



Health & Wellness Rewards Program

BIOMETRIC SCREENING DETAILS:

Q: What is Health Wellness Reward Program?

A: Health Wellness Rewards program (Health Rewards) allows active employees and their covered spouse/domestic partner to earn a discount on their health insurance premium if they complete specific health action/s. For the year 2022, Program members will earn a premium discount for successfully completing the health biometric screenings, as per the policy.

Q: How does the Health Wellness Rewards program work?

A: Employee and Spouse/Domestic Partner who complete their biometrics screening within the periods defined below receive a premium discount:

Sl.No.	Category	Eligibility
1	Biometrics completed in 2021	Discounted premium applies for 2022
2	Currently on non-discounted premium for 2021 and has not completed biometrics in 2021	Based on Biometrics completion date, opportunity to avail discounted premium for 2022 as per schedule given below
4	Not on Wipro plan in 2021 (waived) and enrolling now for 2022	
5	New Joinees	

All new hire employees in 2022 will start with non-discounted premium and can complete their screenings as per the timelines prescribed below to avail the discounted premium.

Screening completed by	Discounted premium effective from
1 st Jan -28 th Feb 2022	1 st May 2022
1 st Mar-30 th Apr 2022	1 st July 2022
1 st May- 30 th June 2022	1 st Sep 2022
1 st July- 31 st Aug 2022	1 st Nov 2022
1 st Sep- 31 st Oct 2022	1 st January 2023
1 st Nov- 31 st Dec 2022	1 st March 2023

Q: What is a biometric screening?

A: A biometric screening is a general health check that can identify any significant cardiovascular or nervous system problems. This health check provides the following biometric measures:

- Total Cholesterol
- HDL
- LDL
- TC/HDL ratio
- Triglycerides
- Glucose
- Blood Pressure
- BMI (Body Mass Index)
- Height
- Weight

Discuss your results of the screenings with your healthcare provider.

Q: What are the options for completing the biometrics screening?

A: In the order of priority, below are the three options for completion of biometrics screening:

- Onsite screening in some large locations (list to be published soon)
- Quest Labs
- Physician's office using Health Provider Screening Form (MD Form)

Q: When would the onsite biometrics screening happen in 2022?

A: Onsite screenings may happen in some large locations. Exact dates would be communicated by mid-2022.

Q: Where should I go for my lab work?

A: **Quest Diagnostics Lab** is the only lab that can be used to complete the screening.

Q: Can I fix appointment with Quest Diagnostics lab directly?

A: No. Registration site for biometric screenings is set up on Rally / myuhc.com portal. You should schedule your appointments on this site only.

Q: Do I have to pay for Biometric Screening?

A: Employees do not have to pay for this as Wipro bears 100% cost of biometric screening.

Q: What do I need to do if I plan to do the screening using the Health Provider Screening Form (MD Form)?

A: You can download a Physician Form by logging into Rally site as above; Look for the “Get your Biometric Screening” icon to be routed to the registration site. You can ask your doctor to complete the form and then please ensure your doctor faxes the form to Quest Diagnostics to get premium discount. You can also fax or upload the completed Physician Form. You will receive an email when your results are ready to view online. **Unless the form is faxed and sent to Quest, mere completion of the form will not result in discounted premium eligibility.**

Q: What do I do if my spouse or I am out of country but we would still want to meet the timelines to get premium discounts?

A: You can download the physician form and get it completed and faxed to Quest to ensure you get the discounted premium as defined. *(Details are given in the preceding question)*

Q: I completed biometric screenings as part of my annual health check-up. Do I need to complete the screenings again to receive the discounted premium?

A: Yes. Only biometric screenings completed during the calendar year 2022 are considered for premium reduction.

Q: What is the premium discount amount for completing the biometrics screening?

A: Premium discount, per annum, for completion of biometrics screening:

- Employee Only enrollment/ Employee + Children enrollment: \$300
- Employee + Spouse enrollment/ Employee + Family enrollment: \$600

Q: Does my spouse/domestic partner have to complete the biometrics screening for me to receive the medical premium discount?

A: Yes, both you and your spouse/domestic partner (if on Wipro health insurance plan) will need

to complete the screenings to be eligible for premium discount.

Q: Do covered children have to do the biometrics screening to receive the health insurance premium discount?

A: No, covered children, irrespective of their age, are not eligible to participate in the Program and will not affect your discount.

Q: Will I have to pay a co-pay when I go to the doctor?

