



CULTIVATE

Mind. Spirit. Body.

CULVER
WELL-BEING



Marathon
Health™



NOTICE REGARDING CULVER EDUCATIONAL FOUNDATION, INC's WELLNESS PROGRAM

The Vitality Program is a voluntary wellness program available to all full-time employees, as well as spouses that are covered on our medical plan. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program you will be asked to complete a voluntary health risk assessment or "HRA" that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease). You will also be asked to complete a biometric screening, which will include a blood test. The biometric screening may include additional tests; the only results which will be provided to the wellness program include: Height; Weight; Blood Pressure; Cholesterol; and HbA1c. Any other results collected during your screening will only be provided to you by the screener. You are not required to complete the HRA or to participate in the blood test or other medical examinations.

However, employees who choose to participate in the wellness program may receive incentives of Health Insurance premium reductions and employer contributions to Health Savings Account/Health Reimbursement Account for the following plan year.

* * * * *

If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. Through the Vitality Program, many reasonable alternatives are available, or you may print a medical waiver for your doctor to review. If this is inadequate, you may request a reasonable accommodation or an alternative standard by contacting Amy Coplen at (574)842-8313

The information from your Health Assessment and the results from your biometric screening will be used to provide you with information to help you understand your current health and potential risks and may also be used to offer you services through the wellness program, such as suggesting health resources and setting Vitality Goals. You also are encouraged to share your results or concerns with your own doctor.

Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and Culver Educational Foundation, LLC may use aggregate information it collects to design a program based on identified health risks in the workplace, **The Vitality Group** will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements.

* * * * *

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact Amy Coplen at (574)842-8313 or via email at amy.coplen@culver.org.

Culver Well-being Program

Culver Well-being is open to all Culver employees and spouses covered under a Culver medical plan. Both the employee and covered spouse must complete a biometric screening and well-being assessment each year. By completing activities aimed at whole person well-being, the employees enrolled in Culver medical plans can earn incentives.

Our well-being program has been designed to support you and your families as whole individuals - mind, spirit and body. You as a WHOLE person come to work every day, and we want to recognize and support that in the programs and resources we provide.

Culver provides our well-being program through a partnership with Vitality®. Vitality is a wellness platform where you will complete your well-being assessment (the Vitality Health Review), find online education options, and track your well-being activities. Any information you provide to Vitality, or that is provided to Vitality on your behalf, is completely confidential. Culver does not have access to your medical information or your well-being assessment answers.

• Note: If it is unreasonably difficult or medically inadvisable for you to attempt to achieve the requirements to earn the medical premium incentive or alternative standard, contact Human Resources and we will work with you to develop another way to Quality.

Level	Points	Employee Reward	Spouse Reward
Foundational	Biometric Screen & Online Health Assessment†	A Fifty Percent Premium Reduction*	
Silver	2,500 Points	\$600 / \$1,200 HRA or HSA Employer Contribution**	Quarterly Drawing (Culver Bookstore)
Gold	6,000 Points	Additional \$600 / \$1,200 HRA or HSA Employer Contribution**	Quarterly Drawing (Culver Bookstore)
Gold+	8,000 Points	\$200 FSA/HSA	\$200 FSA/HSA***
Platinum (Bonus)	10,000 Points	Drawing for a significant Well-being related gift (Peloton, Airfare, Charitable/Community giving, etc.)	

- † This is the only level that is met by completing the listed activities, not by reaching a point value.
- * Both Employee and Spouse must meet Level 1 (both Foundational Activities)
- ** \$600–Single Coverage / \$1,200–Employee+ Coverage
- *** \$200 FSA/HSA earned by Spouse is deposited in Employee’s Account

SPOUSE PARTICIPATION IN WELL-BEING

If your spouse will be carried on Culver's medical...

· Spouses on the plan must also complete an annual Biometric Screen and the online Health Assessment (located in Vitality) to receive the *Foundational Level* incentive.

