We are pleased to provide the Kapnick Strive on-site biometric health screenings again this year to all employees and covered spouses. This offering enables you to:

- Know your numbers
- Manage your existing health
- Improve on areas that demonstrate future risk

In addition to offering this program to you at no charge, we will again provide an incentive for meeting the qualifying criteria and improving your health over time

After completing your health screening, you will receive a health report containing your biometric measurements to give you an objective view of your health risks and link those risk factors to your lifestyle choices.

The information obtained is strictly confidential and will not be shared with anyone at Kapnick Insurance Group or your employer.



2025 On-Site Health Screenings

Location	Address	Date	Time
Akron	3615 Davis St. Akron, MI 48701	January 22	7:00 - 10:30 AM EST
Pigeon	7211 E Michigan Ave, Pigeon, MI 48755	January 23	
Ruth	4600 Ruth Rd. Ruth MI, 48470	January 24	

Deadlines			
Schedule Opens for Health Screening Appointments	January 2		
Deadline to Enroll into RAS Program	February 28		
Deadline to Complete RAS	March 31		

Questions?

If you have questions or would like more information, reach out to the Strive team today! Scan the QR code to access your Health Hub.



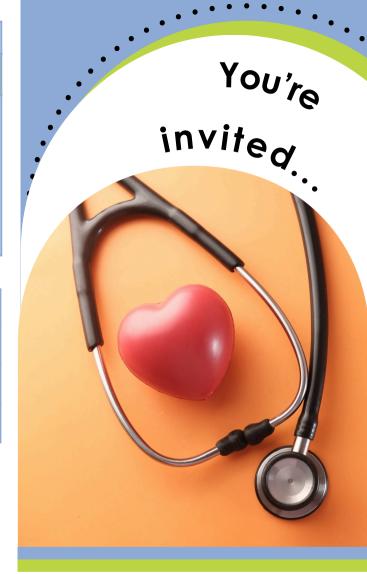
Phone Number 877-233-2296



E-mail Address

Strive@Kapnick.com





Join us at the 2025 Health Screenings!





Criteria to Earn the Wellness Incentive

Complete the following requirements to earn the 2025 Wellness Incentive:

First Time Participants

- Complete the online Health Risk Assessment (HRA)
- Complete the biometric health screening and obtain a baseline health score

Repeat Participants

- Complete the online Health Risk Assessment (HRA)
- Complete the biometric health screening
 - Score 70 or higher OR
 - Improve previous score 5 or more points <u>OR</u>
 - Complete the Reasonable
 Alternative Standard (RAS) health
 coaching program

How to Schedule Your Screening

Scheduling your biometric health screening appointment through your Kapnick wellness portal at www.kapnickstrive.com.

Appointments can be scheduled starting January 2, 2025.

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Screening Logistics

On-site health screenings will be offered on scheduled dates and times, with each lasting 10-15 minutes. Screenings are conducted by a professional, certified nurses and phlebotomists.

Employees may attend screening events at other locations if they cannot attend the designated screening event(s) at their facility.

Note: Walk-In clinics are no longer available. We encourage you to attend a scheduled on-site screening. If you are unable to attend any location, please reach out to your Kapnick Strive Wellness Coordinator, Lexi Judkins at lexi, judkins@kapnick.com.

2025 Wellness Incentive

Scenario #1:

Full-time employee participates and meets scoring criteria (70+ points), participates for the first time, or improves their previous health score by 5 points:

- \$50 for participation reward
- \$10 wellness incentive per pay period
- Qualifies for reduced cost sharing
- \$75 reward for completing an annual preventative physical exam (submit proof of visit)

Scenario #2:

Full-time employee participates but does not meet scoring criteria:

- \$50 for participation reward
- Qualifies for reduced cost sharing
- \$75 reward for completing an annual physical exam (must submit proof of visit)
- Option to enroll in the Reasonable Alternative Standard Program to qualify for the \$10 wellness incentive per pay period

Complete Your Health Risk Assessment (HRA)

To qualify for the incentive, complete an online Health Risk Assessment (HRA) in addition to your health screening. The HRA appears at your first portal login each year, with a lifestyle report available on the assessment page after completion.

Accessing Your Health Report

Within 7-10 business days after your screening, you can access your confidential health report on the wellness portal at www.kapnickstrive.com.

Your report includes your personal health score, a number based solely on your screening results, ranging from 0-100, with 100 being 'ideal' health. This score reflects only modifiable risk factors, empowering you to improve your health through lifestyle changes.

Reasonable Alternative Standard (RAS) Program

If your Health Score is below 70 or hasn't improved by 5 points, you can still qualify for the incentive by enrolling in the Reasonable Alternative Standard (RAS) program. This 6-week telephonic program pairs you with a health coach to review your results and create a personalized well-being plan. Enrollment deadline: March 31, 2025.

