2018 Live Healthy, Live Well

Earn rewards for taking care of your health

For MassMutual employees enrolled in Medical Option 1 or Option 2 and their covered spouses or domestic partners.

Earn up to $500 for your activities, and up to another $500 for your covered spouse/domestic partner’s activities — for a total of up to $1,000 if you both participate.

► See your incentive options
► See program guidelines
Use this guide to track your progress. Keep it handy for the list of incentive activity options, guidelines and frequently asked questions.

Call Cigna at 1–800–548–3980 for 24/7 assistance.

Deadline: Dec. 31, 2018. Start now: Some incentives take eight weeks or more to complete.

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Participate with confidence: Your information is secure!

Cigna, the wellness program administrator, does not share your protected health information with MassMutual. This includes your health numbers (blood pressure, etc.), health assessment answers, and any other personally identifiable information. By law, this information cannot be shared with your employer without your express permission.
**ACTIVITIES LIST: OPTIONS FOR EARNING INCENTIVES**

The first step to earning wellness incentive dollars is to complete a health assessment — which will also earn you your first $50 in wellness incentives dollars. **Next**, choose from among the remaining activities to earn the rest of your wellness incentive dollars. Choose the options that are best for you. **Click on an activity** for further details in this booklet on how to earn that incentive. **Deadline:** Dec. 31, 2018, 11:59 p.m. ET.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Amount earnable</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Assessment</td>
<td>$50</td>
<td>Take a confidential, 10-minute health assessment on myCigna.com. Required before you can receive any other incentive awards.</td>
</tr>
<tr>
<td>Annual Physical Exam</td>
<td>$100</td>
<td>Receive an annual preventive physical exam.</td>
</tr>
<tr>
<td>Apps &amp; Activities</td>
<td>Up to $350</td>
<td>Complete activity goals and challenges in Apps &amp; Activities — found on the “My Health” tab on myCigna.com.</td>
</tr>
<tr>
<td>Personal Strength and Life Balance</td>
<td>$150</td>
<td>You can earn this incentive by (a) engaging in a total of 60 min/week of a relaxation or meditation practice for 8 weeks, or (b) by working one-on-one with a Cigna health coach or a licensed counselor of your choice on any personal issue. Tip: Taking part in free mindfulness meditation sessions on eMindful can help you meet this goal!</td>
</tr>
<tr>
<td>Blood Pressure</td>
<td>$100</td>
<td>Achieve a verified blood pressure of less than 120/80 or a verified change from a higher-risk category to a lower-risk category.*</td>
</tr>
<tr>
<td>Total Cholesterol</td>
<td>$100</td>
<td>Achieve a verified total cholesterol level of less than 200 mg/dL.*</td>
</tr>
<tr>
<td>Body Mass Index (BMI)</td>
<td>$50</td>
<td>Achieve a verified BMI of less than 25 or a verified weight loss of 5%.*</td>
</tr>
<tr>
<td>Waist Circumference</td>
<td>$50</td>
<td>Achieve a verified waist circumference of: Men: 40 inches or less — Women: 35 inches or less*</td>
</tr>
<tr>
<td>Colorectal Cancer Screening</td>
<td>$100</td>
<td>Get a preventive colorectal cancer screening. (For participants age 50 or older.)</td>
</tr>
<tr>
<td>Mammogram</td>
<td>$100</td>
<td>Get a preventive mammogram. (For female participants age 40 or older.)</td>
</tr>
<tr>
<td>Healthy Pregnancies, Healthy Babies</td>
<td>$400 if started in 1st trimester $200 if started in 2nd trimester</td>
<td>If you’re pregnant, complete a telephonic coaching program with a maternity nurse.</td>
</tr>
</tbody>
</table>

*Alternative standards:* Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact Cigna at 1-800-548-3980 and Cigna will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you, or process a waiver, in light of your health status.
Eligibility

This program is for benefits-eligible active employees, including managing partners and managing directors, of the Massachusetts Mutual Life Insurance Company (MassMutual); The MassMutual Trust Company; MassMutual International LLC; Barings LLC; and Barings Real Estate Advisers LLC. It is not for agents, field staff, retirees or employees receiving long-term disability benefits.

You must be in active service and enrolled in one of MassMutual high deductible health plan options (Option 1 or Option 2) at the time that incentive activities are completed and on the date wellness incentive dollars are deposited to your health savings account (HSA).

Covered spouses and domestic partners may participate. Covered children may not. Due to differences in health plan availability, Puerto Rico and Hawaii residents aren’t eligible for Live Healthy, Live Well.

Doing a 2018 health assessment is required

You must complete a 2018 health assessment before you can receive wellness incentive dollars for program goals you achieve.

You’ll earn $50 in wellness incentives completing the health assessment.

If your covered spouse/domestic partner participates, they need to complete a health assessment, too.

Is your covered spouse or domestic partner participating?

Spouses/domestic partners should:

Set up their own profile on myCigna.com, with their own username and password (if they haven’t already).

