

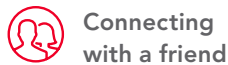
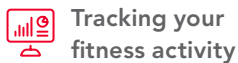
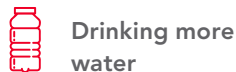
# Get healthy savings with our Well-being Rewards program.

You can earn back up to 6% of your premium and your employees can earn up to \$225 in rewards, all while improving your employees' well-being and driving employee engagement in ways that contribute to your business success. The program is easy and affordable.

## Here's how it works

The program is available to employers with 1 to 50 employees who purchase a qualifying plan from Harvard Pilgrim. Employees earn rewards by participating in a variety of fun and convenient activities that support their well-being.

### Program activities range from:



### How rewarding is it?

With Well-being Rewards, everyone wins! Employees are rewarded at different levels depending on their participation—the more activities an employee participates in, the greater the reward. Employees will receive an Amazon gift card for each reward level they complete up to a total of \$225 annually.

Any employee who is an active Harvard Pilgrim subscriber and whose employer has purchased the Well-being Rewards program is eligible to participate.

Reward level <b>1</b>	First <b>1000</b> = <b>\$50</b> points
Reward level <b>2</b>	Next <b>2000</b> = <b>\$75</b> points
Reward level <b>3</b>	Next <b>2000</b> = <b>\$100</b> points
<b>ANNUAL TOTAL</b>	points <b>5000</b> = <b>\$225</b> earned

[Read on for more](#)

## How long does it take to earn rewards?

### It's up to the employee!

The more activities an employee completes, the more reward points they earn. Each employee can decide the frequency in which to participate. For example, employees can earn their first 1000 points by completing activities like the ones listed below.<sup>1</sup> These are just a few of the many activities from which to choose:

- Complete the well-being assessment – 100 points
- Complete the "Getting Started" activities (learn how the program works, download the app, sync their device, etc.) – 130 points
- Get annual physical and dental exams – 60 points
- Learn about health coaching – 30 points
- Get a flu shot – 50 points
- Physical activity: Track 150 minutes of activity per week, for three weeks – 225 points
- Healthy eating: Start a meal with a salad 2 days per week, for three weeks – 225 points
- Habit builder: Avoid added sugars on 8 separate days – 50 points
- Habit builder: Track energy levels on 8 separate days – 50 points
- Post something on the community feed weekly for 4 weeks – 80 points

<sup>1</sup>The activities listed are examples only. Actual program activities may vary.

<sup>2</sup>The premium reward calculation is based on total premiums paid during the 12-month contract period.

<sup>3</sup>Source: <https://www.forbes.com/sites/davidsturt/2016/04/15/the-truth-about-employee-well-being-research-shows-what-really-works/#3c6fef7e3063>

## Employers are rewarded too!

Employers who offer the program are rewarded for taking an active role in their employees' well-being. The employer premium reward is based on the percent of employees who earn the full \$225 reward. The more employees participate in the program, the greater the premium reward.<sup>2</sup>

IF THIS PERCENTAGE OF EMPLOYEES EARN THE FULL \$225 REWARD:	YOUR PREMIUM REWARD IS:
25%	1% of current year total billed premium
60%	3% of current year total billed premium
80%	6% of current year total billed premium

Premium rewards are given upon renewal.

## Employer costs

The rewards program costs 0.5% of premium. Your rewards can be much higher than the cost of the program, so investing in employee well-being can really pay off!

STUDIES SHOW THAT

**ENHANCED EMPLOYEE WELL-BEING** CAN BOOST



**SATISFACTION  
TEAMWORK  
PRODUCTIVITY**



**AND EVEN IMPROVE A COMPANY'S BOTTOM-LINE.<sup>3</sup>**



**Ready to get started? Contact your Harvard Pilgrim broker or account executive to learn more.**