

2023 Mosaic Wellness Incentive Program FAQ

January 1, 2023

Please check back if you have further questions as updates will be made periodically to this document

Q:	Who is Virgin Pulse?
A:	Mosaic has partnered with Virgin Pulse to assist with our voluntary wellness incentive program. Virgin Pulse is a wellbeing program that gives you the tools to get active, get healthy and live better every day.
Q:	How do I register for Virgin Pulse?
A:	Register by visiting join.virginpulse.com/mosaicwellness OR download the Virgin Pulse app for iOS or Android. Enter " The Mosaic Company " and follow the prompts to create your account.
Q:	How much can I earn for the wellness incentive?
A:	Employees and spouses/domestic partners who are enrolled in a Mosaic health plan have an opportunity to each earn up to \$500 in payroll wellness incentives. In addition, individuals can earn Pulse Cash through Virgin Pulse.
Q:	Can I still participate if I am not enrolled in the Mosaic medical plan?
A:	Employees can register with Virgin Pulse even if they are not enrolled in the Mosaic medical plan. You will have full access to the resources Virgin Pulse provides, however you will not be eligible for incentives (including receiving a free activity tracker). Please note, that spouses/domestic partners who are not enrolled in the Mosaic health plan are not able to utilize Virgin Pulse.
Q:	Are the wellness incentives considered taxable income?
A:	Yes, incentives are considered compensation by the IRS and subject to tax withholding.
Q:	When are wellness incentive credits paid?
A:	Incentives earned by the employee and/or their spouse/domestic partner generally will be deposited into the employee's paycheck within 4-6 weeks of completing the activity. The payment will be reflected under the "Wellness Incentive Credit" pay code. Please note, payment depends on when Virgin Pulse reports the completed activity. Employees must be actively employed to receive wellness incentive credits.
Q:	What is Pulse Cash?
A:	Pulse Cash is Virgin Pulse's reward currency. It can be earned by completing specific activities and can be redeemed in the Virgin Pulse store (accessible from your account) for a wide range of health and wellness products. Members can also transfer their Pulse Cash to a gift card from the Virgin Pulse catalog.
Q:	Is the Pulse Cash considered taxable income?
A:	Yes, Pulse Cash is considered compensation and subject to tax withholding. Pulse Cash will be taxed once you have redeemed it for a gift card or item in the Virgin Pulse store.
Q:	How are Pulse Cash incentives distributed?
A:	Pulse Cash will be available in your Virgin Pulse account generally within 5 days of completing activities. Employees must be actively employed to earn Pulse Cash.

Q:	Does Pulse Cash expire?
A:	Pulse Cash does not expire while you are an employee, as long as the Virgin Pulse service is available to Mosaic. If you terminate employment, you will have 60 days to redeem Pulse Cash you have earned while employed. After 60 days, all Pulse Cash will be forfeited.
Q:	I received a free Max Buzz activity tracker or \$25 to use in the Virgin Pulse store. Will I be taxed on this?
A:	No, you will not be taxed on the value of these. Note, if you elect to convert the \$25 to Pulse Cash to apply to a gift card it will be subject to taxation once the conversion to Pulse Cash occurs (see FAQ on Pulse Cash taxation).
Q:	When do activities have to be completed?
A:	To qualify for the 2023 program incentive, activities must be <u>completed</u> by December 21, 2023. Activities will be awarded by Virgin Pulse as information is submitted and processed within the Virgin Pulse system. Typically, activities are awarded within one week of receipt. If an activity is completed through a Mosaic Benefit Partner (Cigna, Guardian or EyeMed) processing time begins once the claim information is <u>submitted</u> to the benefit partner by your doctor/provider. Generally, providers submit claims within a week of the service date. Completed activities must be processed by Virgin Pulse no later than December 31, 2023 to count towards the 2023 program year. Any activity completed after November 30, 2023 may be paid within the first quarter of the following year due to Mosaic's payroll processing schedule. If Pulse Cash is redeemed after November 30, 2023, the value of the Pulse Cash redeemed may be taxed within the first quarter of the following year.
Q:	Do I have to complete all the program activities to earn the maximum incentive?
A:	No, the program offers flexibility to choose a combination of program activities that will allow you to earn up to the \$500. For example, you might decide not to track steps in order to earn the maximum incentive. You can complete the other activity options like coaching, a personal health assessment, two preventive exams, and achieve at least one of the personal health screening targets.
Q:	Where can I complete the online health assessment?
A:	The online health assessment can be completed after you register for Virgin Pulse. Going forward, you may take the assessment annually. It is a short, confidential survey that assesses your health across seven factors.
Q:	What is a Personal Health Screening?
A:	A Personal Health Screening is a blood test that provides information regarding your body mass index (BMI), blood pressure, total cholesterol and blood sugar level.
Q:	What are the target ranges for the Personal Health Screening?
A:	See chart below on page 5. Note, the ranges are the same as used by the Mosaic Wellness Program in prior years.
Q:	Where can I complete the Personal Health Screening?
A:	Please reference the Personal Health Screening Instructions document.
Q:	What if I completed the Personal Health Screening last year?
A:	Activities completed on or after January 1, 2023 count towards the 2023 program year.