· **Spouses will need to register with Vitality for their own account.** They will go to PowerofVitality.com or download the Power of Vitality app to their smart phone and click *Register Now*. They will need to enter their own name and date of birth. When asked for the Primary Member ID or other identifying number, they will use your 6-digit Culver employee ID number with a capital *S* added to the end.

Example: 123456S.

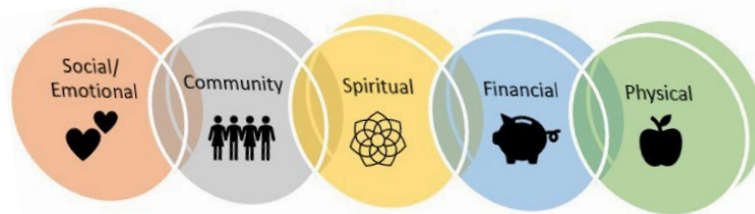
- If your spouse has previously been employed with Culver, they may have their own employee ID from that time. If so, that should be entered as the Primary Member ID.
- Your spouse will not have access to Vitality until you have officially enrolled in a Culver medical plan, and your enrollment has been processed by HR.
- You will not be able to view your spouse's progress/status or activity in Vitality. They will need to log into their own account to view that information.

Contact Human Resources with any questions: (574)842-7900



***Child dependents carried on Culver benefits are not included in the Well-being program.**

WHOLE PERSON WELL-BEING



Physical

Physical Wellbeing - maximizes health through educated decision-making reflected in behaviors that balance nutrition, exercise and recovery. Making positive and healthy lifestyle choices such as managing health conditions, being tobacco free, and making other choices that limit health risks.

Social/Emotional

Social/Emotional Wellbeing - Social wellness derives from the creation and maintenance of relationships through providing care for others and accepting support. Emotional wellness arises from the recognition, management, and expression of feelings during various life circumstances with habits that constructively balance stressors and adapt appropriately to change.

Community

Community Wellbeing - Caring for others, one's surroundings, volunteering, and feeling a sense of engagement within the environment where a person lives and works. Recognizing that we are part of something larger than ourselves. Supporting an individual's growth and development in order to support our community's continued growth and development. Clarity, confidence, and connections to daily engage in meaningful and purposeful work and like what you do every day.

Spiritual

Spiritual Wellbeing - Seeking and expressing meaning and purpose in life. It reflects connectedness to self, to the moment, to others, to the wider world, and to what is experienced as significant and sacred beyond self-interest. Develops with the awareness of what can make life meaningful and fulfilling, guided by traditions and values of a community or culture, and the intentional making of choices stemming from that awareness.

Financial

Financial Wellbeing - Ability to meet current and ongoing financial obligations, feeling secure in your financial future and able to make choices that allow you to enjoy life.

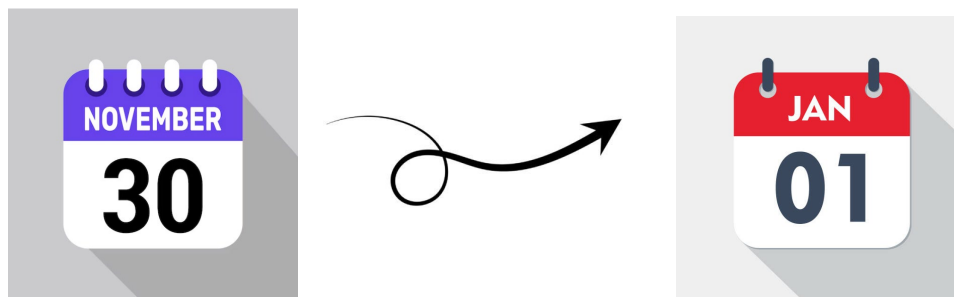


Everything you do now is earning incentives for next year!



The deadline for completing and entering your activities is **November 30**.

