



# A HEALTHIER YOU.



**Your 2023 Wellness Guide**

# WELCOME!

## DESTINATION: WELLNESS

Welcome to your 2023 Health Advocate Wellness program. This program provides you with the tools and resources to be an active participant in your health and well-being. You have the opportunity to earn rewards by participating in healthy activities and taking control of your health. This guide will explain what you need to do to earn your rewards.

### A message from Inframark:

**Inframark's greatest asset is you**, our hardworking and dedicated teammates. And most of you would probably agree that your own greatest asset is your own well-being, especially given the events that have unfolded over the past few years. This is why we are dedicated to supporting you with programs and policies that enhance your opportunities to achieve and sustain well-being. Well-being comes in many forms. While physical health and wellness may seem most obvious to us and has been a traditional focus of programs in the past, we have expanded our view and understanding of what it takes to truly thrive in all aspects of well-being, as individuals, families, work teams and communities.

You will find some of these concepts introduced here, as well as information on how to manage your valuable Inframark Benefits. With everyone fully engaged, we look to find ways to grow and define these areas, and actively live by these concepts each day. Not all of it can come from Inframark. Wherever it is that YOU live, work and play each day is the starting point for taking action in promoting and pursuing wellbeing for yourself and for others who depend on you. We are all in it together, and we are in it for the long run and truly believe that health, happiness and work-life balance is the most sustainable approach to living and working. We sincerely hope you will take advantage of all the opportunities we are offering to become healthier: physically, mentally, and financially. We are also confident that these opportunities will keep you more informed, more resilient, and more aware of the value of investing in your own well-being.

# KNOW YOUR DIRECTION

## Program Dates:

February 1, 2023 to August 31, 2023

Log into Health Advocate by visiting  
[www.healthadvocate.com/Inframark](http://www.healthadvocate.com/Inframark)



## Who is Eligible?

Employees and eligible spouses can each separately earn their own reward, or double the reward if both participate. Dependent children are not eligible to redeem incentive rewards. All benefits-eligible Inframark employees, their spouses and dependent children over age 18 can take advantage of Health Advocate's services. Employees who are not health plan members may still participate to earn wellness rewards. Employees must still be employed by Inframark at the time of payout to qualify.

## The Finish Line:

Reach **225 points** to complete the program and qualify for your **Healthy Rewards**.



## The Prize:

Choose how you want to receive your rewards:

1. Redeem points for **up to \$450** in gift cards (ie. Amazon, Visa, and more) via the Health Advocate website by **9/30/2023 OR**
2. Receive a **\$450 wellness discount** on your **2024 medical plan premiums**



### The gift card reward is divided into two levels:

Level 1 - earn 100 points and get \$150

Level 2 - earn 125 more points (225 total) and get another \$300 (up to \$450 total\*)

If you redeem a gift card at 100 points, you will only have to earn another 125 points to receive an **extra \$300** in gift cards\*\*.

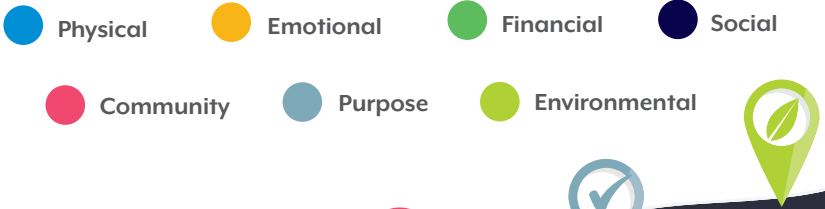
*\*All gift cards are required to be taxed as income at your current tax bracket if chosen as a reward and must be redeemed by 9/30/2023. Tax will be applied to your pay as soon as administratively feasible.*

*\*\*If you redeem a gift card at Level 1, you must do the same for the final level. Partial premium discounts will not be distributed.*

**Reasonable Alternatives:** If you think you might be unable to meet a standard for a reward under the Wellness Program, you may qualify for an opportunity to earn the same reward by different means. Contact the Inframark Benefits Infoline at 866-545-3756 (Press "1" for Health Advocate) to discuss reasonable alternatives that may be appropriate for you in light of your health status in order to earn the wellness points. Reasonable alternatives must be completed by the same deadline as any other program activities.

