CONGRATULATIONS!

Your health plan from MVP Health Care includes WellStyle Rewards, a program that recognizes you for taking meaningful steps toward better health.

With WellStyle Rewards, you can earn up to $300 (per contract, per year) for completing activities such as a Personal Health Assessment (PHA), meeting recommended health guidelines, or participating in a coaching program.

WellStyle Rewards are earned as points (1 point = 1 dollar). You can visit our online redemption center to turn WellStyle Rewards into reward checks or gift cards!
EARNING WellStyle Rewards

STEP 1
COMPLETE YOUR PERSONAL HEALTH ASSESSMENT (PHA)

Completing the PHA is the first step toward earning WellStyle Rewards and is required for the contract holder and spouse before you are able to redeem points. You’ll earn 25 WellStyle Reward points just for taking a few minutes to fill out the online PHA questionnaire. Once finished, you’ll immediately receive a written report about your current health status, a health score from 1-100 and a personal health action plan that you can use to improve your health (and your score).

To take your PHA, log in at www.mvphealthcare.com, choose the Manage Your Account option and click on WellStyle Extras. The PHA must be completed by both subscriber and spouse (if applicable) before points can be redeemed.

STEP 2
EARN POINTS FOR COMPLETING A HEALTH RISK SCREENING FORM AND MEETING RECOMMENDED HEALTH GUIDELINES

After completing your PHA, both you and your spouse (if applicable) will need to submit a validated WellStyle Rewards Health Risk Screening Form. The screening form must be completed in full with values written-in, and screening dates must be on or after 1/1/12 to be valid.

If you make an appointment with your physician and have them sign the form, you will earn 100 points each (subscriber and spouse)! Or if you decide to simply attach a copy of your lab results and sign the form yourself, you will earn 25 points each.

Step 1 (PHA) and Step 2 (Screening Form) are required before you can start redeeming your WellStyle Reward points.

You will also earn additional points if your screening results are within (or close to) recommended guidelines for good health. See page 6 for specific reward amounts.

Contact your doctor’s office to schedule a routine physical to have a Health Practitioner complete the screening results section and sign or stamp the form. If you AND your spouse previously submitted a Health Risk Screening Form with a screening date in 2012 or 2013, you will automatically receive credit for any screening measures met and are not required to resubmit the form.

If you AND your spouse previously submitted a Health Risk Screening Form with a screening date in 2012 or 2013, you will automatically receive credit for any screening measures met as well as for submitting the form and are not required to resubmit the form. To check the date of your most recent submission, log in at www.mvphealthcare.com, choose the Manage Your Account option and click on WellStyle Extras. Click on the My Programs tab along the top and click on Health Screening. Your most recent biometrics data date will display in the center of the page.

After completing your PHA, Healthyroads may also reach out to you by phone to introduce you to the Healthyroads Lifestyle Coaching program.
HEALTH SCREENINGS INCLUDE:

TOBACCO FREE
You can earn 60 WellStyle Reward points by attesting that you have not used tobacco in the last 90 days.

BODY MASS INDEX (BMI)
This is a measure of height and weight. If you are pregnant, you may submit your pre-pregnancy measure. You can earn up to 60 WellStyle Reward points for a healthy BMI (measured within last 24 months). Alternatively you can earn these 60 WellStyle Reward points by demonstrating a 5% reduction in your BMI if your BMI is > than 25.

BLOOD PRESSURE
High blood pressure can put you at risk for heart attack or heart failure, stroke, kidney failure and other health conditions. You can earn up to 60 WellStyle Reward points for a healthy systolic (top number) and diastolic (bottom number) blood pressure measurement (within the last 24 months).

CHOLESTEROL
High cholesterol can put you at risk for heart disease and stroke. You can earn 60 WellStyle Reward points for a healthy cholesterol result (measured within the last 24 months).

BLOOD SUGAR
Keeping your blood sugar at an ideal level helps reduce your risk for diabetes and its complications. You can earn up to 60 WellStyle Reward points for a healthy fasting blood sugar or HbA1c result (measured within the last 24 months).

If you have been screened in the past 24 months and have evidence of your screening results (i.e. a copy of your medical record), you may submit that documentation with the completed Health Risk Screening Form in place of or in addition to a Health Practitioners’ signature.

Remember that you will only receive the 100 points for meeting with your physician if they sign your screening form.