Q:	I completed a Personal Health Screening and/or Annual Physical but do not see my results on Virgin Pulse. What should I do?
A:	If the claim submitted by the physician or lab does not show that preventive services were completed, Cigna is unable to report the Personal Health Screening results to Virgin Pulse for the wellness incentive program. If you do not see the results on your Virgin Pulse account, please contact Cigna at 800-244-6224 to determine if the claim was submitted as a preventive procedure. If it was not, you can ask your physician or lab to resubmit the claim or submit an appeal to HR Connect for review. There is no guarantee the appeal will be approved, it all depends on what information the physician or lab submitted on the claim.
Q:	If I retake my personal health screening and improve my results, am I eligible to receive the incentive?
A:	Yes, you will receive the incentive if you did not previously qualify and your new test results are within the desired range. You will not be penalized if you previously received the incentive and your new results were not within the desired range.
Q:	Do I have to use an activity tracker such as the Max Buzz to earn incentives for the track steps or active minutes activity?
A:	Yes, only activity recorded by a fitness tracking device such as the Max Buzz, FitBit, iPhone steps, etc. that is synced with Virgin Pulse counts towards earning an incentive. Track steps or active minutes for at least 20 days a month to qualify. Activity that occurred prior to registering for the program will not be counted for incentive purposes.
Q:	How often should I sync my fitness tracking device?
A:	It is recommended you sync your device at least weekly to receive credit for activities completed. Virgin Pulse will only update activity tracked in the past 14 days from the last day you synced your device, there is no ability to provide credit for any activity not synced within that timeframe.
Q:	Can I manually enter my steps or workouts on Virgin Pulse?
A:	Members can self-enter steps or workouts for tracking purposes, but these will <u>not</u> count towards earning an incentive. Only activity recorded by a connected, fitness tracking device counts towards earning an incentive.
Q:	What happens if I lose or damage my Max Buzz?
A:	You can order a new one via Virgin Pulse store. You can also use your phone to connect and track steps. Note, Mosaic will not replace or cover the cost of a new Max Buzz.
Q:	How many preventive care visits can I earn incentives for?
A:	You will earn a \$100 incentive per preventive care service, up to a maximum of \$200. Preventive care services include but are not limited to an annual physical, colonoscopy, prostate screening, annual eye exam and preventive dental cleaning. These services must be paid by Mosaic's health plans for these preventive care visits to be submitted to Virgin Pulse and count towards the incentive.
Q:	How do I begin a Cigna coaching program?
A:	Contact Cigna's Personal Health Team at 800-244-6224. Only coaching initiated with the Personal Health Team or the tobacco cessation program are eligible for the payroll credit.
Q:	I began coaching with Cigna's Personal Health Team in 2022 but did not complete the program. Do I have to start over?
A:	No, if you continue your coaching and complete the sessions in 2023, you will earn the incentive for completing a Cigna coaching program.
Q:	How do I get credit for participating in a community wellness event?
A:	If you participated in an organized community wellness event, you can receive credit by signing into your Virgin Pulse account online. Navigate to the Programs page to find the Community Wellness Event attestation form and complete the form. Please note the form can't be completed via the Virgin Pulse app at this time.