Earned incentives become available on January 1 of the following year.





How to register for Power of Vitality

1. Go to PowerofVitality.com or download the Power of Vitality Mobile App
2. Click 'Register Now'
3. Enter your Name and Date of Birth and select "Confirm Your Identity".
4. Enter your 6-digit Employee ID. Non-employee Spouses use Employee's 6-digit Employee ID + S (ex: XXXXXS)[†]
5. Choose three questions from the list of available prompts and provide your personalized answers.

[†] If your spouse is a previous Culver employee, their Primary Member ID may be their previous 6-digit Employee ID.



You are now registered for the program! To ensure your account's security, though, we ask that you also complete the following steps for Multi-Factor Authentication (MFA):

1. Verify your email address. This address will be used to send a PIN code needed to complete access to your account.
2. Optionally, you may also provide a phone number to receive the PIN code as a text message (SMS).
3. You will now be logged into your account; in the future, you may be required to complete the MFA process during login using either email or SMS.

Questions? Contact us for more information at 877.224.7117 or wellness@powerofvitality.com.



Scan to download or open the Power of Vitality mobile app

Privacy is a top priority at Vitality, and we are committed to maintaining the highest level of confidentiality with all the information we receive from our members.



Get started with the Power of Vitality

The Power of Vitality app is filled with fun and engaging activities that inspire you to focus on your wellbeing goals while helping you earn rewards.

Ready to get started on your personal pathway to improved health? It only takes a few moments to register before you can reap the benefits of your hard work:

How to get started and earn rewards



1. Download the Power of Vitality mobile app or navigate to **PowerofVitality.com** on your web browser.



2. Register your account and log in to begin using the program and earning points for your healthy activities.



3. Complete your health assessment to receive personalized focus areas based on your lifestyle habits and goals.

Register now on the Power of Vitality mobile app or through PowerofVitality.com. Questions? Contact us for more information at 877.224.7117 or wellness@powerofvitality.com.



Scan to download or open the Power of Vitality mobile app



GET REWARDED FOR YOUR PREVENTIVE SCREENINGS

Earn Vitality Points for Preventive Screenings. Snap a picture of your receipt, EOB, or other proof and submit through Vitality App!*

ACTIVITY	PTS EARNED
Flu shot	200 per year
COVID vaccine	200 per lifetime
Tetanus vaccine	200 every 10 years
HPV vaccine	200 per lifetime
Shingles vaccine	200 per lifetime
Pneumonia vaccine	200 per lifetime
Dental cleaning	400 2x per year
Breast cancer screening	400 every 2 years
Cervical cancer screening	400 every 3 years
Colon cancer screening	400 every 5 years
Lung cancer screening	400 per year
Height and weight measures	125 once per year
Blood pressure measure	125 once per year
Blood glucose measure (A1c)	125 once per year
Cholesterol measure	125 once per year
BMI outcome	1,000 once per year
Blood pressure outcome	600 once per year
Cholesterol outcome	600 once per year

Prevention Cont'd

Glucose outcome	600 once per year
Tobacco use outcome	725 once per year
Annual Vision Screening	400 once per year
Skin Cancer Screening	400 once per year
Well-woman Exam	400 once per year
Prostate Cancer Screening	400 once per year
Comprehensive Health Review*	725 once per year
Annual Physical	
Diabetes doctor visit	400 once per year
Appointment readiness questionnaire	75 once per year
Diabetes profile	75 once per year
Diabetic eye test	400 once per year
Diabetic foot exam	400 once per year
6-month A1c test	125 every 6 months
Hypertension doctor visit	400 once per year
Hypertension profile	75 once per year
GAD-7 Anxiety screening – coming soon!	75 once per month
PHQ-9 Depression screening - coming soon!	75 once per month

*Proof of prevention activities can also be uploaded through PowerofVitality.com

If you complete your **Biometric Screening, Annual Physical, Flu Shot, or Comprehensive Health Review** through Marathon Health, you will not need to provide evidence of those items to Vitality. Marathon Health will take care of that for you. **For all other preventive activities, even when performed by Marathon Health, you will need to provide proof.**





Not in the target biometric ranges? You can still earn those points through Reasonable Alternatives!

