

# 2025 KAPNICK STRIVE GOLD WORKSITE WELL-BEING PROGRAM

## WELLNESS LEVELS



**Incentive:** Participating Team Members and spouses will receive a wellness incentive in the form of a lower premium rate. **Please note:** In order to receive the BEST premium rate, both you and your covered spouse will need to complete the biometric screening and HRA.

| COMPLIANCE LEVEL | INCENTIVE STRUCTURE  |
|------------------|--|
| LEVEL 4          | <ul style="list-style-type: none"> <li>Team Member only coverage – Team Member is compliant or</li> <li>Team Member/Spouse covered – both are compliant</li> </ul>   |
| LEVEL 3          | <ul style="list-style-type: none"> <li>Team Member/Spouse covered – both participate and one party compliant</li> </ul>  |
| LEVEL 2          | <ul style="list-style-type: none"> <li>Team Member only coverage – Team Member participates</li> <li>Team Member/Spouse covered – both participate OR one party compliant and second party is non-participant</li> </ul> |
| LEVEL 1          | <ul style="list-style-type: none"> <li>Team Member/Spouse covered – one party participates</li> </ul>  |

### Team Member Bi-Weekly Contributions: Includes Medical & Wellness:

| OPTION 1 – HSA \$1,650 | COMPLIANT LEVEL 4 | COMPLIANT LEVEL 3 | COMPLIANT LEVEL 2 | COMPLIANT LEVEL 1 | NON-PARTICIPAT(S) |
|------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Team Member Only       | \$48.21           | N/A               | \$90.26           | N/A               | \$132.32          |
| Team Member + Child    | \$96.42           | N/A               | \$197.35          | N/A               | \$298.27          |
| Team Member + Spouse   | \$96.42           | \$146.89          | \$197.35          | \$247.81          | \$298.27          |
| Team Member + Children | \$131.80          | N/A               | \$257.96          | N/A               | \$384.11          |
| Family                 | \$131.80          | \$194.88          | \$257.96          | \$321.03          | \$384.11          |

| OPTION 2 – HSA \$3,300 | COMPLIANT LEVEL 4 | COMPLIANT LEVEL 3 | COMPLIANT LEVEL 2 | COMPLIANT LEVEL 1 | NON-PARTICIPAT(S) |
|------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Team Member Only       | \$38.98           | N/A               | \$73.21           | N/A               | \$107.44          |
| Team Member + Child    | \$77.96           | N/A               | \$160.11          | N/A               | \$242.27          |
| Team Member + Spouse   | \$77.96           | \$119.04          | \$160.11          | \$201.19          | \$242.27          |
| Team Member + Children | \$105.49          | N/A               | \$208.18          | N/A               | \$310.87          |
| Family                 | \$105.49          | \$156.84          | \$208.18          | \$259.53          | \$310.87          |

**Participates** – the individual completes the biometric screening and receives health score AND completes the online Health Risk Assessment.

**Compliant** – the individual completes the online health risk assessment AND completes the biometric health screening with a score of 70 or higher OR improves their score by 5 points or more OR is a first-time participant