Complete their health assessment and any Apps & Activities goals or Personal Strength and Life Balance attestation on their own profile.

You need a Cigna Choice Fund® health savings account (HSA)

Wellness incentive dollars count toward your overall HSA annual contribution limit.

You must have an open Cigna Choice Fund® HSA to receive wellness incentive dollars, which are before-tax company contributions.

Please note:

• MassMutual offers you access to a Cigna Choice Fund® HSA. This is your account; it is not owned or controlled by MassMutual.

• If you receive Medicare or Veterans Affairs (VA) medical benefits, you may receive wellness incentive dollars as taxable income. *Wellness incentive deposits will count toward the HSA contribution maximum for the year in which they were deposited to your account, which may be different from the year in which you completed the incentive. For instance, wellness incentives for goals met in late 2018 may be deposited in 2019, and will count toward that year’s HSA contribution limit. It is your responsibility to track your HSA contributions and keep them within IRS limits.

Timing issues?

Preventive annual physical exams, preventive colorectal cancer screenings, preventive mammograms, and Healthy Pregnancies, Healthy Babies programs completed between Oct. 14, 2017 and Dec. 31, 2018 will be eligible for the associated 2018 incentive(s).

GUIDELINES FOR PARTICIPANTS

Back to Activities list
Activity details: The goals, the rewards, and how to earn them

Mix and match to create your personal path to wellness. ✓ Check the ones you plan to do — then date the ones you completed!

○ Health Assessment

Earn $50
Complete a health assessment on myCigna.com between Jan. 1 and Dec. 31, 2018. It's fun, quick and confidential — and gives you a view of your overall health. Taking a health assessment is required before you can receive awards for any other wellness incentive goals. (If your covered spouse or domestic partner is participating, they must complete a health assessment before wellness incentive dollars will be awarded for their activities.)

To earn rewards:
• Log on to myCigna.com and choose the “My Health” tab.
• Take the 10-minute health assessment.

Take note:
• Although you can take the health assessment as many times as you like, you will only earn the award the first time you take it this year.
• Earning the award does not depend on your answers — you just have to complete the assessment.
• In accordance with federal law, MassMutual cannot access your protected health information, including your health assessment.

Completed date: __/__/ 2018

○ I choose to get a preventive Annual Physical Exam

Earn $100
To earn this incentive, get a preventive annual physical exam with your primary care provider. In-network preventive physical exams are paid for by the plan at 100% with your Option 1 or Option 2 medical coverage. (You may be billed for any non-preventive services received in connection with your preventive exam.)

To earn rewards:
• Get a preventive annual physical exam. You will earn the incentive when Cigna processes your claim. (See FAQ for estimated turn-around times.)

Take note:
• Preventive OB/GYN exams do not earn the incentive.
• Preventive physical exams received between Oct. 14, 2017 and Dec. 31, 2018 will earn the incentive.

Completed date: __/__/ 2018

Back to Activities list
I choose Apps & Activities.¹

Earn up to $350
With this Cigna program, you can set up activity goals and group challenges to earn rewards. Many of these can sync with popular wearable fitness devices. You may also self-report your progress using the online platform. See the Apps & Activities FAQ to get started.

To earn rewards:
- Log on to myCigna.com and choose the “My Health” tab.
- Set up an activity goal or challenge in Apps & Activities, with a focus of improving your fitness, nutrition, or resilience. Tip: Your goals will now automatically renew from week to week once you set them up.
- As you make progress to your goals, you can earn up to five stars a week — and up to 20 in a month. Twenty stars will earn $50 in wellness incentive dollars.

Take note:
- No smartphone or wearable device? Log your progress on myCigna.com.
- Activities link to a variety of wearable devices and to MyFitnessPal, which is compatible with most wearable devices.
- Start early! It takes time to earn stars. The sooner you start, the more you can earn.
- Questions? Read the Apps & Activities FAQ. Call Cigna at 1-800-853-2713 for technical support.

Completed date: ___/___/ 2018

¹ Alternative standards are available. See the activities list in this guide for more information. Details about incentive-specific alternative coaching programs and alternative standard/waiver forms are available in the Incentive Awards section of myCigna.com. Call Cigna at 1-800-548-3980 for guidance before pursuing an alternative standard.
I choose Personal Strength and Life Balance.

Earn $150

The Personal Strength and Life Balance incentive offers two ways to earn rewards while deepening your ability to cultivate a calm awareness and bounce back from adversity.

To earn rewards:

1. Do one of the following:
   (a) Work confidentially with a Cigna health coach, Cigna EAP network counselor (see below) or other licensed counselor on any personal issue. One or more sessions will earn the incentive. Or,
   (b) Devote a total of 60 minutes per week to a relaxation, yoga or meditation practice for eight (8) consecutive weeks. The weekly 60 minutes can be done all in one day per week, or can be broken up over several days. Tip: Participating in free eMindful sessions can help you earn the incentive. Keep track of the time you spend in the sessions, then complete step 2, below.

