

Kapnick Insurance Group

To: All Kapnick Employees & Covered Spouses

May 3, 2021

We are pleased to provide the Kapnick Strive onsite biometric health screenings again this year to all employees and covered spouses. This wellness program is designed to better enable you to know your numbers and manage your existing health or 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.

2021 ONSITE SCREENINGS WILL TAKE PLACE AT THE FOLLOWING LOCATIONS:

Thursday, June 3rd Ann Arbor Office: 6:30 AM - 10:30 AM

Saturday, June 5th Ann Arbor Office: 6:30 AM - 10:30 AM

Thursday, June 10th Adrian Office: 6:30 AM - 10:30 AM Saturday, June 12th Adrian Office: 6:30 AM - 10:30 AM Thursday, June 17th

Troy Office: 6:30 AM - 10:30 AM

Saturday, June 19th Troy Office: 6:30 AM - 10:30 AM

If you wish to participate in this program and work remotely, outside of one of the locations above, you must request a walk-in clinic screening kit by June 30th, 2021 and have it completed by August 31, 2021 in order to be eligible for the incentive. To request a kit, please email your Strive Wellness Account Manager, Haley Dunbar at haley.dunbar@kapnick.com.

How To Schedule Your Screening

Scheduling your biometric health screening appointment is easy and found within your Kapnick wellness portal at <u>www.kapnickstrive.com/kapnick</u>. You will be able to schedule your appointment starting May 17th, 2021 through June 3rd, 2021. Please note: if your covered spouse plans to receive a health screening, they will need to log onto the portal under their own account and schedule their own appointment. All screenings are conducted by a professional, certified team of phlebotomists. Please note: Those who work in remote locations do not need to schedule an appointment for an onsite screening, however please be sure to log onto the wellness portal to complete your Health Risk Assessment.

Completing Your Health Risk Assessment (HRA)

Incentive criteria also includes completing an online Health Risk Assessment (HRA) prior to completing your health screening. If you or your covered spouse have already logged into the wellness portal this year, you should have already completed the HRA as it immediately pops up for completion. A lifestyle report will be generated from your HRA responses and available for review on the assessment page of your portal account. If you are concerned that you have not completed your HRA, please contact Kapnick Strive at <u>strive@kapnick.com</u>.



Accessing Your Health Report

Seven to ten business days after completing your screening, your health report can be accessed on the wellness portal at <u>www.kapnickstrive.com/kapnick</u>. Your report will contain your personal health score, a number derived from only your biometric screening results on a scale from 0-100, with 100 being the perfect picture of health.

Financial Incentive

Completing a 2021 biometric health screening and meeting qualifying criteria will provide eligibility for the wellness incentive to be applied in 2022. First-time participants are automatically eligible for the wellness incentive upon completion of their biometric health screening. Participants that have completed a screening in the previous year will need to achieve a Health Score of 70 or higher <u>OR</u> improve their previous year Health Score by 5 points to become eligible for the incentive. If you are a repeat participant and do not receive a Health Score of 70 or higher and do not improve your previous year score by 5 points, you are still eligible to receive the incentive by completing our Reasonable Alternative Standard (RAS) program. This is a telephonic health coaching program in which you will speak with a health coach over the phone once a week for 6 weeks to review your health results and create a plan to achieve your health goals. You may enroll in this program after receiving your health report by contacting Haley Dunbar at <u>haley.dunbar@kapnick.com</u>. Please enroll in the program by <u>September 30th</u>, 2021 and have it completed by <u>October 29th</u>, 2021.

Enrolled in Kapnick Medical Plan		Not Enrolled in Kapnick Medical Plan	
Employee	Covered Spouse	Full-Time	Part-Time
\$600 per year	\$300 per year	\$300 per year	\$120 per year
\$25 per pay period	\$12.50 per pay period	\$12.50 per pay period	\$5 per pay period

2022 Wellness Incentive Structure