A Biometric Screen includes physical measurements and a blood draw to determine one's A1c, blood pressure, total cholesterol, and body mass index (BMI)/waist measurement.

If you are unable to achieve an in-range result for any biometric measure recorded during your screen, you can earn the equivalent number of Vitality Points by completing the **Reasonable Alternative Standard (RAS)**.

Biometric Measure	Reasonable Alternative Standard
<p>Body Mass Index</p> <p>Between 18.5 and < 25 or Between 25 and 29.9 if waist measurement is ≤ 40 inches for males and ≤ 35 inches for females</p>	<p>Provide a verified measure for a 5% weight loss</p>
<p>Blood Pressure</p> <p>≤ 120/80</p>	<p>Complete 10 workouts a month over three consecutive months in the same program year</p>
<p>Cholesterol</p> <p>Total Cholesterol of < 200 mg/dl or LDL < 160mg/dL or LDL < 130 mg/dL with certain risk factors* or LDL < 100 mg/dL with certain risk factors*</p>	<p>Complete 10 workouts a month over three consecutive months in the same program year</p>
<p>Fasting Glucose/HbA1c</p> <p>Fasting Glucose of 100 mg/dl or HbA1c of < 5.7% if you do not have Diabetes or HbA1c of < 7% if you have Diabetes</p>	<p>Complete 10 workouts a month over three consecutive months in the same program year</p>
<p>Cotinine</p> <p>Negative Result (non-tobacco user)</p>	<p>Complete the Living Smoke Free program (connected to the Quit Smoking goal)</p>



Waivers & Accommodations

Everyone is different, and the standard in-range medical recommendation for biometric results or exercise may not be right for every individual. To accommodate members who are unable to earn points by meeting the medical standard or the Reasonable Alternative Standard (RAS), we offer waivers.

BIOMETRICS PHYSICIAN WAIVER



If your blood glucose, blood pressure, BMI, total cholesterol, or LDL measures are out of range and you are unable to meet the Reasonable Alternative Standard (RAS) recommended to you by Vitality or your employer, you may submit a Biometrics Physician Waiver.

PHYSICAL ACTIVITY WAIVER



If you are unable to exercise or have exercise limitations which make it unreasonably difficult or medically inadvisable for you to complete a light, standard or advanced workout, please submit a Physical Activity Waiver. You will have the option to indicate if your condition is temporary or permanent. Also, if it prohibits all exercise, or your exercise is limited but not prohibited.

PRENATAL CARE WAIVER



While you are pregnant, your biometric results may be out-of-range. Submit the Prenatal Care Waiver to Vitality along with a letter from your physician stating that you are pregnant and receiving prenatal care.

Visit PowerofVitality.com or contact Support at 877.224.7117 for more information.



