

# 2026 Mosaic Wellness Incentive Program FAQ

December 05, 2025

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

<b>Q:</b>	<b>Who is Personify Health?</b>
<b>A:</b>	Mosaic has partnered with Personify Health to assist with our voluntary wellness program. Personify Health is a wellbeing program that gives you the tools to get active, get healthy and live better every day.
<b>Q:</b>	<b>How do I register for Personify Health?</b>
<b>A:</b>	Register by visiting <a href="https://enroll.personifyhealth.com">enroll.personifyhealth.com</a> OR download the Personify Health app for iOS or Android. Enter "The Mosaic Company" and follow the prompts to create your account.
<b>Q:</b>	<b>How much can I earn for the wellness incentive?</b>
<b>A:</b>	Employees and spouses/domestic partners who are enrolled in a Mosaic health plan have an opportunity to each earn up to \$800 in wellness incentives. These incentives will be in the form of Rewards Cash through Personify Health platform.
<b>Q:</b>	<b>Can I still participate if I am not enrolled in the Mosaic medical plan?</b>
<b>A:</b>	Employees can register with Personify Health even if they are not enrolled in the Mosaic medical plan. You will have full access to the resources Personify Health provides, however you will not be eligible for incentives. Please note, that spouses/domestic partners who are not enrolled in the Mosaic health plan are not able to utilize Personify Health.
<b>Q:</b>	<b>What is Rewards Cash?</b>
<b>A:</b>	Rewards Cash is Personify Health's reward currency. It can be earned by completing specific activities and can be redeemed in the Personify Health store (accessible from your account) for a wide range of health and wellness products. Members can also transfer their Rewards Cash to a gift card from the Personify Health catalog.
<b>Q:</b>	<b>Is the Rewards Cash considered taxable income?</b>
<b>A:</b>	Yes, Rewards Cash is considered compensation and subject to tax withholding. Rewards Cash will be taxed once you have redeemed it for a gift card or item in the Personify Health store.
<b>Q:</b>	<b>How are Rewards Cash incentives distributed?</b>
<b>A:</b>	Rewards Cash will be available in your Personify Health account generally within 2 to 6 weeks of completing activities. Employees must be actively employed to earn Rewards Cash. If an activity is completed through a Mosaic Benefit Partner (Cigna, Livongo, EyeMed, Hinge Health etc.) 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.

<b>Q:</b>	<b>Does Rewards Cash expire?</b>
<b>A:</b>	Once you terminate employment, you will have 30 days to redeem Rewards Cash you may have earned while employed. You can redeem Rewards Cash directly from your Personify Health account. You can view earned incentives on the Rewards page > My Earnings > My Rewards. After the 30 days, your account is cancelled, and any remaining Rewards Cash will be forfeited. Once redeemed, Rewards Cash is considered compensation and subject to applicable tax withholding.
<b>Q:</b>	<b>When do activities have to be completed?</b>
<b>A:</b>	<p>To qualify for the 2026 program incentive, activities must be <u>completed</u> by December 31, 2026. Activities will be awarded by Personify Health as information is submitted and processed within the Personify Health system. Typically, activities are awarded within 2 to 6 weeks of receipt.</p> <p>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.</p> <p>Completed activities must be processed by Personify Health no later than December 31, 2026, to count towards the 2026 program year.</p> <p>If Rewards Cash is redeemed after November 30, 2026, the value of the Rewards Cash redeemed may be taxed within the first quarter of the following year.</p>
<b>Q:</b>	<b>Do I have to complete all the program activities to earn the Rewards Cash?</b>
<b>A:</b>	No, the program offers flexibility to choose a combination of program activities that will allow you to earn up to the \$800. For example, you might decide not to track steps 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.
<b>Q:</b>	<b>Where can I complete the online health assessment?</b>
<b>A:</b>	The online health assessment can be completed after you register for Personify Health. Going forward, you may take the assessment annually. It is a short, confidential survey that assesses your health across seven factors.
<b>Q:</b>	<b>What is a Personal Health Screening?</b>
<b>A:</b>	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.
<b>Q:</b>	<b>What are the target ranges for the Personal Health Screening?</b>
<b>A:</b>	See chart below on page 5. Note, the ranges are the same as used by the Mosaic Wellness Program in prior years.
<b>Q:</b>	<b>Where can I complete the Personal Health Screening?</b>
<b>A:</b>	Please reference the Personal Health Screening Instructions document.
<b>Q:</b>	<b>What if I completed the Personal Health Screening last year?</b>
<b>A:</b>	Activities completed on or after January 1, 2026, count towards the 2026 program year.

