

NOTICE REGARDING WELLNESS PROGRAM

Benefits know-how's Care Credit is a voluntary wellness program available to all employees and spouses enrolled in the People's United Bank Medical Plan. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program you will be asked to complete a voluntary health assessment that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease). You will also be asked to complete a biometric screening, which will include a blood test for HDL cholesterol, total cholesterol, cholesterol/HDL ratio and glucose. You are not required to complete the health assessment or to participate in the blood test or other medical examinations.

However, eligible employees and spouses who choose to participate in the wellness program will receive an incentive of \$300 each for completing both the biometric screening and a new health assessment between January 1, 2019 and October 31, 2019. Although you are not required to complete the health assessment or participate in the biometric screening, only eligible employees and spouses who do so will receive the Care Credit.

The information from your health assessment and the 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, such as Cigna's Personal Health Team. You also are encouraged to share your results or concerns with your own doctor.

Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and People's United Bank may use aggregate information it collects to design a program based on identified health risks in the workplace, Benefits know-how will never disclose any of your personal information either publicly or to the employer, 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 not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and 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. The only individual(s) who will receive your personally identifiable health information are the registered nurse conducting the screening at onsite screening clinics and a Cigna health advocate in order to provide you with services under the wellness program.

People's United Bank, N.A.



In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision.

Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

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 HR Benefits at HR.Benefits@peoples.com or via the HR Info Line at 877-274-8383.

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