

Well-being Rewards program FAQ for Brokers

What is this program?

The Well-being Rewards program is designed for employers with 1 – 50 employees who purchase a plan from Harvard Pilgrim. Employers can earn back up to 6% of annual premium based on employee (subscriber) participation. Subscribers earn rewards in the form of gift cards by participating in a variety of fun and convenient activities that support their entire well-being including physical, emotional and financial. The more subscribers that participate in the program and earn the maximum number of points, the greater the premium reward for the employer.

Harvard Pilgrim has partnered with Limeade, a company that specializes in improving employee wellness, to administer our Well-being Rewards program.

Why should employers buy this?

This offering combines an employer cost savings vehicle with a richer well-being and engagement benefit for their employees (subscribers). Additionally, subscribers with higher well-being feel healthier, happier and more engaged at work which benefits the employer. The program activities range from drinking more water and improving sleep to connecting with a friend. Subscribers can track their activities from most devices on our well-being website or the Limeade app, so they can stay on top of their goals wherever they are. Investing in employee well-being and engagement pays off—employer rewards can be much higher than the cost of the program!

Who can purchase?

The Well-being Rewards program rider is an optional buy-up available for MA small group direct employers (new and renewing groups). Employers and individuals who purchase through intermediaries or associations cannot purchase the program.

What is the incremental cost for this buy-up rider?

For small group employers with 1–50 subscribers, the rewards program costs 0.5% of premium.

The incremental buy-up will be incorporated into the rate shown on the monthly premium bill.

What is the incentive for small group employers?

Upon renewal, small group employers will be eligible to receive an employer premium reward if:

- A defined threshold level of its subscribers completed enough activities to receive the full potential reward; and
- the employer renews with Harvard Pilgrim

What are the rewards for employers?

Employers who offer the program are rewarded for taking an active role in their subscribers' well-being. There are 3 levels of premium rewards that employers can receive based on the percent of subscribers who earn the full \$225 reward. The more subscribers participate in the program, the greater the premium reward.

Read on for more.

IF THIS PERCENTAGE OF SUBSCRIBERS EARN THE FULL \$225 REWARD:	THE PREMIUM REWARD IS:
25%	1% of the total billed premium*
60%	3% of the total billed premium*
80%	6% of the total billed premium*

For example, an employer with 10 subscribers, and a total billed annual premium of \$151,200, would receive a:

- \$1,512 reward if 3 subscribers earned the full \$225 reward
- \$4,536 reward if 6 subscribers earned the full \$225 reward, or
- \$9,072 reward if 8 or more subscribers earned the full \$225 reward

Premium rewards are given upon renewal.

The reward is contingent upon the percentage of subscribers that achieve the highest level of rewards (5,000 points) during the plan year.

The required number of subscribers reaching 5,000 points is determined by the subscriber count shown on the rate sheet in the program, and does not change until the next renewal, even if the number of subscribers changes throughout the year.

On which bill can the customer expect to see the premium reward?

The group can expect to see the reward within 90 days following the end of the plan year. This timing allows for retroactivity and receipt of final utilization reports from the well-being vendor to assure a correct calculation.

How does the program work for employees (subscribers)?

Anyone who is an active Harvard Pilgrim subscriber and whose employer has purchased the Well-being Rewards program is eligible to participate. Subscribers need to first enroll in the program via Harvard Pilgrim's well-being platform (Limeade). The subscriber will then earn gift cards by completing well-being activities and has options related to topics such as sleep, nutrition, volunteering, fitness, or getting a flu shot. Upon

completing a defined amount of activities, subscribers will earn points towards gift cards. Achieving the gift card reward is not contingent upon attaining any type of health status metric, but rather upon completion of activities.

Only the subscriber accrues points towards achieving rewards, not dependents. Gift card rewards to subscribers will be distributed by Limeade, our wellness platform vendor.

What are the rewards for small group employees (subscribers)?

There are three reward levels, so the more activities a subscriber participates in, the greater the reward. Subscribers will receive an Amazon gift card for each reward level they complete up to a total of \$225 annually.

There are three levels of gift cards tied to the number of points earned.

REWARD LEVEL	POINTS EARNED	REWARD AMOUNT
1	First 1000	\$50
2	Next 2000	\$75
3	Next 2000	\$100
Annual total	5000	\$225

When do employers receive their rewards? What does the information look like? Is it line itemed? How?

Premium rewards are given upon renewal. Employers can expect to see their premium rewards within an estimated 90 days of their renewal effective date. This 90-day period allows time for retroactivity and receipt of final utilization reports from Limeade, our Well-being Rewards platform vendor.

What will happen if a small group member has been participating in Harvard Pilgrim's well-being program for a few months and then becomes eligible for the Well-being Rewards program?

The Well-being Rewards program runs on the policy year, so even though the subscriber is already registered in our well-being program, he/she cannot carry over points. The subscriber will earn points towards Well-being Rewards over the course of the new plan year.

* Total billed premium for the entire plan year.