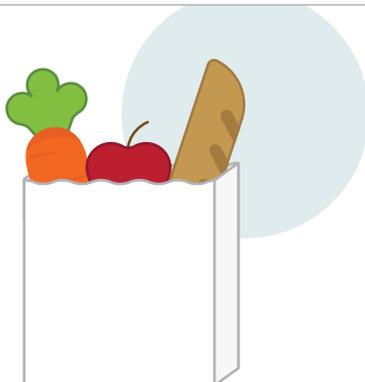
Earn Rewards All Year

PREVENTIVE EXAMS/BIOMETRIC SCREENING			
Complete a biometric screening.	\$50	1	\$50
Complete preventive exam (annual physical, mammogram, cervical cancer screening, lipid panel, colonoscopy or Prostate-Specific Antigen test (PSA)).	\$50	2	\$100 (You can complete more than two screenings, but will only earn rewards for two.)
ENGAGE WITH A HEALTH COACH			
Complete calls with a health coach.	\$25	4	\$100 (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.)
WW (FORMERLY WEIGHT WATCHERS)			
Sign up to participate in WW.	\$25	1	\$25
Attend a WW workshop three times in one month or track food on the WW app for at least 14 days in a month.	\$25	2	\$50 (Can be completed multiple times, but will only earn rewards up to \$75 for all WW actions).
TAKE CARE OF YOU			
Register a fitness device with WebMD for the first time.	\$10	1	\$10
Download and use the Wellness At Your Side 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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Nutrition: Jan. – March

TAKE CARE OF YOU			
Complete the Five to Thrive Challenge.	\$25	1	\$25
Learn about high blood pressure risk.	\$10	1	\$10
Track your food using an app.	\$15	1	\$15
LEARN ABOUT YOUR HEALTH			
Use nutrition to lead you to good health.	\$10	1	\$10
Take charge of your weight.	\$15	1	\$15
Look up a new recipe.	\$5	2	\$10 (Can only be earned once per day.)
TAKE ACTION			
Track your steps – Walk 500,000 steps between Jan. 1, 2020, and March 31, 2020.	\$25	1	\$25
Give back – donate to your local food bank.	\$10	1	\$10



Healthy Action	Dollar Value Per Action	Number of Actions Allowed	Maximum Dollar Value
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Physical Activity: April – June

TAKE CARE OF YOU			
Participate in the weekly rounds of The Invitational Team Steps Challenge.	\$5	5	\$25
LEARN ABOUT YOUR HEALTH			
Learn how to exercise for health.	\$10	1	\$10
Learn about your cardiovascular health.	\$15	1	\$15
TAKE ACTION			
Track 5,500 exercise minutes between April 1, 2020, and June 30, 2020.	\$25	1	\$25



Healthy Action	Dollar Value Per Action	Number of Actions Allowed	Maximum Dollar Value
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Healthy Habits: July – Sept.

TAKE CARE OF YOU			
Complete a financial well-being activity.	\$15	1	\$15
Participate in the Rethink Your Drink Challenge.	\$25	1	\$25
Learn about managing diabetes.	\$15	1	\$15
Learn how to keep your memory sharp.	\$15	1	\$15
LEARN ABOUT YOUR HEALTH			
Learn about safety.	\$10	1	\$10
Learn about diabetes.	\$10	1	\$10
TAKE ACTION			
Track your steps – Walk 600,000 steps between July 1, 2020, and Sept. 30, 2020.	\$25	1	\$25



Healthy Action	Dollar Value Per Action	Number of Actions Allowed	Maximum Dollar Value
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Resilience: Oct. – Dec.

TAKE CARE OF YOU			
Participate in the Stressless Challenge.	\$25	1	\$25
Complete the Depression Assessment.	\$15	1	\$15
Complete an Anxiety Assessment.	\$15	1	\$15
LEARN ABOUT YOUR HEALTH			
Learn how to handle stress.	\$10	1	\$10
Learn about your emotional health.	\$10	1	\$10
TAKE ACTION			
Track at least 3,000 minutes of activity between Oct. 1, 2020, and Dec. 31, 2020.	\$25	1	\$25



Frequently Asked Questions

Who is eligible to participate?

Due to new regulations participation will be limited to Reta members and their eligible spouses.

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

The Reta Trust 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.

What is the benefit of the new WebMD ONE experience?