# YOUR JOURNEY TO WELLNESS





Inframark recognizes that many parts of your life can affect your well-being. To this end, we've developed a more holistic approach to our wellness program. When you follow all of these important paths you increase your chances of arriving at good health and well-being.



At Inframark, health, safety, and well-being are everyone's business. We all take personal accountability and we all have each other's backs. We protect and serve each other just as we protect the communities we serve. Simply put, when we all support a positive culture that enables everyone to be their best, *together we thrive.*

# READY. SET. GO.

## START EARNING POINTS

Path	Description	Page
Physical 	Optimal physical health means having enough energy to get things done on a daily basis and being at your best to live, work, and play safely and productively.	5-8
Emotional 	Having good mental health, balance, and resilience is key to coping effectively with life's changes and challenges. Inframark offers you some important resources to help you manage in these areas.	9
Financial 	Reduce stress and increase security by effectively managing your financial resources and understanding how to make the most of your benefits.	10
Social 	Having strong relationships and love in your life.	11
Community 	The sense of engagement you have with the area where you live. Taking pride in helping your community thrive.	11
Purpose 	Enjoying what you do each day to occupy your time, and being motivated to achieve your goals. Having meaningful pastimes, pursuits and career fulfillment. A sense of higher purpose.	11
Environmental 	What's good for the environment is good for you.	11

### You can earn points on these paths!

The chart above describes each wellness path. The actions necessary to earn points for each path are outlined on the pages referenced.

**Don't know where to start?** Take a shortcut and use the handy checklist on the back cover to help you plan your wellness journey.

# PHYSICAL



## Start Your Engines

Get started here. Know your numbers and assess your health risks. Knowing your starting point and the potential obstacles you might meet along the way is the first step in a successful journey.

1

### Get A Health Screening

Participating in a health screening is a great way to gain insight into your health needs and potential risks for chronic diseases. Use the results to make a plan to get and stay healthy! **You have two options for completing a health screening:**

- 1) Download a physician exam form or print a voucher from your Health Advocate To-Do list. (*Exams completed from 9/1/2022 through 8/31/2023 will be accepted.*)
- 2) Attend a biometric screening event onsite at certain larger Inframark locations.

2

### Complete A Personal Health Profile

The Personal Health Profile is a simple, 8-10 minute online survey to learn more about your current health status and how you can improve your overall health. Log on to the Health Advocate website and click on "Health Profile" to get started.

3

### Call A Health Coach

Call Health Advocate at **855.424.6400** to speak to your own personal health coach to discuss your biometric screening results or your health profile and set goals for how you can improve your overall well-being. Complete one session with a wellness coach to discuss your health screening results, PHP, and your health goals. Jump-start coaching is also available where you can work with a coach for personal support as you strive to reach your health goals such as increasing physical activity, jump start weight loss goals, and better manage stress. Wellness coaching is also available to help you meet your goals and thrive where you earn points by completing six sessions over three or more months.

Action	Points
Get a Health Screening	40 points
Complete a Personal Health Profile	40 points
Complete one Health Education Session	10 points
Complete Jump-Start Coaching (3 sessions)	25/50 points max
Complete Wellness Coaching (6 sessions)	50 points max

# PHYSICAL



## Check Your Gauges

How did you do? Give yourself credit if you have maintained healthy ranges, or have taken steps to improve your results over time. If you need to make a pit stop and address some issues, move onto the next section.

### Receive points for maintaining or improving your health in key areas.

We want to reward you for your work and dedication toward reaching your best possible health.

Research has shown that specific measurable progress in a few key areas can reduce risk factors directly linked to several major conditions, including heart disease and diabetes.

