

# LIVING HEALTHY WELLNESS PROGRAM

This summary plan description (benefits handbook), or SPD, outlines the major provisions of DMBA's Living Healthy Wellness Program as of January 1, 2019.

## LIVING HEALTHY BASICS

DMBA's mission is to improve your health—and the Living Healthy Wellness Program is one of the most effective tools we offer. By making simple decisions every day, you'll improve your life for years to come. Plus, you and your spouse can each receive up to \$250 in health premium refunds each year based on your participation.

## HOW IT WORKS

- The program consists of six wellness challenges that focus on important components of your overall well-being, such as physical health, emotional health, intellectual health, and financial health.
- You can earn \$30 toward your premium refund for each two-month challenge you complete. That's a total of up to \$180 for the year.
- By taking a health risk assessment (HRA) on our website, you earn an additional \$70, as long as you include important biometric information.  
**You do not have to complete an HRA to participate in the Living Healthy program.**

- You and your spouse can each earn up to \$250 a year by participating in Living Healthy. Plus, you'll have better health, an even greater reward.
- Dependent children can participate in the challenge activities under the supervision of a parent, but cannot earn a premium refund. Only the employee and their spouse can earn a premium refund.
- This premium refund may be available to be earned until age 65 when an individual becomes Medicare eligible.
- Active employees, your premium refund will appear in your pay during the first quarter of the following year. If you are no longer an active employee, you will receive an address verification letter in January. A refund check will be issued upon our receipt of your address verification.

## LIVING HEALTHY CHALLENGES

The six two-month challenges are designed to motivate, encourage, and reward you for making healthy lifestyle choices. Each challenge is worth \$30, for a total of \$180 for the year.

You must complete a one-time registration for the wellness program on our website at [www.dmba.com](http://www.dmba.com). Even though you can register anytime during the year, you'll only receive credit for the challenges you complete after you register. So do it early in the year. If you're currently registered for the program, you're automatically registered for next year.

You must complete at least 75 percent of each challenge to receive credit toward your premium refund.

Information about each wellness challenge is available online at [www.dmba.com](http://www.dmba.com). Reminders to report your participation will be emailed six times throughout the year. You may track daily progress using any method of your choice. At the end of each challenge, report your success with a simple yes or no at [www.dmba.com](http://www.dmba.com).

If you can't complete a challenge because of a medical condition, let us know and we'll come up with an alternative for you.

## HEALTH RISK ASSESSMENT

The health risk assessment is geared more toward gauging your total well-being rather than just your physical health. The assessment, which is available online, gathers data on your health history and emotional and social health, as well as your lifestyle—stress, exercise, eating habits, community involvement, and so forth.

By answering simple questions, your assessment becomes a tool to help you better understand your lifestyle and its effects on your health. It helps you identify areas in your life you can improve, as well as health risk factors you may not be aware of. It also gives you a baseline, or starting point, to compare your current behaviors to healthy behaviors. The assessment helps you set goals for improving your health now and in the future.

We ask you to include important biometric information because these numbers can detect problems from the start. Biometric information includes your blood pressure, blood glucose level, complete cholesterol profile—including your HDL (good cholesterol), LDL (bad cholesterol), and triglycerides—plus height and weight.

You can ask your doctor to request some basic lab work to give you the numbers you need, but you don't necessarily have to see a physician to get your biometric information. You may be able to participate in a health fair in your community or a lifestyle screening at work. Whatever you choose, please remember to follow the guidelines of your medical plan when it comes to the timing of the physicals and lifestyle screenings. For general screening recommendations, based on your age and gender, please refer to the *Routine Care* tile on your DMBA dashboard after logging into [www.dmba.com](http://www.dmba.com).

Your assessment is completely confidential; it's just for you. But our nurses are always available if you have questions or concerns about your individual report.

## ONLINE TOOLS FOR BETTER HEALTH

Our website includes two important tools for better health. Log into [www.dmba.com](http://www.dmba.com) and look for the *Routine Care* tile. Click to view your suggested examinations and screenings plus access your *Personal Health Record*. We encourage you to check out these tools as you strive for better health.

Also, to learn more about how to manage particular illnesses, click on *My Health* at the top of the page and then the *Check Symptoms* link or the *Find Answers to Health Questions* link under the *Education* section. Browse the extensive list of health topics, menu plans, and health-promoting ideas, or use the interactive *Symptom Checker* to get an idea of whether or not to seek medical attention and how soon.

### Legal Notice

*We have made every effort to accurately describe the benefits and ensure that information given to you is consistent with other benefit-related communications. However, if there is a discrepancy or conflict between information in this document and other plan materials, the terms outlined in the Legal Plan Document will govern.*

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