



2024 Wellness Program Overview

January 1 – December 8, 2024

Progressive AE strives to promote a dynamic work environment and culture that is energetic, innovative, engaging, and one that also fosters vitality & synergy. Our **Wellness by Design** program supports this culture by promoting motivation toward healthy lifestyles for the well-being of our team members and their families.

If you are new to the program, we would like to welcome you. Whether you are just starting down the wellness path or are already committed to a healthy and active lifestyle, by participating in the Wellness by Design Program you have an opportunity to accomplish your health goals, enjoy a healthy lifestyle, and obtain financial rewards along the way!

To reinforce our investment in our culture of health, we provide **two key financial** rewards through the Wellness by Design program.

Wellness by Design – Financial Incentives

1. By enrolling in and meeting the requirements of Progressive AE's Wellness by Design program in the current year, you are eligible to receive **substantial discounts on your bi-weekly health insurance premium in the subsequent year.**
 - **New employees hired after the first of the year who elect to participate in the program will be eligible for the health insurance premium discount immediately.** Pro-actively extending this discount is done in anticipation that program requirements will be completed.
2. In addition to the insurance premium discount, a quarterly incentive of **\$50-\$100 per quarter** may be earned through participation in either the company-wide Featured Wellness by Design quarterly challenge or by completing the individual Personal Exercise or Step Log Challenges.* Incentives are distributed via direct deposit within one month of completion of the corresponding challenge.
 - **New employees hired after the first of the year who elect to join our Wellness Plan are eligible for the Quarterly Incentive beginning the first full quarter of employment.** As an example – A team member who starts on January 24 of their first year of hire will be eligible for the Exercise Incentive for the quarter *starting* April 1 of that same year. Please reference New Employee Requirements on page 4 of this document.

If you do not enroll in Progressive AE health insurance, you are still eligible and encouraged to participate in all aspects of the Wellness by Design program. You are also eligible for the \$100 quarterly incentive for participation in the company-wide Featured Wellness by Design Quarterly Challenges, or the individual Personal Exercise or Step Log Challenges for the \$50 incentive.

** You may complete up to four challenges in one program year, one per quarter, totaling a maximum of \$400 quarterly incentive.*

Wellness by Design - Annual Health Insurance Discount Incentive

To be eligible for the Wellness by Design program’s annual incentive related to your health insurance premium for next year, all Progressive AE employees enrolled in the benefits plan must complete the following steps in the current program year.
To restate: You qualify for wellness for the next calendar year in the current calendar year.

Step 1 – Complete Health Assessment

Participate in the onsite biometric screenings that are scheduled in the FALL **OR** submit the [Wellness by Design Health Screening Form](#) when visiting your physician during the program year.

When completing your onsite biometric screening or Health Screening Form, you will need to attest to your tobacco status, i.e. tobacco user or non-tobacco user. As an active tobacco user, you have the opportunity to agree to a reasonable alternative to satisfy the tobacco incentive initiative. Please refer to the Guidelines for Reasonable Alternatives page of this guide.

Please note: Screenings and forms must be completed and submitted by December 8, 2024, to be eligible and qualify for the wellness program for 2025.

Step 2 – Satisfy Health Related Criteria

You must satisfy **2 of 3** of the following health related criteria based the results of your annual biometric screening or Health Screening Form. If results fall outside the target range, the member may agree to complete a treatment plan with their physician to qualify. Providers must initial the corresponding area on the Health Screening Form to allow exception for that category.

	Health Related Criteria		
BMI/Waist Circumference	BMI \leq 27.5 kg/m ²	(or)	Waist Circumference Men \leq 40 inches; Women \leq 35 inches (or) Reduce BMI by 1 point from prior year
Cholesterol	Total Cholesterol \leq 200	(or)	HDL Ratio Men $<$ 5.0; Women $<$ 4.0
Blood Pressure	\leq 135 / 85		

Standards are evaluated annually from scientific counsels for disease risk management.

****If you do not meet 2 out of 3 of the health-related criteria, you can maintain your eligibility insurance premium discount for the following year by completing the *Reasonable Alternative Options provided on the next page.**

Step 3 – Engage in the Wellness by Design Program and complete activities

All employees must also complete the final step of engagement in the Wellness by Design program by completing **BOTH** of the following engagement items during the program year.

- ✓ Complete **1** Individual Health Coaching Session **OR** Complete **1** Quarterly Wellness Workshop (considered group coaching)
- ✓ Complete **2** Wellness by Design quarterly challenges (Individuals can choose whether to complete the company-wide Featured challenges, or the Private Personal Exercise or Step Log Challenges)

NOTE: If you do not complete Step 3, you will **not** be eligible for the discounted health insurance premium incentive, even if you successfully completed both Steps 1 & 2.

If meeting the health-related criteria or participating in quarterly wellness challenges required for you to achieve the standards for the health insurance discount is difficult either due to medical conditions or another extenuating situation, please refer to the Guidelines for Reasonable Alternatives section below for more information and connect with the Progressive AE wellness coach.

*Reasonable Alternative Options

If you completed all requirement in the program, but did not meet two out of three of the three health-related criteria, you can remain eligible for the annual premium incentive by agreeing to complete these additional steps in the subsequent year:

1. Participate in **2 additional Health Coaching Sessions** for a total of 3 coaching sessions
 - At least 1 of your 3 sessions must be an individual health coaching session
2. Participate in **1 additional Wellness by Design Quarterly Challenge** for a total of 3 challenges
 - Individuals can choose to participate in the company-wide Featured challenge or the Personal Exercise/Step Log challenge

Individuals may agree to complete these Alternative Eligibility Requirements to maintain their premium incentive by agreeing to the criteria on the Alternative Eligibility Requirements Form. If you are eligible, this information will be emailed to you by your wellness team within one month of the start of each program year. If your health-related criteria factor improves the following year and therefore meets the annual premium incentive requirements, you will no longer be required to opt-in to the Alternative Eligibility Program requirements listed above.