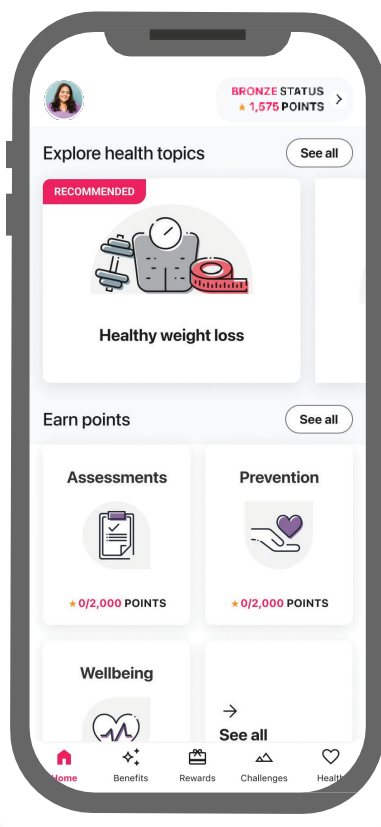
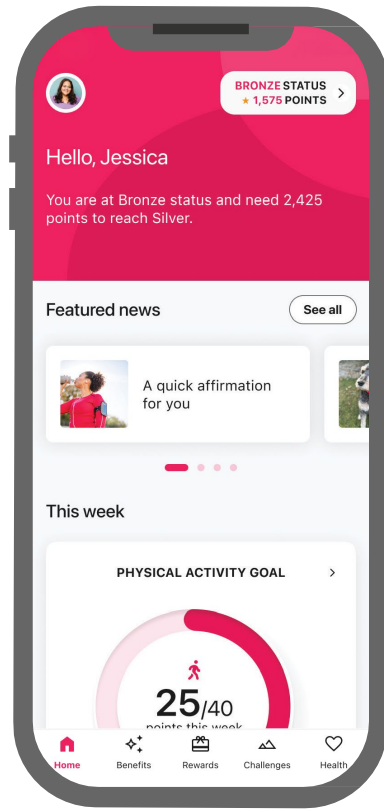
Navigating the Power of Vitality app

Tap the image in the top left corner of the app (or top right corner of the website) to access your profile settings. This is also where you can connect new apps and devices, update login preferences, and use the gym locator tool.

Find inspiration for your health journey, plus news and updates about the program.

Gain quick access to activities you may be checking in on regularly, such as daily workouts, challenges, and goals.

Use the navigation tabs at the bottom of the app to access benefits, rewards, challenges, and health results. On the website, these tabs can be found at the top of the page.



Your current status and points total are displayed in the top right corner. Tap here for your points history to see details on completed activities and points earned.

Engage in healthy activities selected just for you based on your assessment feedback and biometric results.

Browse all point-earning activities within the program and filter by category to find the topics that matter most to you.

Scan to download or open the Power of Vitality mobile app

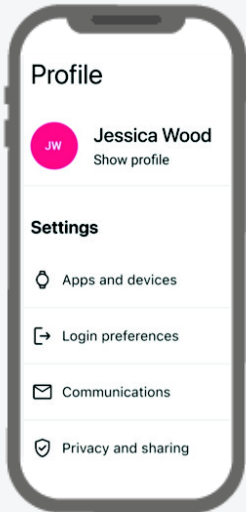




Get connected

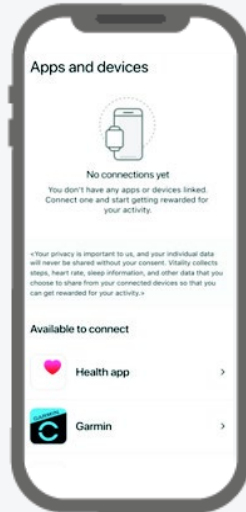
Connecting your smartphone or compatible fitness device or app to Vitality is a great way to earn daily points for your activities.

iOS USERS



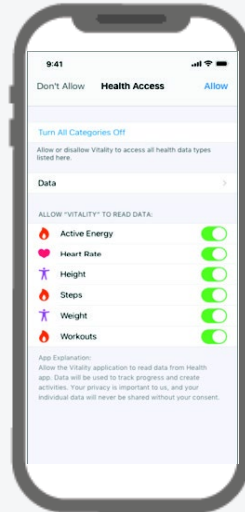
1 DOWNLOAD AND GET STARTED

- Download the Power of Vitality mobile app
- Log in using your username and password
- Navigate to Profile > Apps and devices to view compatible connections