To be eligible for the 2014 WellStyle Rewards program, the screening form must be completed in full and submitted by 12/31/2014. It is important that your Health Risk Screening Form is filled in completely (even if you are attaching medical records). Incomplete screening forms will need to be resubmitted. You may submit a Health Risk Screening Form up to two times per year. Submitting the form a second time enables you to earn additional points for showing improvements to your BMI, cholesterol, blood pressure, fasting blood sugar or HbA1c, or for becoming tobacco-free.

All point values are per person, allowing both the subscriber and spouse to earn points for meeting recommended health guidelines.

To download a copy of the Health Risk Screening Form, log in at www.mvphealthcare.com, choose the Manage Your Account option and click on WellStyle Extras.

SEND YOUR COMPLETED FORM

MAIL: MVP WellStyle Rewards
Healthystreets Customer Service
C4-1, P.O. Box 509040
San Diego, CA 92150-9040

E-MAIL: mvpforms@ashn.com
with the subject line MVP Screening Form

- Forms must be received by 12/31/2014 to count toward 2014 WellStyle Rewards.
- Keep a copy of the form for your records.
- It may take up to 30 days for your form to be processed and for your points to show up in your online incentive center.

In some instances, your cholesterol and fasting blood sugar results will not be available at the time of your office visit. In this case it is acceptable that your health care practitioner validate your height/weight and blood pressure with a signature and that you attach a copy of your lab results with the completed form to validate the cholesterol and fasting blood sugar measures. Your physician’s office may also choose to keep the form, complete it when your lab results are returned and then send everything to your home. Talk to your physician about a process that works for both of you.
STEP 3
IMPROVE YOUR HEALTH

ONLINE eCOACHING COURSES
To help you on the road to better health, WellStyle Extras includes easy-to-follow online health education courses. Choose from over 30 online courses and earn up to 50 WellStyle Reward points. Each course includes a series of classes that take you step-by-step toward meeting your goals, with quizzes and tools to help you track your progress and learn more about how to reach your goals. Each time you complete all the tasks and use the required tools for a course, you will earn a course certificate and 10 WellStyle Reward points.

Online courses include:
• Aging Well
• Exercise and Active Living
• Healthy Living
• Life Skills
• Living Tobacco Free
• Low Stress Living
• Nutrition and Healthy Eating
• Pain and Productivity
• Safe Living
• Staying Healthy
• Weight Loss & Weight Control

To access eCoaching courses, log in at www.mvphealthcare.com, choose the Manage Your Account option and click on WellStyle Extras.

PERSONAL LIFESTYLE COACHING BY PHONE
When you're ready to work on your health improvement goals, call your coach! With WellStyle Extras, you can take advantage of personalized, one-on-one lifestyle coaching by phone and earn 200 WellStyle Reward points for every four sessions you complete, up to the maximum 300 annual WellStyle Reward points.

Coaching programs include:
• Weight Management
• Smoking Cessation
• Healthy Living (fitness, nutrition and stress management, along with help managing high blood pressure, high cholesterol, metabolic syndrome or pre-diabetes)

You can participate in up to 52 weekly coaching sessions each year. To schedule a session, call 1-877-748-2746. Or to enroll online in a lifestyle coaching program, log in at www.mvphealthcare.com, choose the Manage Your Account option and click on WellStyle Extras. Follow directions to walk through a series of coaching enrollment questions.
# List of REWARDABLE ACTIVITIES

## LEARN ABOUT YOUR PERSONAL HEALTH PROFILE

Complete the Personal Health Assessment (required step for subscriber and spouse, if applicable, before points will accumulate)

<table>
<thead>
<tr>
<th>POINTS PER MILESTONE</th>
<th>MAX ANNUAL POINTS</th>
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<tbody>
<tr>
<td>25</td>
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## EARN POINTS FOR MEETING RECOMMENDED HEALTH GUIDELINES

Submit a Validated Screening Form: This is a required step for both subscriber and spouse before points will accumulate for redemption. Must be received no later than 12/31/14. Note: If Health Risk Screening Form was submitted in 2013 (with screening dates after 1/1/2012), member will receive auto-credit and is not required to resubmit form.

HRSF must be completed in full with values written-in and be signed. Screening dates must be on or after 1/1/12 to be valid.

