



Wespath

BENEFITS | INVESTMENTS

HEALTH CHECK

Health Check is designed to help you focus on your personal health. As you answer the questions, think clearly about your lifestyle choices.

At the end, you'll get your health summary. It's full of ideas for those healthy changes you've always wanted to make.

START NOW

HEALTH CHECK

Get a Health Score based on the healthy choices you make each day! Answer questions about your nutrition, activity, sleep and healthy habits to see where you stand and how you can improve to be the best you.

HEALTHFLEX PROGRAMS

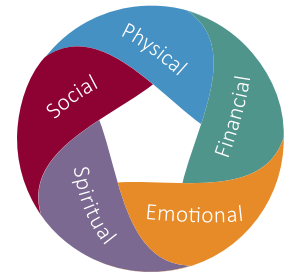
For Your Well-Being

Learn more at wespath.org

Welcome to Your Well-Being Programs

Far more than health coverage—HealthFlex includes a comprehensive focus on well-being, with programs that encourage healthier living along physical, emotional, spiritual, social and financial dimensions.

You won't pay extra for most of these programs—in fact, you can actually earn incentive dollars for many of the activities!



5 Dimensions of Well-Being

Your HealthFlex Well-Being Programs

HealthFlex offers you a full suite of top-notch well-being programs through Virgin Pulse®—giving you access to everything, all in one place.

With one sign-on, take your Health Check, schedule your Blueprint for Wellness, engage with health coaching, accumulate Wellness Credits, and track activity and healthy habits to earn daily points toward Pulse Cash¹ rewards. Also, experience Virgin Pulse Journeys—tailored experiences to help you meet personal well-being goals.

Earn up to \$410 in incentives. This “Pulse Cash” is delivered straight to your Virgin Pulse account and can be transferred to your checking account or redeemed for gift cards, merchandise or charitable donations.



Programs include:

Assessing Health Status and Risks:



Blueprint for Wellness® (BFW), a biometric screening that involves a blood draw followed by lab analysis. The screening tests for common health risks. Receive \$100 Pulse Cash after you complete it.



Health Check, a digital health assessment with an incentive reward of avoiding a higher HealthFlex deductible.

Support to Improve or Maintain Well-Being:



Diabetes/Heart Disease Prevention and Diabetes Management Programs can help you reduce your risk for developing type 2 diabetes or heart disease; or help you with optimal diabetes management if diagnosed with Type 1 or Type 2 diabetes.



Health Coaching through Virgin Pulse offers you guidance from qualified, certified professionals to meet your well-being goals.



Employee Assistance Program (EAP) provides a variety of confidential support services around emotional well-being, including eight free counseling sessions per issue per family or household member per year.



MDLIVE® Behavioral Health allows you to video chat with a licensed therapist or board-certified psychiatrist and reduces wait times.



WW (Weight Watchers®) is a nationwide program that supports goals to lose weight and develop healthy habits. Receive 50% off membership fees.



Virgin Pulse gives you the opportunity to earn up to \$40 Pulse Cash quarterly (up to \$160 annually) by tracking activity, healthy habits, utilizing the sleep and nutrition guides and more



Wellness Credits through Virgin Pulse. Receive \$150 Pulse Cash for earning 150 Credits for activities that improve your well-being in all dimensions.

Access these programs and learn more through **Virgin Pulse!**



Virgin Pulse
Virgin Pulse is the place for all of your HealthFlex Well-Being Programs. Track your activity and healthy habits to earn up to \$160 in Pulse Cash from January 1 – December 31.



Blueprint for Wellness® (BFW)
Complete the biometric screening and receive \$100 Pulse Cash. January 1 – August 31.



Health Check is a digital health assessment with an incentive reward of avoiding a higher HealthFlex deductible the following year. January 1 – August 31.

With **Wellness Credits** through Virgin Pulse, receive \$150 Pulse Cash for earning 150 Credits for activities that improve your well-being in all dimensions. January 1 – December 31.



With **MDLIVE Behavioral Health** you can video chat with a licensed therapist or board-certified psychiatrist. January 1 - December 31.



With **Health Coaching** through Virgin Pulse, you will receive guidance from qualified, certified professionals to meet your well-being goals. January 1 – December 31.



The online **Diabetes/Heart Disease Prevention and Diabetes Management Programs** are for those at risk for diabetes or heart disease, or for those with diabetes. January 1 - December 31.



Contact the **Employee Assistance Program (EAP)** for confidential counseling related to work, relationships, family life and more. (Eight EAP sessions at no cost.) January 1 – December 31.

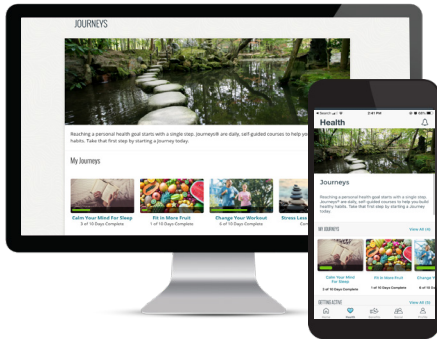


HealthFlex offers a 50% subsidy on **WW (WeightWatchers®)** membership fees for local meetings and WeightWatchers OnlinePlus. January 1 – December 31.

¹Pulse Cash is the “rewards currency” for HealthFlex—you must be enrolled in Virgin Pulse to earn and redeem Pulse Cash. The IRS considers cash wellness incentives as taxable income. Contact your tax adviser for more information.

Learn More!

This brochure presents a snapshot of HealthFlex programs to enhance your well-being. To learn more, access your Virgin Pulse account and then explore your new platform.



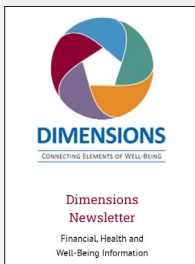
How to Access Virgin Pulse:

To access **Virgin Pulse**, log in to your account at virginpulse.com/login or via your app.

New to Virgin Pulse?

Visit join.virginpulse.com/wespath from your web browser to register. Subsequent visits and all well-being information can then be accessed via the web or the mobile app.

Other Features to Enhance Well-Being



Take advantage of additional resources offered by Wespath.

- **Dimensions electronic newsletters** offer quick tips on health and well-being topics as well as success stories for inspiration.



- **EY Financial Planning Services²** supports financial well-being with confidential consultation about budgeting, saving for retirement, managing debt and more.



- **Active Benefits** is Wespath's dedicated customer service group for HealthFlex participants.

² EY services are available at no cost to active participants and surviving spouses with an account balance in Wespath-administered plans, and to terminated and retired participants with an account balance of at least \$10,000. Costs for these services are included in Wespath's operating expenses that are paid for by the funds it administers.



Wespath

BENEFITS | INVESTMENTS

Caring For Those Who Serve

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wespath.org



Participation in well-being programs is voluntary.