Q:	Where can I complete the RethinkCare Video Training?
A:	RethinkCare can be accessed by logging into the Virgin Pulse site or the Virgin Pulse app.
Q:	How many RethinkCare sessions must I complete to earn an incentive?
A:	You must complete a RethinkCare session 10 days in a month to earn \$10 in Pulse Cash. Incentive can be earned 12 times per calendar year.
Q:	Can I still earn prizes through the challenges if I have already earned the annual incentive limit?
A:	Prizes earned because of participating in challenges do not count towards your \$500 annual incentive limit.
Q:	How are teams determined for the challenges?
A:	<p>Public (Open) vs Private (Closed) Teams</p> <ul style="list-style-type: none"> • When a Challenge begins all members will have the option to <i>Join a Team</i> OR <i>Start a Team</i> upon registration. • When choosing to <i>Start a Team</i>, you become a Captain and can start either a <i>Public</i> or a <i>Private</i> team. • Choosing a <i>Public</i> team, you allow for anyone in your organization to join your team. • Choosing a <i>Private</i> team, you can invite friends to your team via the platform and you have control over who joins your team for the challenge. • A Captain is not allowed to remove a member from their team. However, they could utilize the team chat to ask politely if a member would leave the team to accommodate for another planned teammate.
Q:	I need help logging on or navigating Virgin Pulse, or am having trouble with my Max Buzz, who should I call?
A:	Call Virgin Pulse's Member Services team at 888-671-9395.
Q:	I have completed my activity and my wellness incentive is not on my paycheck, who should I call?
A:	Please confirm the activity is showing on Virgin Pulse as completed, then call HR Connect at 855-660-6947.
Q:	I am unable to complete one of the activities and/or achieve the screening results. Can I still qualify for an incentive?
A:	If you think you might be unable to meet a standard for an incentive under this wellness program, or if you have a disability that prevents you from doing so, you might qualify for an opportunity to earn the same incentive by different means. For more information on an accommodation, contact Virgin Pulse at 888-671-9395 or download the accommodation form from your Virgin Pulse account and have it completed by your physician.
Q:	I still have questions, who should I contact?
A:	Contact Mosaic HR Connect at 855-660-6947.

Personal Health Screening Target Ranges

Personal Health Screening	Body Mass Index (BMI)	Blood Pressure (Systolic/Diastolic)	Total Cholesterol	Blood Sugar
What It Means?	BMI measures body fat based on height and weight. A BMI over 30 increases your risk for certain chronic conditions such as diabetes and certain cancers.	Blood pressure measures the force applied to the walls of the arteries as the heart pumps blood through your body. High blood pressure is a chronic disease that increases your risk of heart attack or stroke.	Total cholesterol is a measure of the amount of both "good" (HDL) and "bad" (LDL) cholesterol in your blood.	Blood sugar, also known as glucose is the measure of sugar in your blood. High levels of glucose put you at risk for diabetes.
Indicator range:				
Normal	18.5 - 24.9	Less than 120/80	Less than 200 mg/dl	Less than 140 mg/dl
Borderline	25 - 29.9	120 - 139/80 - 89	200 - 239 mg/dl	140 - 199 mg/dl
High risk	30 or higher	140/90 or higher	240 mg/dl or higher	200 mg/dl or higher
Target for Incentive:	Under 30	135/85 or lower	239 mg/dl or lower	140 mg/dl or lower (NON-FASTING)

Notice to Employees About Wellness Plan

This is only intended to provide an overview of The Mosaic Company wellness program offered to U.S. eligible employees. Complete details about the program will be included in the summary plan descriptions and plan documents. Mosaic reserves the right to change or end the program at any time. Mosaic's wellness program, part of the Mosaic Comprehensive Welfare Benefit Plan, is completely voluntary and available to all employees. If you think you might be unable to meet a standard for an incentive under this wellness program, you might qualify for an opportunity to earn the same incentive by different means.

We are required to maintain the privacy and security of your personally identifiable health information. Information from your voluntary health risk assessment and 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. Although we may use aggregate information collected to design a program based on identified health risks in the workplace, the Wellness Program will never disclose any of your personal information either publicly or to Mosaic, 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 be protected as required by law and will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment. 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.

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 Virgin Pulse at 888-671-9395 or Mosaic HR Connect at 855-660-6947.