<table>
<thead>
<tr>
<th></th>
<th>POINTS PER MILESTONE</th>
<th>MAX ANNUAL POINTS</th>
</tr>
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<tbody>
<tr>
<td>Members who engage with their physician and have their physician sign their form will receive 100 points.</td>
<td>100</td>
<td>125</td>
</tr>
<tr>
<td>Members who attach a copy of their lab results must also sign their form but without a physician signature they will receive 25 points.</td>
<td>25</td>
<td></td>
</tr>
</tbody>
</table>

Once your form is submitted with a valid screening date, you can earn points for:

- **Tobacco Free Goal** (for at least 90 days)
  - 60 points
  - Max: 60

- **BMI**
  - 60 points is the maximum allowed for this category
  - Optimal: 18 – 24.9 OR request a medical exception if member has a high % muscle mass that may distort BMI measures: 60
  - Borderline: 25 to 29.9: 30
  - If member’s BMI is > 25 but demonstrates a 5% reduction: 60

- **Blood Pressure**
  - Systolic:
    - Optimal: <120 mmHg: 30
    - Borderline: 121-139 mmHg: 15
  - Diastolic:
    - Optimal: <80 mmHg: 30
    - Borderline: 80-89 mmHg: 15

- **Fasting Total Cholesterol**
  - Optimal: <200 mg/dL OR request medical exception if Total Cholesterol 200-239 and HDL > 60: 60
  - Borderline: 200-239 mg/dL: 30

- **Fasting Blood Sugar or HbA1c**
  - Points will only be awarded for one of these measures
  - Optimal: <100 mg/dL (or < 5.6% for HbA1c): 60
  - Borderline: 100-125 mg/dL (or 5.7 – 6.4% for HbA1c): 30

## MEET HEALTH IMPROVEMENT GOALS AND MANAGE YOUR HEALTH RISKS

- **Complete an Online eCoaching Course**: 10 | 50
- **Complete Four (4) Personal Lifestyle Coaching Sessions** – Every member has access to 52 coaching sessions annually. Call 1-877-748-2746 to schedule a session: 200 | 300
- **Sign Up to Receive Daily Wellness Email** – To sign up for a daily email login at www.mvphealthcare.com, and choose WellStyle Extras. Once in your wellness portal select Resources from the top navigation and click on Daily Email Tips: 10 | 10
REDEEMING WellStyle Rewards

Visit the online redemption center to turn your WellStyle Rewards into reward checks or gift cards!

Simply log in at www.mvphealthcare.com, choose the Manage Your Account option and click on WellStyle Extras.

- Once you have completed a rewardable activity, the WellStyle Reward points you have earned will be displayed within your online Redemption Center account.
- 1 WellStyle Reward point = 1 dollar.
- Dependents (age 18+) can help earn WellStyle Reward points, but only the subscriber can redeem points.
- All points need to be earned within the calendar year (1/1/2014 through 12/31/2014).
- Points cannot be redeemed until your Health Risk Screening Form (for both you and your spouse) has been submitted and your Personal Health Assessment (for both you and your spouse) is completed/updated. If you and your spouse submitted a Health Risk Screening Form in 2012 or 2013, you will automatically be credited for the form and biometric measures met.
- 150 points must be earned before a redemption can occur. WellStyle Rewards redemptions can be made in denominations of 150 or 300.
- Subscribers will have an opportunity to redeem remaining 2014 WellStyle Reward points through a one-time cash-out redemption option (for any denomination) that will be available between 1/1/2015 and 3/31/2015.
- Remaining 2014 WellStyle Reward points not redeemed by 11:59 pm on 3/31/2015 will not roll over to the 2015 program.
- If your contract terminates, all points in your bank will expire on your termination date.

REDEEMING POINTS FOR A HEALTH SCREENING FORM
- Points awarded for submitting the Health Risk Screening Form may take up to 6 weeks to appear in your account.
- The Screening Form must be received prior to 12/31/2014 to earn points towards that calendar year; otherwise, points will be credited to the following calendar year.

REDEEMING POINTS FOR PARTICIPATING IN TELEPHONE-BASED PROGRAMS
- Points for participating in lifestyle coaching may take up to 72 hours to appear in your redemption center account upon successful completion of the sessions or program.

ABOUT YOUR REWARD
- Up to 300 WellStyle Reward points are available per contract, not per person.
- Please allow 4 to 6 weeks for your reward selection to arrive in the mail.
- Due to processing time, if you redeem WellStyle Reward points late in the calendar year, MVP may issue your reward in the following calendar year. This may cause you to meet or exceed the $600 non-taxed income threshold set by the IRS and would require MVP to file a Form 1099. Since WellStyle Rewards may be subject to tax, you should consult your tax advisor as to their proper treatment. If a Form 1099 is filed, MVP will send a copy to the subscriber.
GET STARTED WITH WELLSTYLE EXTRAS

Log in as a member on the MVP website at www.mvphealthcare.com, choose the Manage Your Account option and click on WellStyle Extras.