<b>Q:</b>	<b>I completed a Personal Health Screening and/or Annual Physical but do not see my results on Personify Health. What should I do?</b>
<b>A:</b>	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 Personify Health for the wellness incentive program. If you do not see the results on your Personify Health 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.
<b>Q:</b>	<b>If I retake my personal health screening and improve my results, am I eligible to receive the incentive?</b>
<b>A:</b>	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.
<b>Q:</b>	<b>Do I have to use an activity tracker to earn incentives for the track steps or active minutes activity?</b>
<b>A:</b>	No, you can track activity by using a connected fitness tracking device such as the Max Buzz, FitBit, iPhone steps, etc. or manually input your activity into the Personify Health app. Both methods count towards earning an incentive. Track 7000 steps or 15 active minutes or 15 workout 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.
<b>Q:</b>	<b>How often should I sync my fitness tracking device?</b>
<b>A:</b>	It is recommended you sync your device at least weekly to receive credit for activities completed. Personify Health 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.
<b>Q:</b>	<b>Can I manually enter my steps or workouts on Personify Health?</b>
<b>A:</b>	Members can enter their steps or workouts for tracking purposes, and these will count towards earning an incentive. Activities recorded by a connected fitness tracking device will also count towards earning an incentive.
<b>Q:</b>	<b>How many preventive care visits can I earn incentives for?</b>
<b>A:</b>	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, preventive 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 Personify Health and count towards the incentive.
<b>Q:</b>	<b>How do I begin a Cigna coaching program?</b>
<b>A:</b>	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.
<b>Q:</b>	<b>I began coaching with Cigna's Personal Health Team in 2025 but did not complete the program. Do I have to start over?</b>
<b>A:</b>	No, if you continue your coaching and complete the sessions in 2026, you will earn the incentive for completing a Cigna coaching program.
<b>Q:</b>	<b>How do I get credit for participating in a community wellness event?</b>
<b>A:</b>	If you participated in an organized community wellness event, you can receive credit by signing into your Personify Health 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 Personify Health app at this time.

<b>Q:</b>	<b>Can I still earn prizes through the challenges if I have already earned the annual incentive limit?</b>
<b>A:</b>	Cash prizes earned for winning company step challenges do not count towards your \$800 annual incentive limit.
<b>Q:</b>	<b>How are teams determined for the challenges?</b>
<b>A:</b>	<p>Public (Open) vs Private (Closed) Teams</p> <ul style="list-style-type: none"> <li>• When a Challenge begins all members will have the option to <i>Join a Team</i> OR <i>Start a Team</i> upon registration.</li> <li>• 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.</li> <li>• Choosing a <i>Public</i> team, you allow for anyone in your organization to join your team.</li> <li>• 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.</li> <li>• 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.</li> </ul>
<b>Q:</b>	<b>I need help logging on or navigating Personify Health, or am having trouble syncing my activity tracker, who should I call?</b>
<b>A:</b>	Call Personify Health's Member Services team at 888-671-9395.
<b>Q:</b>	<b>I have completed my activity, and my wellness incentive is not on rewards account, who should I call?</b>
<b>A:</b>	Please confirm the activity is showing on Personify Health as completed, then call HR Connect at 855-660-6947 or submit a ticket through the <a href="#">My HR Portal</a> .
<b>Q:</b>	<b>I am unable to complete one of the activities and/or achieve the screening results. Can I still qualify for an incentive?</b>
<b>A:</b>	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 Personify Health at 888-671-9395 or download the accommodation form from your Personify Health account and have it completed by your physician.
<b>Q:</b>	<b>I still have questions, who should I contact?</b>
<b>A:</b>	Contact Mosaic HR Connect at 855-660-6947 or by submitting a ticket through the <a href="#">My HR Portal</a> .

## Personal Health Screening Target Ranges

Personal Health Screening	Body Mass Index (BMI)	Blood Pressure (Systolic/Diastolic)	Total Cholesterol	Blood Sugar
<b>What It Means?</b>	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.
<b>Indicator range:</b>				
<b>Normal</b>	18.5 - 24.9	Less than 120/80	Less than 200 mg/dl	Less than 140 mg/dl
<b>Borderline</b>	25 - 29.9	120 - 139/80 - 89	200 - 239 mg/dl	140 - 199 mg/dl
<b>High risk</b>	30 or higher	140/90 or higher	240 mg/dl or higher	200 mg/dl or higher
<b>Target for Incentive:</b>	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 Personify Health at 888- 671-9395 or Mosaic HR Connect at 855-660-6947.