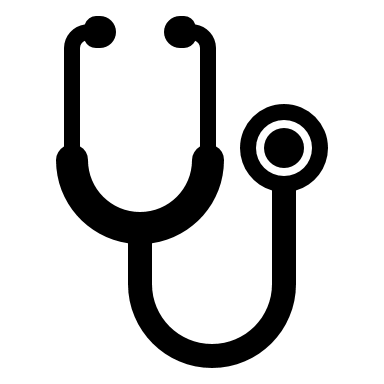
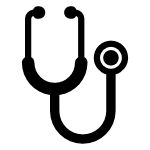
WELLNESS INCENTIVE REMINDER

  
Participants in all of HBC’s Medical Plans (Gold, Silver and Bronze CDHPs) can earn incentive dollars deposited to your HSA when you complete an Annual Physical Exam and Health Risk Assessment. The deadline for completion to earn the full 2018 incentive is March 31, 2018. Prorated incentives can be earned April 1 and after.

Also, if you enrolled in Critical Illness or Hospital Indemnity insurance you may be eligible to earn additional Wellness benefits in 2018.

CLICK HERE FOR MORE INFORMATION

WELLNESS INCENTIVE REMINDER

HBC’s Wellness Incentive program seeks to positively impact our Associate’s health and minimize overall health care costs through wellness. To further this goal you are incented to:

* Engage with your personal physician through an Annual Wellness Visit, and
* Be aware of ways to enhance your personal health and well-being through the completion of your confidential Health Risk Assessment (HRA).

deadline for full 2018 WELLNESS INCENTIVE CONTRIBUTIONS

* If you are enrolled in “Associate Only” coverage under the Gold, Silver or Bronze medical plan options you must complete the wellness requirements by March 31, 2018, to receive the full **$250** HBC contributioninto your HSA **.**
* If you are enrolled in “Associate + Child(ren)” coverage under the Gold, Silver or Bronze medical plan options you must complete the wellness requirements by March 31, 2018, to receive the full **$500** HBC contributioninto your HSA**.**
* If you are enrolled in “Associate + Spouse/Domestic Partner” or “Associate + Family” coverage and both you AND your covered spouse/domestic partner complete the wellness requirements by March 31, 2018, you will be eligible to receive the full **$500** HBC contribution into your HSA. If only one of you (associate or spouse/DP) completes the requirements by March 31, you will receive the full **$250** HSA contribution.
* If you and/or your spouse/DP complete your wellness requirements **after March 31, 2018** your Wellness Incentive will be pro-rated (see schedule on [www.myhbcbenefits.com](http://www.myhbcbenefits.com)).

*\*Wellness Incentive contributions are in addition to the automatic employer contributions you receive for enrolling in the Gold or Silver HBC medical plan and opening an HSA and may be pro-rated based on a date of eligibility or wellness requirement completion.*

*You must open a Healthcare Savings Account at HSA Bank to received HBC’s automatic and/or wellness contributions.*

WHAT ARE THE WELLNESS INCENTIVE REQUIREMENTS?

To be eligible for the Wellness Incentive, you must complete the following requirements:

* **An annual Physical Exam\* (obtained after July 1, 2017), AND**
* **A confidential, online Cigna Health Risk Assessment (completed after January 1, 2018)**

*\*An annual well woman visit with an OB/GYN will count toward meeting the requirement*

**IMPORTANT:** Both requirements must be completed for you to receive your 2018 Wellness Incentive, and your Incentive amount will be based on the date you (or your spouse/DP, if applicable) complete your second requirement. To receive the full Incentive both requirements must be completed by March 31, 2018.

* [**Click here**](https://www.benefitsquest.com/app_themes/blankcanvas/hbc2016test/docs/2018/HSA%20Proration%20Schedule_FINAL.pdf) to view the HSA Contribution Proration Schedule.
* [**Click here**](https://www.benefitsquest.com/hbcae/benefits/medical/how-an-hsa-works/index.html) to learn more about the HSA.

additional wellness benefits available  
through voluntary insurance plans

critical illness insurance

If you enrolled in the voluntary Critical Illness Insurance plan insured through Lincoln Financial Group, Each year, you can receive a $50 cash benefit for completing one of 24 covered critical illness assessment tests. Tests include electrocardiogram, mammogram, colonoscopy, chest x-ray, stress test, serum cholesterol, blood glucose and many more.

To learn more about this cash benefit contact Lincoln Financial Group at 1-877-815-9256.

HOSPITAL INDEMNITY insurance

If you enrolled in the voluntary Hospital Indemnity Insurance plan insured through Aflac you can earn a $50 Health Screening benefit if you file a claim for one of the routine tests performed during the year. 16 qualifying test include: Mammography, Pap Smear, Chest X-Ray, Colonoscopy and more.

To learn more about these benefits, call the Aflac toll-free at 1-800-433-3036 or download a claim form at aflacgroupinsurance.com.