If you completed a biometric screening for the program last year, you can refer to your 2022 health numbers to help guide you towards your health goals for 2023. Your 2022 health numbers have been loaded to the Health Advocate website and can be viewed in the Health Profile tab.

Based on the results of your biometric screening in 2023, you can earn wellness points as follows:

Action	Points
<b>Waist Circumference (WC)/BMI</b> Waist Circumference: Men <41 inches; Women <36 inches If WC not measured, BMI <30; OR Decrease of 2022 BMI Results by 5 points	10 points
<b>HDL Cholesterol</b> Men $\geq$ 40 mg/dl; Women $\geq$ 50 mg/dl; OR Increase of 2022 HDL screening results by 10%	10 points
<b>Cholesterol Ratio</b> < 5.0%	10 points
<b>Blood Glucose</b> Fasting: <100; Non-Fasting: <141 mg/dl HbA1c: <5.7%; OR Decrease of 2022 HbA1c screening results by 1.45%	10 points
<b>Blood Pressure</b> <130/80 mm HG	10 points
<b>Tobacco Free</b> Complete online Tobacco Free Affidavit	10 points

# PHYSICAL

## **Complete a Personalized Coaching Program - 50 points maximum**

Your Wellness Coach can work with you via telephone or email to help you eat right, get fit, lose weight, stop smoking or meet other health goals! Completing the program consists of completing 6 sessions over 12 or more weeks with no more than 45 days between sessions. Programs begun since 9/1/2022 will count if completed by 8/31/2023. **25 points**

## **Chronic Care & Hypertension Support - 40 points maximum**

Members who are eligible for Chronic Care and Hypertension solutions can enroll and work with a dedicated Nurse Coach to manage their medical conditions. Program length may vary based upon specific coaching needs and severity of the condition. Programs begun since 9/1/2022 will count if completed by 8/31/2023. **5 points for initial call • 35 points for completion**

## **Online Health Trackers - 75 points maximum**

Use the health trackers to keep tabs on your weight, activity, diet, sleep, stretching and more. Earn points when you meet recommended goals. If you have a compatible device such as a Fitbit or a smartwatch, you can sync it to the trackers on your Wellness website. **Monthly = 5 points, Weekly = 20 points, Daily = 30 points**

## **Complete a Health Challenge - 60/40 points maximum (company/individual)**

Stay on track by participating in a challenge that helps you build and sustain healthy habits! Complete an Inframark-sponsored challenge or an individual challenge of your choice. Earn points by joining and tracking your activity for each week of the challenge. **Company/Individual challenge = 20/10 points respectively**

## **Interact with Health Advocate - 10 points maximum**

Utilize the Health Advocate services for assistance with a wide variety of health care or benefit-related matters; call **855.424.6400. 5 points each**

## **Preventative Exams - 60 points maximum**

Complete recommended preventative exams. These include: annual physical, well-woman exam, colonoscopy, mammogram, dental check-up (up to 2) and vision screening. Exams completed from 9/1/2022 are eligible for credit. Submit a Preventative Screening Verification Form (*available on the Health Advocate wellness portal*). **10 points each**

## **Complete Online Wellness Workshops - 45 points maximum**

Choose from a variety of workshops to help you lose weight, get moving, reduce stress and eat healthier. Click on "Workshops" to begin. Each workshop takes 6 days to complete. Only one workshop can be completed at a time. **15 points each**



# PHYSICAL

## **Flu Vaccination - 10 points maximum**

Did you receive a flu vaccination last year? Flu vaccinations received onsite at Inframark events or billed through the Inframark medical plan will be automatically loaded to your point totals. Non-medical plan participants can submit a Preventative Screening Verification Form (*available on the Health Advocate wellness portal*). **10 points**

## **Weight Watchers and/or Gym Membership - 20 points maximum**

Submit proof of paid membership covering the incentive period to Inframark by 8/31/2023. Email to [benefits@inframark.com](mailto:benefits@inframark.com) or fax to 215.392.3336. (Don't send to Health Advocate.) **10 points each**

