

WELLNESS PROGRAM



This document serves as the Summary Program Description (SPD) that describes the GBA Insurance Trust Wellness Program. The Program is offered under the GBAIT Medical Plan, which is a component plan of the GBA Insurance Trust.

PURPOSE

The Wellness Program has been established to help you develop awareness of your particular health risks and healthy habits using recognized scientific methods in a confidential, supportive environment.

ELIGIBILITY

You are eligible to participate in the Wellness Program if:

- You are an employee and your employer has chosen to offer the Wellness Program, and
- You are enrolled in the GBAIT Medical Plan

BENEFITS OFFERED

The Wellness Program offers these benefits at no cost to you:

- Biometric Screenings
- Health Assessment
- Healthy Living Consult
- Wellness Coaching
- Tobacco Cessation Program
- Healthy Habits Program

All of these services are administered by Wellview Health. Wellview Health is just like your personal care physician in the sense that all of the test results and coaching sessions offered to you are kept as confidential by Wellview as they would be by your personal physician. This information will not be provided to your employer.

Biometric Screenings

Biometric screenings are offered on an annual basis. In most cases, these will be administered onsite at no cost to you. Your employer will work with Wellview Health to schedule the date for these screenings. You will be notified in advance of this Scheduled Onsite Screening Date so that you can take advantage of this convenient way to get your screening done. If you are unable to attend the onsite screening, there are three alternatives available to you:

- You may go to a LabCorp facility near you. Before you go, you should obtain the necessary paperwork from your human resources department. You may also visit www.portal.wellviewhealth.com after getting the necessary codes from your human resources department. This paperwork will tell the LabCorp technician what services you need. There is no charge to you for this if you bring the appropriate paperwork and tell the LabCorp facility that all charges should be sent to Wellview. You must submit your results to Wellview within 30 days after the Scheduled Onsite Screening Date.
- You may go to your in-network physician. Before you go, you should obtain the necessary paperwork from your human resources department. You may also visit

- www.portal.wellviewhealth.com after getting the necessary codes from your human resources department. This paperwork will tell your health care provider what services you need. You will also need to tell your health care provider to send the lab results to Wellview. There is no charge to you for this if you bring the appropriate paperwork and tell your health care provider that the purpose of the visit is for preventive care. You must submit your results to Wellview within 30 days after the bank's Scheduled Onsite Screening Date. In addition, the results that you submit must be current; they will not be accepted if the data is more than 90 days old when you submit them to Wellview.
- You may go to your out-of-network physician. Before you go, you should obtain the necessary paperwork from your human resources department. You may also visit www.portal.wellviewhealth.com after getting the necessary codes from your human resources department. This paperwork will tell your health care provider what services you need. You will also need to tell your health care provider to send the lab results to Wellview. You will be charged for this visit as you would for any other office visit to this health care provider. You must submit your results to Wellview within 30 days after the Scheduled Onsite Screening Date. In addition, the results that you submit must be current; they will not be accepted if the data is more than 90 days old when you submit them to Wellview.

If you are not getting your biometric screening onsite, it will be your responsibility to make sure that Wellview receives your results within 30 days of your employer's Scheduled Onsite Screening Date. **If Wellview does not receive these results in time, you will not be eligible for**

- Any of the programs offered under the Wellness Program, or
- Any incentives that may be offered for your participation in the program.

Health Assessment

Health Assessments are offered on an annual basis. You will be asked to complete a questionnaire online through a secure portal. The questions will address your personal and family health history as well as questions about your habits and lifestyle that might impact your health outlook. You must complete the Health Assessment in order to be eligible for the programs offered by Wellview and any incentives that may be offered for your participation in the program. You are encouraged to answer any questions on the health assessment that ask about genetic information or family health history because it will help Wellview evaluate your health risks, but you are not required to answer these questions, and any incentives that may be offered will be available to you whether or not you answer them.