2 CONNECT A COMPATIBLE DEVICE OR APP

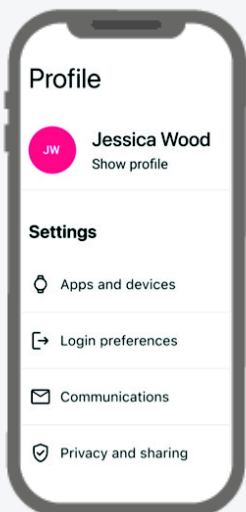
- Select the compatible device or app you'd like to connect
 - Read the on-screen information and click **Connect**.
- Note: Some applications may ask you to log in to your account.*



3 SHARE YOUR ACTIVITY DATA

- Allow Vitality to read your activity data to maximize your point earning opportunities.
- You can allow or deny the Vitality app to access each data type.
- You can change your settings or stop sharing data with Vitality at any time.

ANDROID USERS



1 DOWNLOAD AND GET STARTED

- Download the Power of Vitality mobile app
- Log in using your username and password
- Navigate to Apps and devices under Settings to view compatible connections



2 CONNECT A COMPATIBLE DEVICE OR APP

- Select the compatible device or app you'd like to connect
 - Read the on-screen information and click **Connect**.
- Note: Some applications may ask you to log in to your account.*



3 SHARE YOUR ACTIVITY DATA

- Allow Vitality to read your activity data to maximize your point earning opportunities.
- You can allow or deny the Vitality app to access each data type.
- You can change your settings or stop sharing data with Vitality at any time.



Scan to learn more about linking to Power of Vitality.



**On your mark,
get set, move!**

There are many ways to submit your verified workouts - through linking a device, visiting a gym, or self-reported workouts. With three levels of workouts, light, standard and advanced, find the physical activity that suits you.

Workout data submitted from	What Vitality evaluates	Verified workouts		
		Light workout = 5 points	Standard workout = 10 points	Advanced workout = 15 points
Pedometer and mobile apps that track steps	Total steps	5,000	10,000	15,000
Gym	Attendance	-	Yes	-
Approved mobile apps (that track calories burned during exercise)	Total calories	100	200	300
Heart rate monitor	Time and % of maximum heart rate	15 minutes at 60%	30 minutes at 60%	45 minutes at 60%
	OR			
	Total calories	100	200	300
Self-reported	-	Yes	-	-
Apple Watch and Samsung Health	Active calories	Your Active Calories thresholds are displayed on the Power of Vitality app. Points are awarded based on the active calories burned throughout the entire day, not just during the span of a workout.		
	OR			
	Total steps	5,000	10,000	15,000

Devices and Wearables mentioned in the table must be compatible with the program.

HOW TO EARN POINTS FOR WORKOUTS

- Linking Apple Watch or a Polar, Fitbit or Garmin device.
- Downloading the Power of Vitality mobile app and use GPS to log a gym workout.
- Connecting an app such as Apple's Health app, Fitbit App, or Samsung Health.
- Submitting a self-reported or gym workout form on the web or mobile app for workouts completed at home.



**Scan to download or open
the Power of Vitality mobile app**



Make your hard-earned gym sessions count with the Power of Vitality app

Ready to work up a sweat in the gym? It only takes a few easy steps to log your workouts and earn points to boost your status.

1 Log into the Power of Vitality app once you're ready to start exercising

2 Navigate to Profile > Other > Gym locator

3 Select your in-range gym, then click the 'Log workout' button

- If your gym is out of range, click the info button next to your gym name for more details.
- If you do not see your gym listed, click the 'Still don't see your gym?' button to request that we add it.

After logging your workout, you'll see a verification screen to confirm your submission was successful, and points will be awarded within 24 hours. Have a great workout!

Questions? Contact us for more information at 877.224.7117 or wellness@powerofvitality.com.



Scan to download or open the Power of Vitality mobile app



Ready to be a goal-getter?

Setting a goal in the Power of Vitality app can help you stay on track to achieve your milestones, whether you're planning your financial future, training for an event, cultivating a healthy work-life balance, or need a nudge to help you break out of a fitness rut.