## **Walk with Ease - 30 points maximum**

The WWE walking program helps people get more physically active which leads to better overall health. Email [benefits@inframark.com](mailto:benefits@inframark.com) to receive a WWE book and complete 2 surveys to earn points. **10 points each**

## **Tobacco Cessation - 25 points maximum**

If you are a tobacco user, complete the Health Advocate 12-week tobacco cessation program online or with a wellness coach. During the program you will create your own Quit Plan for personalized support, learn new tips and strategies to become – and stay – tobacco free, and more! Programs begun since 9/1/2022 will count if completed by 8/31/2023. **5 points for enrollment • 20 points for completion**

## **Link a Device (New for 2023!) - 5 points**

Easily accumulate points for health trackers by linking your fitness device, favorite wellness app or Apple Health to the Health Advocate website or mobile app. **5 points**

## **Personal Pathfinder (New for 2023!) - 15 points maximum**

Complete the wellness self-assessment to measure your physical, emotional, financial, and social well-being.

## **Learning Center (New for 2023!) - 20 points maximum**

Read articles or watch videos curated for your well-being goals – **1 point each**

## **Personal Guided Pathways (New for 2023!) - 60 points maximum**

Complete 4 modules (dropped weekly) with videos, articles, podcasts, and quizzes designed to build healthy habits and learn new skills – **30 days to complete – 30 points**

# EMOTIONAL



Having good mental health, balance, and resilience is key to coping effectively with life's changes and challenges. Below are some important resources to help you manage in these areas.

## Health Advocate Employee Assistance Program (EAP)

Health Advocate gives you access to your own personal advocate who will compassionately, and confidentially, guide you to providers who specialize in illnesses such as depression, anxiety, neurological disorders, substance abuse and more. The EAP can also help with day care, elder care, legal and financial concerns, family and relationships, self-esteem, and occupational performance. This is a company-paid benefit available to you and other household members. Connect with these services by contacting Health Advocate at **855.424.6400** or at **www.HealthAdvocate.com/Inframark**.



### *Solutions for Caregivers*

Access your caregiver service for support that can make it easier to care for a family member, friend or neighbor. This service provides onsite assessments, caregiver case managers, care plans, and coordination at no cost to employees for the service. For more information, call **866.463.5337**.

Action	Points
Jump-Start Coaching - Stress less, better manage stress, and live in balance- three sessions	25 points
Tracker - Mood/Manage Stress/Reduce Social Media	30 points max



# FINANCIAL

## Financial Wellness Webinars - 20 points maximum

OneDigital Fiduciary Plan Advisors is available to provide 1:1 advice for your retirement and overall financial planning needs. They regularly host webinars which cover financial wellness topics such as debt elimination, budgeting advice, retirement planning and much more. Earn points by attending a webinar, either live or pre-recorded (on their library: <https://bit.ly/2NyyqMF>); register using your work email address. **10 points each**

## Wellcents Registration - 30 points maximum

Register at [mywellcentsapp.com/login](https://mywellcentsapp.com/login), complete a financial wellness survey and schedule a free 1:1 session with a OneDigital Financial Plan Advisor to discuss your personal retirement and financial wellness. To earn points, schedule your free 1:1 session by calling **443-578-3211** or email [401kAdvisor@onedigital.com](mailto:401kAdvisor@onedigital.com). **10 points for survey completion, 10 points up to 2 financial meetings**

## SmartDollar - 15 points maximum

Dave Ramsey's motivational financial wellness program outlines proven steps for saving, budgeting, debt reduction and retirement planning that will strengthen your financial foundation. Enroll in SmartDollar and accumulate points by watching educational videos and completing activities. **5 points for enrolling • 10 points for accumulating 2,000+ points within the portal**

## Empower Retirement (Starting March 1) - 30 points maximum

Contribute to a tax-deferred savings account to increase your retirement income. The value of your account balance is based on your contributions, Inframark's matching contributions (50% up to the first 6% of your contributions; subject to a vesting schedule) and investment performance.