ANNUAL REQUIREMENTS NEEDED

	Health Measurement Criteria in previous years' screening <u>MET</u>	Health Measurement Criteria in previous year' screening <u>NOT MET</u>
Complete Health Assessment	1	1
Engage in Wellness by Design Program: <i>Individual Health Coaching or Wellness Workshop</i>	1	3
Engage in Wellness by Design Program: <i>Quarterly Challenges</i>	2	3

New Employee Requirements

New PAE employees hired after the first of the year who sign up for insurance benefits will automatically be enrolled at the wellness program premium incentive rate for the current year. However, to maintain this premium, new employees must complete some or all of the requirements during the first year of hire to earn the wellness program premium incentive for the subsequent year.

Based on your hire date, the requirements are as follows:

	HIRE DATE		
	1/1 – 6/30	7/1 – 9/30	10/1 – 12/10
Complete Health Assessment	✓	✓	✓
Satisfy Health-Related Criteria	✓	✓	✓
Engage in Wellness by Design Program: <i>Individual Health Coaching or Wellness Workshop</i>	✓	✓	✓
Engage in Wellness by Design Program: <i>Complete 2 Quarterly Challenges</i>	✓		Not required
Engage in Wellness by Design Program: <i>Complete 1 Quarterly Challenge</i>		✓	Not required

*Health Screening Forms will be accepted with dates of service from January 1 of the year of hire up to December 10 of the current program year.

Quarterly Wellness Incentives

- Individuals that participate in the Quarterly Featured Wellness by Design Challenge are eligible for a **\$100 quarterly incentive**. Each quarterly challenge will clearly define the minimum level of engagement required to earn the \$100 incentive.
- Individuals that complete the private challenges, such as the Personal Exercise Log challenge or Personal Step Challenge, via the Wellness by Design Platform, are eligible for a **\$50 quarterly incentive**.
 - To complete the Private Exercise Log Challenge, you must **Exercise for at least 120 Minutes Per Week, for 12 weeks each quarter** and log that activity on the PAE Wellness by Design online platform Personal Exercise challenge page.
 - To complete the Personal Step Log challenge, you must **Average 7,500 steps a day for 12 weeks each quarter** and log that activity (either manually or by syncing a wearable device) on the PAE Wellness by Design online platform.

Please note – Personal Exercise Log & Personal Step Challenges will be shortened in duration for the 4th quarter to assist with timely reporting to complete eligibility for the following year’s benefits. The same averages listed for each challenge will remain in place, but the duration will be based on the schedule below.

Schedule for Quarterly Incentive Forms, Deadlines, & Incentive Payment Schedule:

	Exercise Logs / Challenge completed for the timeframe of:	Deadline for Submitting Information
Q1 (Jan – March)	January 1 – March 31	April 5
Q2 (April – June)	April 1 – June 30	July 5
Q3 (July – Sept)	July 1 – September 30	October 5
Q4 (Oct – Dec)	October 1 – December 10	December 10

*Confirmation emails are sent within one week after the close of the challenge. Incentive payout may be expected within a few weeks of the challenge completion.

Guidelines for Reasonable Alternatives & Additional Information

Exemption Due to Medical Reason

If you are unable to complete any of the required program elements due to a medical condition, you may contact your wellness specialist at wellness@progressiveae.com with the specific reason(s). You will then receive a Medical Exemption form that will need to be completed by your physician.

While reasons for a medical exemption would include an inability to participate in a challenge that focuses specifically on physical activity of which you are unable to complete., the Wellness by Design program calendar will include at least 2 challenges that do not require physical activity. Therefore, a request for a medical exemption will only be granted if you are required to complete that challenge to meet the Alternative Eligibility Requirements.

A medical exemption may also be granted in the scenario where you chose to complete the Personal-Exercise Log Challenge option to meet your requirements and then, during the course of the calendar year were injured and were not able to complete the remaining quarterly challenge expectations.

Exemption due to Pregnancy

If you are pregnant within the current program year you still maintain eligibility for the health insurance premium discount. Please reach out to your wellness specialist to determine what exemptions are allowed based on time of year in which you are pregnant or on leave. Based on Quarterly Challenge structure, it is possible to continue participation and meet the requirements.

Chronic Health Conditions - Blood Pressure, Cholesterol Criteria, & Body Mass Index

If you have been diagnosed with a chronic health condition such as high blood pressure or cholesterol levels, you may maintain eligibility for those categories if you are managing your condition through a specific treatment program (such as prescribed medications) that is approved by your physician.

To earn an exception based on the treatment of your chronic health condition, you must have your physician complete the Health Screening Form, including initialing in the Provider Signature box to note this exception.

Tobacco Use

You may not use tobacco products and be eligible for the program. As previously stated, it is required annually, by December 8, that you complete and submit the Tobacco Use Certification Form verifying that you have not used tobacco products in the last six months. You can still satisfy this health factor if you currently use tobacco products but agree to participate in a reasonable alternative established by PAE designed to stop using tobacco products during the first quarter of the calendar year. Reasonable alternatives for tobacco use include:

- Completion of an approved tobacco cessation course in the 1st quarter of the calendar year
- Receipt of Purchase of a Wellness Program-approved Nicotine Replacement Therapy product

You will be required to provide proof of the selected option to the HR Department before the end of the 1st quarter of the following calendar year.

If you have any questions regarding the details of the Wellness by Design program, please refer to www.paewellnessbydesign.com, reach out to your wellness specialist, or contact the HR Department for assistance.