A: You are currently allowed a yearly annual routine physical at no co-pay. For example, if you go to your provider in January for an annual routine physical that claim would be paid at 100% but if you were to then try to go again in August that would not be covered at 100% as you had already had a preventive exam this calendar year. Due to Health Care Reform, the benefit allows for preventive medical care to be covered at 100%. Keep in mind the provider must code the claim as preventive medical care for it to be covered at 100%. In addition, if your doctor decides to order more tests, a co-insurance and deductible may apply too.

Q: If during my wellness exam they do other blood tests, for example iron level is tested. Will this create a problem in getting the results for earning credit?

A: It should not, as long as the lab work includes the required tests and is completed on the Health Provider Screening Form (MD Form). However, the co-insurance and deductible will apply to other services.

General Information:

Q: Why is Wipro doing this?

A: The purpose of Health Rewards is to financially reward and motivate employees to take steps towards becoming aware of and active in their own health. The ultimate goal is to have employees live a healthier lifestyle, and when possible, identify and take actions to avoid or minimize preventable diseases. Participation in the program is voluntary. We care about you and your health and want you to be healthy. We want you to know your numbers so that you are aware of your well-being and can work with your doctor to improve or maintain good health.

Q: How about confidentiality of my personal data?

A: Your personal information will remain confidential. We understand the importance of protecting your privacy; Federal law, under the Health Insurance Portability and Accountability Act (HIPAA), protects your privacy. Your personal screening results will not be shared and your personal information will be used only by UHC and its wellness program affiliates to provide

individualized health information to you to improve your health practices. Wipro will only receive aggregate results and a list of participants to verify who completed the screenings and other activities for rewards management purposes. You can view the privacy and security policies on www.myUHC.com.

Q: Is there a penalty for being overweight, having high blood pressure, high cholesterol or diabetes? Will I have to pay an extra premium for my medical insurance?

A: No, there is no penalty. We care about you and your health and want you to be healthy. Participation is optional. We want you to know your numbers, as this information will help you work with your doctor to manage your condition and avoid future complications. Your results provide information about your health and are intended for educational purposes. Wipro has weight management programs like Real Appeal at no cost to the employees.

Q: I do not need health insurance at this time through Wipro; my husband / wife's job provides it for our family. If I decide that I need to be insured through Wipro, will I get the discount?

A: No, the discount will only be provided for participants who are enrolled in a medical plan and who completed their biometrics screening as per the defined timelines. Once you enroll, you will have the same opportunity to earn credit and receive the discount in the following plan year.

Q: Are there any additional rewards linked to Health Wellness?

A: In addition to biometrics screening program, there may be few more activity-based rewards during the year 2022. These would be the Missions and Challenges that promote friendly competition and activities to engage members. Do look out for mailers from benefits team on the same. Please note that, gift cards redeemed in this rewards scheme would attract taxes and same to be borne by the employee

Q: Is participation in the above programs mandatory?

A: No, Health Wellness Reward Program is a voluntary program. However, you are encouraged to participate since the program is designed to encourage healthy behaviors while earning financial rewards. This program is designed for those who are currently healthy and who should maintain their good level of health as well as members who want to become healthier. Don't delay, start earning today!

Q: Is Health Wellness Reward Program available to employees and spouses/domestic partners?

A: Health Wellness Reward Programs are available to all employees and spouses/domestic partners who are enrolled in the medical plan. If you participate in your employer's health plan, you are already enrolled in the Health Wellness Reward Program. Your participation will automatically make you eligible to earn rewards.

Q: If I do not have Wipro health insurance, do I still have to participate in the biometrics screening Program?

A: No, those who waive medical coverage are excluded from the above Program and are not eligible. However, we recommend that you consider wellness in your day-to-day activities.

Q: What additional health and wellness programs are available?

A: Wipro is committed to helping employees adopt a healthy lifestyle and improve their quality of life. To do this we give employees easy access to the resources needed to make well-informed decisions about health and healthcare. For example, Rally, Diabetes Management Program, Real Appeal, Tobacco Cessation Program, Maternity Support Program, Preventive Drug Benefits, Cancer Support Services, Financial Wellness Resources, Employee Assistance Program, Health Advocate and more.

For any further questions, do call the Wipro Benefits Centre at 1-833-253-7717 between 9:00 a.m. and 6:00 p.m. CT to speak with a representative OR Alternatively, you can also raise a helpline ticket at <https://helpline.wipro.com>.

Disclaimer: The Company may modify or discontinue this premium discount program subject to changes in legislation or at management's sole discretion at a time as decided appropriate by the Company.

Version	Approved	Date	Amendment
1.1	C&B Head	1 st Nov 2021	2022 Policy updated with revised calendar for new joiners