- Register online account at [www.empowermyretirement.com](http://www.empowermyretirement.com). **5 points**
- Change/update your beneficiaries on Empower's website. **10 points**
- Increase your payroll deferral by at least 1%. **15 points**



# CREATE YOUR OWN PATH



## SOCIAL

Having strong relationships and love in your life.



## COMMUNITY

The sense of engagement you have with the area where you live. Taking pride in helping your community thrive.



## PURPOSE

Enjoying what you do each day to occupy your time, and being motivated to achieve your goals. Having meaningful pastimes, pursuits and career fulfillment. A sense of higher purpose.



## ENVIRONMENTAL

What's good for the environment is good for you.

*These paths represent the very fabric of our day to day lives*, what keeps us together, and drives us to keep moving forward. We want to know what you think! What activities bring you a sense of fulfillment and well-being, and how can you and Inframark engage together to bring them to life? Below are only a few examples of activities that overlap in these areas and reinforce well-being for yourself and for others around you, whether at home, at work, or in your community.

- Volunteer to clean up a city park
- Sign up for a charity 5k race
- Challenge your co-workers to a health or fitness competition
- Plant a tree for Earth Day
- Take a pledge to serve healthy foods at company meetings
- Share a testimonial about a positive outcome you have had participating in an Inframark benefit program in order to encourage others

Many of you probably already do these things on a regular basis, or perhaps you will be inspired now to start. Take the lead to organize an activity locally, get a co-worker involved, make a suggestion to your manager, be a wellness champion and make it happen! If you do, we want to hear your story. **We'll award you 10 points for up to 2 separate activities (20 points maximum)** that demonstrate initiative or leadership in these areas. And, we may feature you in The Source to share your accomplishments with your Inframark colleagues far and wide.

Send an e-mail with your story to [benefits@inframark.com](mailto:benefits@inframark.com) and let's hear more about what you're doing to make well-being come alive!

# GETTING STARTED

Getting started is easy. Simply register on the Health Advocate website by following the steps below. If you have previously registered, there is no need to follow this step, just log back in!

## How to register on the Health Advocate website:

- Go to [www.HealthAdvocate.com/Inframark](http://www.HealthAdvocate.com/Inframark)
- Click on Register
- Enter your legal name, date of birth and zip code
- An email with a verification link will be sent
- To register a spouse, enter a different email address than your own
- Once registered, log in and get started!

## Questions? Just call!

We hope that you take advantage of your wellness incentive program for both the rewards and improved health! If you have any questions, just call!



Call toll-free: 855.424.6400



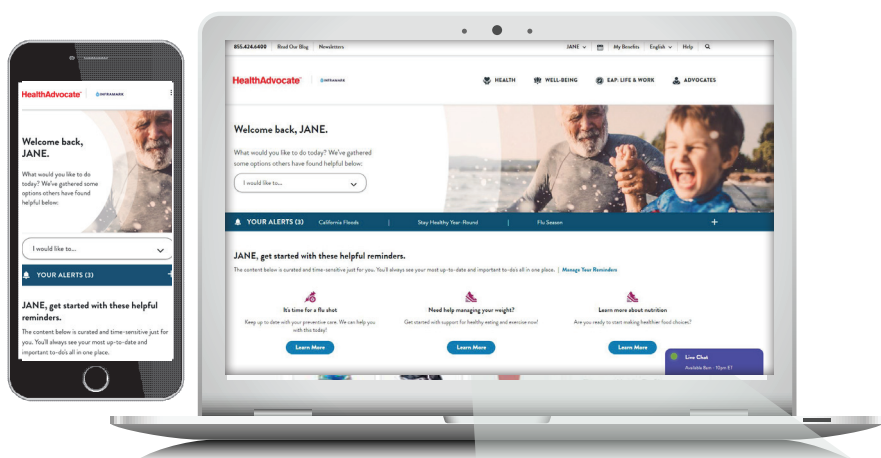
Visit: [HealthAdvocate.com/Inframark](http://HealthAdvocate.com/Inframark)

Email: [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com)

# STAY THE COURSE

## Track Your Wellness Online And On Your Phone

Your Health Advocate portal allows you to track your activity and see how many points you have earned to date. When you log on, “My Points” will appear on your wellness home page. Click on it to see details of your progress. You will see activities you have completed, activities in progress and the points assigned to each.



