

IT'S TIME TO MAKE YOUR CHOICES COUNT



A UnitedHealthcare Company

Better health exists in the choices we make every day. None of us makes the right decisions all of the time, but when we make our health a priority, our good choices start to add up.

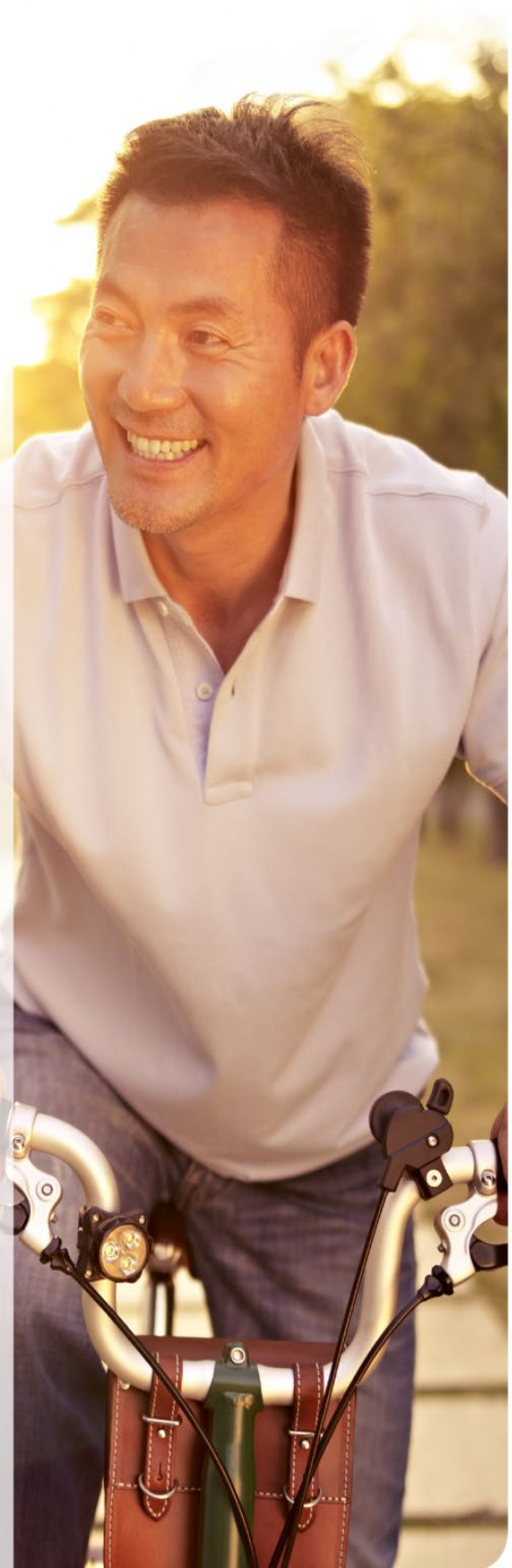
CTB, Inc. is pleased to announce **new** ways to live a healthier life and earn rewards along the way. With **UMR's Live Well Reward\$**, you have an opportunity to receive financial rewards for taking a few simple steps toward living a healthier life. Your participation is completely voluntary, and all resources are available at no cost to you. Keep reading to learn how you can start earning today.

Employees will receive a reduction on the 2022 standard premium of \$50/month (single coverage) or \$100/month (family coverage) by earning 600 Live Well Reward\$ points before December 1, 2021.

Points will be automatically rewarded based on reporting through UMR. You do not need to do anything after you complete the activity to earn the points. You can track your earned points on the UMR wellness portal.

Your goals:	Complete by:	Earn:
Take your CHRA – complete first	9/1/20 – 11/30/21	200 points
Complete your biometric screening	1/1/20 – 11/30/21	200 points
Get a yearly check-up*	9/1/20 – 9/30/21	200 points
Receive your preventive screenings*	9/1/20 – 9/30/21	100 points each
Complete health coaching (if invited)	9/1/20 – 11/30/21	50 points
Complete Optum's Real Appeal	9/1/20 – 11/30/21	75 points
Complete maternity management	9/1/20 – 11/30/21	50 points
Compare the cost of care	9/1/20 – 11/30/21	50 points
Register for OC24	1/1/20 – 11/30/21	50 points
Get a flu shot	9/1/20 – 9/30/21	25 points
Be tobacco free	9/1/20 – 11/30/21	25 points
Join wellness challenges	4/5/21 – 10/25/21	25 points each

* We strongly encourage you to receive these services no later than 60 days prior to the completion deadline, in order to ensure adequate claim processing time.



LIVE WELL GOAL 1:

COMPLETE YOUR CHRA TO UNLOCK YOUR REWARD OPPORTUNITIES

You must complete UMR's clinical health risk assessment (CHRA) to begin earning points in Live Well Reward\$. Once your CHRA is completed you can choose your own adventure by completing any of the other goals to earn 600 points.

LIVE WELL GOAL 2:

COMPLETE YOUR BIOMETRIC SCREENING

Screenings are available onsite or at a Quest Patient Service Center offsite lab in September each year. You may also claim these points by uploading a completed Physician Lab Form.

LIVE WELL GOAL 3:

COMPLETE HEALTH COACHING (IF INVITED)

If you have a chronic health condition, such as diabetes, asthma or heart disease, or if your screening results show you are at risk for one of these conditions, you may receive an invitation to speak with a health coach. Those who complete a series of one-on-one calls with their coach, or who are actively engaged in coaching at the end of the program year, will qualify for their reward.

LIVE WELL GOAL 4:

RECEIVE PREVENTIVE SCREENINGS

You may have an opportunity to earn additional rewards by having recommended exams to check for certain cancers. These may include a regular mammogram, Pap smear, colonoscopy or prostate screening. Talk to your provider about what screenings are appropriate for you, based on your age and personal or family history.

LIVE WELL GOAL 5:

REGISTER FOR OC24

Simply taking the time to register to use this valuable and convenient benefit is a great way to earn points.

LIVE WELL GOAL 6:

GET A YEARLY HEALTH CHECK-UP

Seeing your primary care provider for an **annual wellness visit** will help you stay up-to-date with recommended preventive care and catch potential problems early, when they are most treatable.

LIVE WELL GOAL 7:

GET A FLU SHOT

The best way to protect yourself from catching the flu is to receive your flu shot.

LIVE WELL GOAL 8:

JOIN CHALLENGES

Throughout the program you will have an opportunity to join fellow members in wellness challenges, so you can encourage and motivate each other to lose weight, eat better or be more physically active. See the flyer included in this packet for more information.

LIVE WELL GOAL 9:

COMPARE THE COSTS OF CARE

Your online services on **umr.com** include a free health cost estimator tool. Use Health Cost Estimator to search for the type of service you need and compare the quality and costs from different health care providers in your area. See the flyer included in this packet for more information.

LIVE WELL GOAL 10:

COMPLETE MATERNITY MANAGEMENT

If you or your spouse becomes pregnant, UMR's offers one-on-one support to help you reduce your risk of complications so you can have a safe and healthy pregnancy.

LIVE WELL GOAL 11:

BE TOBACCO FREE

Receive your reward by confirming your tobacco-free status through your CHRA. Or, if you currently use tobacco, you can earn your reward by completing health coaching.

Watch your mail for updates on the rewards you earn throughout the year.

You'll receive a personalized scorecard midway through the program, showing the activities you've completed by that point. And at the end of the program year, you'll receive a summary of your final results. You can also check your progress anytime at **umr.com**. Simply log in and visit the **Wellness activity center** to find out how many rewards points you've earned.