How to set and earn points for your goals

- 1** Open your Power of Vitality app, then click the Add a Goal icon.
- 2** Browse all available goals by tapping into each goal category.
- 3** Find a goal that resonates with you, then answer a few quick questions and select Set Goal. Congratulations, you now have an active goal!

You can earn up to 15 points per day* by checking into your active goals. Simply select your goal on the Power of Vitality mobile app homepage, then tap your desired check-in dates. Your progress toward completing your goal will be displayed until you've earned all your daily goal rings.

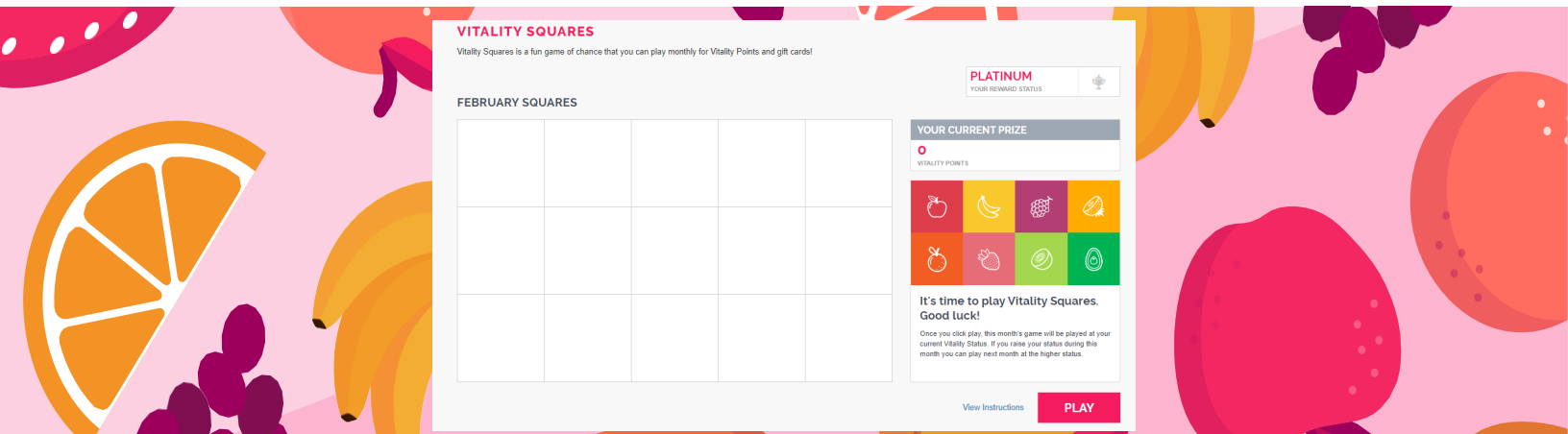
**Each daily goal check-in is awarded 5 points, and you may check into 3 separate goals per day*



**Scan to download or open
the Power of Vitality mobile app**



Let's play Squares: an exciting game of chance



Squares is a fun game of chance that you can play once per month for the opportunity to win points and gift cards!



Once per month, you will have the opportunity to play our health-themed game of chance by navigating to your Squares page under Rewards. In addition to winning up to 50 Points, you might also win an Adidas, Athleta, Charity Choice, Nike, REI, Starbucks, or Target gift card valued at \$5, \$15, or \$500!



Simply flip a square to reveal either something healthy or not, and get fun facts or advice on good health and nutrition. The more healthy squares you flip, the greater your prize.



Your Status determines how many squares of the total 15 you can put into play; the greater your status, the more squares you get to flip.



**Scan to download or open
the Power of Vitality mobile app**

Any taxes accrued due to a prize are the sole responsibility of the prize winner.

Contact Information:



Human Resources: (574)842-7900



Vitality Support: (877)224-7117



Marathon Health: (574)842-8882

Marathon
Health.