WebMD ONE delivers a unified well-being experience, offering you content, products, and services based on your interests and well-being goals. WebMD ONE brings together proven solutions from WebMD, third-party partners and outside vendors, such as WW and Fitbit, to provide you a singular

and personalized well-being experience. Upon login, indicate your top lifestyle interests to drive relevant content, showcased on cards, within your experience. The well-being interests you indicate will also be listed at the top of the page for you to filter by topic. Additionally, you will have a benefits stream highlighting other vendors and programs that are at your fingertips to support your overall well-being goals. We hope you find your interactions unique and meaningful.

Are the listed routine annual preventive services the only exams that are eligible for the \$100 maximum reward?

Yes. To earn up to \$100 you can choose any qualifying preventive exam (annual physical, mammogram, cervical cancer screening, lipid panel, 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 two.

Is there a biometric screening and preventive exam deadline?

You must complete a biometric screening or preventive exam between January 1, 2020, and December 13, 2020, to earn credit for rewards.

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

Download the [Reta Trust Preventive Exam 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 2020?

Yes, 2020 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 2020?

- **Five to Thrive** - Track how many fruits and veggies you eat for at least 21 days, aiming for five or more servings per day. Challenge registration begins on January 15, 2020.
- **The Invitational** - A team-based stepping competition that takes place over five rounds. Log at least 5 days in each weekly round to get participation credit for that week. Challenge registration is from April 1, 2020 - April 21, 2020.
- **Rethink Your Drink** - Simply record whether or not you had six or more glasses of water for 21 of 28 days and answer “Yes” at least 14 of those days. Challenge registration begins on July 15, 2020.
- **Stressless** - A relaxing challenge that encourages you to reduce stress and record your results. Record if you have completed a stress reducing activity for 21 of 28 days and answer “Yes” at least 14 of those days. Challenge registration begins on October 14, 2020.

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:

- **Five to Thrive** - by March 3, 2020.
- **The Invitational** - closes May 27, 2020.
 - Credit will be given each week starting April 22, 2020.
- **Rethink Your Drink** - by September 1, 2020.
- **Stressless** - by December 1, 2020.

What is the Steps Tracking action?

The Steps Tracking action in the Reta Trust Live Well program will allow you to sync your device or self-report your steps at the end of quarters one and three. If you reach the steps goal for each quarter, you will earn \$25 per quarter toward the \$300 Engage with Your Health reward.

What is the Activity Minutes Tracking action?

The Activity Minutes Tracking action in the Reta Trust Live Well program will allow you to sync your device or self-report your exercise minutes at the end of quarters two and four. If you reach the goal for each quarter, you will earn \$25 per quarter toward the \$300 Engaging 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.

How do I engage with WW (formerly Weight Watchers) at no cost?

Everyone will be able to sign-up by visiting ww.com/us/wwhs, clicking on “See Discounted Rates” and entering **Reta Trust Employee ID: 14573524**

When signing up:

Employees: Use Employee ID (last six digits of SSN + birth date in MMDDYYYY format + first initial of first name).

Spouses: Use the last six digits of the Employee’s SSN followed by the spouse’s birth date and first initial of first name.

WW Memberships automatically renew each month until a member cancels or is no longer enrolled in their Reta medical-benefitted health plan. Reta Trust registrants who were already a WW member will be able to link their current account during the enrollment process. If a member was currently a WW member through Reta Trust, they will not need to re-enroll. All participants can sign up (or cancel) any time.

Can I earn additional rewards by completing more healthy activities?

The maximum Engaging in Your Health reward is \$300. You’re welcome (and encouraged!) to participate in as many activities as you’d like, but the maximum Engaging in Your Health reward is \$300. Total rewards cap is \$350.

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.

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 \$300 maximum during the 2020 program year. Please note the Visa® prepaid cards and Fitbit 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 to receive a partial reward after the 2020 program concludes. Partial rewards will be sent on Visa® prepaid cards in early 2021.

How do members claim their Fitbit?

Following completion of the HQ Plus Reward (complete HQ + set a My Health Assistant goal + attest to being tobacco-free or complete a coaching call in place of attestation), members will use the following unique promo code to order their device at www.fitbit.com/welcome/retatrust2020: Reta + birth year + last 4 of digits of SSN (Ex: Reta20191234). The code will become active 1-2 weeks following completion of the HQ Plus Reward.

Will users receive rewards if they are no longer a member at their group?

If users are no longer a member of or employed at their member group, they will not be eligible to receive rewards they have not already earned in full.

Where should I go if I have questions?

WebMD's customer service team can help answer Reta member questions: **1.866.302.6343**.

Learn about your health, get help taking care of yourself and start earning 2020 wellness rewards.

Go to retatrust.org

Members: Log in via MyEnroll 360 & click on the WebMD logo.

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