Healthy Living Consult

A Wellview Health professional will evaluate the results of your biometric screening and health assessment and will sit down with you in a one-on-one consultation immediately after you

complete the onsite screening and assessment. (If you have your Health Screening performed by LabCorp or your physician, you will need to make a phone appointment with a Wellview coach via the Wellview portal.) This consultation will give you the opportunity to ask questions about your results and to get more information about the other services available to you. These services will depend on your individual results:

- **Healthy Living Core Program.** This is a program of four 20-minute coaching sessions involving topics that are identified by you and your health consultant as being of interest and helpful for you.
- **Tobacco Cessation Program.** If you are a tobacco user, your health consultant will recommend that you join this program, which is designed to assist you in giving up smoking or other tobacco use. The details of this program are described in more detail below.
- **Healthy Habits Program.** If your health consultant considers you to be at risk for health issues in connection with your weight, he or she will recommend that you join this program. The details of this program are described in more detail below.

NOTE: You must take the biometric screening and the health assessment on an annual basis in order to continue to be eligible for these other programs.

Tobacco Cessation Program

The Tobacco Cessation Program offers two rounds of 10 coaching sessions each year. These sessions are scheduled once every other week for seven sessions, and then once a month for three sessions. The sessions may address over-the-counter and prescription medication support, depending on your stage in the tobacco cessation process. If prescription medications are determined to be appropriate, you will be referred to a clinician for the prescriptions. However, you must continue with the coaching sessions in order to continue to be eligible for medications.

If you continue to follow your cessation plan (as developed by you and your coach), you will be eligible for the second round of 10 coaching sessions when you complete your first round of sessions. If you do not comply with your plan, you will need to wait until your employer's next Scheduled Onsite Screening Date before you can qualify to participate again.

Health Habits Program

You may qualify for this program if you have a body mass index, or "BMI", over 30. If your BMI is between 25 and 30, you may qualify if you also have at least two other risk factors. These factors include: certain threshold levels of total cholesterol, partial cholesterol, blood glucose, blood pressure, and waist circumference; or if you have been diagnosed with high cholesterol,

hypertension or diabetes mellitus. Your consultant will be able to show you these threshold levels.

The Healthy Habits Program consists of two rounds of 10 coaching sessions each year. These sessions are scheduled once every other week for seven sessions, and then once a month for three sessions. If you make adequate progress toward your goals (as determined by your health coach), you will be eligible for a second round of 10 coaching sessions when you complete your first round of ten sessions. If you do not make adequate progress, you will need to wait until your employer's next Scheduled Onsite Screening Date before you can qualify to participate again.

TERMINATION OF PARTICIPATION

Your benefits under the Wellness Program will end on the sooner of:

- The date your participation in the GBAIT Medical Plan ends.
- Thirty days following a Scheduled Onsite Screening Date if you fail to obtain a required health risk assessment or biometric screening.
- The date as of which a Wellview Health professional, in his or her discretion, determines that you are not in compliance with a coaching plan or program. However, if you are still covered under the GBAIT Medical Plan and you obtain all required health risk assessments and biometric screenings, you may re-qualify for the program beginning on the next Scheduled Onsite Screening Date.

If your participation in the Wellness Program ends in connection with a "qualifying event" under the COBRA continuation provisions of the GBAIT Medical Plan and you elect to continue your coverage under the Medical Plan, your coverage under the Wellness Program will also continue under the same terms and conditions as your continuation under the Medical Plan. However, if during the period of COBRA continuation your employer terminates its participation in the Wellness Program, your coverage under the Wellness Program will terminate even if your coverage under the Medical Plan continues.

OTHER TERMS AND CONDITIONS

This SPD for the Wellness Program is incorporated into the Summary Plan Description for the GBAIT Medical Plan. Specifically, the following sections of that Summary Plan Description apply to the Wellness Program:

- Coordination of Benefits
- Right of Recovery
- Continuation of Coverage (Subsections A, B and C only)
- Statement of ERISA Rights
- Claims Procedures
- Summary Plan Description

July 2015