*Note: Any activities completed outside of the Health Advocate portal/program will be coordinated by Inframark. You will be credited any applicable points for those activities, however there will be a lag in seeing them count against your points total in your Health Advocate portal.*

### Syncing Your Fitness Device

- Log in to [HealthAdvocate.com/Inframark](https://HealthAdvocate.com/Inframark)
- Hover your cursor over the gear symbol in the upper right hand corner
- From the drop-down menu, select “Manage Fitness Devices”
- In the “Fitness Devices & Apps” section, choose your fitness device and click the “+Device” button
- Follow the steps to grant access to share the device’s data
- You’ll be directed to a confirmation page on your member website when your device has been successfully added.

On that same page, just click the “Sync Device” button to import data. Once the above steps are completed, your data will automatically sync each night!

# NEXT STEPS & HELPFUL TIPS






- Be sure to **register for the Health Advocate website - [www.healthadvocate.com/inframark](http://www.healthadvocate.com/inframark)** - to get started.
- Complete your Health Screening early** on so that you can know your numbers. Use this information to earn points for setting and meeting health goals as well as to know what you need to work towards.
- Check with your site coordinator or manager to see if an **onsite health screening event** is available at your location.
- Follow up on preventative care that is recommended for you**, and schedule your appointments sooner rather than later. Once Health Advocate receives the data, you will automatically be awarded points on the wellness portal. Claims data can take up to 3 or more months for Health Advocate to receive. If you wait until too late in the campaign, you may not be able to count on the points for this activity.
- Did you get a **flu shot** last year? The vaccine supply is usually available in peak season, October through December. **Plan ahead to protect yourself this fall** and your shot will count for next year's program.
- Make a plan for completing other activities** that take some time, such as online workshops or the coaching program.
- Look out for details on **Inframark sponsored health challenges** to take part in some friendly (and healthy) rivalry with your colleagues.
- If you are using a personal tracking device such as a **Fitbit, smartwatch or an exercise app** like Map My Run, be sure to **sync the device/app to the Health Advocate website** for super easy point tracking.
- Submit receipts for gym or Weight Watchers memberships** to [benefits@inframark.com](mailto:benefits@inframark.com).
- Check the Health Advocate portal regularly** to see your points total accumulating.
- Don't wait until the last minute to get started!**
- For assistance with any of the above, **reach out to Health Advocate at 855.424.6400**.
- Complete all activities before August 31, 2023!**
- Claim your gift card rewards by September 30, 2023!** (If you don't choose to payout by the gift card option, your rewards will automatically roll over to a 2024 healthcare discount.)



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## NEED HELP? CALL YOUR COACH

Your Health Advocate Wellness Coach can help you lose weight, eat better, reduce stress, stop smoking, and reach other health goals. You have unlimited access to a personal Wellness Coach for ongoing motivation, as well as online health tools, available through the web or mobile device, 24/7. ***Start Wellness Coaching today:***

-  Determine your health risks; stay motivated to reach your health goals
-  Arrange unlimited, one-on-one Wellness Coaching sessions
-  Make a wellness plan; set clear, attainable goals and get support along the way
-  Access health trackers, competitions, workshops, the Personal Health Profile and more on your member website at [www.healthadvocate.com/inframark](http://www.healthadvocate.com/inframark)
-  Weigh your medical care options with the MedChoice Support™ tool

**Just Call! 855.424.6400**