2. Report the completion of your goal on myCigna.com. Choose the “My Health” tab, select “Incentive Awards” and follow the link to report your completion. You will not be asked to specify which option you completed.

Completed date: __/__/ 2018

Q. How does EAP counseling work?

A. All MassMutual employees and their household members are eligible for up to six free face-to-face sessions with a Cigna Employee Assistance Program (EAP) network counselor per issue per year. Contact Cigna for a simple pre-authorization and list of available counselors in your community at 1–800–548–3980. No one at MassMutual or elsewhere will be informed that you used the EAP.

If you’re an employee working at the Springfield or Enfield campus and prefer on-site EAP counseling, no pre-authorization is required. Contact an on-site counselor directly for an appointment.
Biometric incentives¹

Four incentives fall under the category of “biometrics” — otherwise known as your health numbers: Blood Pressure, Total Cholesterol, Body Mass Index (BMI) and Waist Circumference.

While getting a biometric screening is part of these four incentive options, it is not required for other, non-biometric wellness incentives. However, it can be important information about your health. Read on if you want to pursue biometric incentive options.

MassMutual offers free screenings where you or your covered spouse/partner can get any or all of these biometrics measured. On-campus Quest screenings typically occur early in the year — watch MX for details. For off-campus screenings, make an appointment with a Quest lab near you (see below). There are locations throughout the country.

Alternatively, you can ask your health care provider to fill out a Wellness Screening Form at your next office visit. Then upload it securely on myCigna.com. (Your covered spouse/partner can do the same.)

To earn biometric rewards, you must meet certain healthy targets, make verified improvements in your numbers, or meet a reasonable alternative standard. Whatever your path toward earning a biometric incentive, getting a verified screening is a required first step.

For any/all biometric incentives, take these three steps (including 3b, if needed).

1. Make an appointment for a free screening at a Quest lab near you, for a Quest on-campus screening, when available (no form required), or with a health care provider (form required).
2. Have your biometric(s) measured and verified by a licensed medical professional.
3. Whatever your result, report your verified biometrics to Cigna, as below.
   a. If you had your screening done by Quest, no action is required. Quest will forward your results to Cigna.
   b. If you had your health care provider complete a Wellness Screening Form, securely upload the form on myCigna.com.

Q. What if my “health number” isn’t in the incentive target range?

A. You are still welcome to participate in the biometric incentive options. See the specific incentive descriptions in this guide for what to do if you don’t meet the target range for a particular biometric incentive.

¹ Alternative standards are available. See the activities list in this guide for more information. Details about incentive-specific alternative coaching programs and alternative standard/waiver forms are available in the Incentive Awards section of myCigna.com. Call Cigna at 1-800-548-3980 for guidance before pursuing an alternative standard.
I choose to focus on my Blood Pressure

Earn $100
To earn this incentive, you must either have a verified blood pressure of less than 120/80, or make a verified improvement from a higher-risk category to a lower-risk category.

Learn how to get screened and more on page 6.

Earning the award by moving to a lower-risk category can be done in two ways. If you participated in Live Healthy, Live Well in past years by getting a verified blood pressure reading, the most recent blood pressure reading in Cigna’s records will be compared to your current verified reading. Or, if the first verified blood pressure you submit in 2018 is 120/80 or higher, you may submit a second verified reading. If your blood pressure has moved to a lower-risk category (based on CDC guidelines), you will earn the award. Note that both numbers (systolic and diastolic) must be in the lower-risk category.

To earn rewards:
• Follow the steps for biometrics on page 6.
• If your blood pressure is less than 120/80, no further action is required.
• If your blood pressure is 120/80 or higher, work toward improving it. Then, get another verified blood pressure reading and submit your results to Cigna.
  – To work with a Live Healthy, Live Well health coach, call 1-800-548-3980 to get started on a free, personalized program.
• If you need a reasonable alternative standard or a waiver, please contact Cigna.

Completed date: ___ / ___ / 2018
I choose to focus on my Total Cholesterol

Earn $100
To earn this incentive, you must have a verified total cholesterol of less than 200 mg/dL.

Learn how to get screened and more on page 6.

If your initial total cholesterol is 200 mg/dL or more, and you subsequently submit a verified total cholesterol of less than 200 mg/dL, you will earn the incentive.

To earn rewards:
• Follow the steps for biometrics on page 6.
• If your total cholesterol is less than 200 mg/dL, no further action is required.
• If your total cholesterol is 200 mg/dL or more, work toward improving it. Then, get another verified blood pressure reading and submit your results to Cigna.
  – To work with a Live Healthy, Live Well health coach, call 1–800–548–3980 to get started on a free, personalized program.
• If you need a reasonable alternative standard or a waiver, please contact Cigna.

Completed date: ___ / ___ / 2018

I choose to focus on my Body Mass Index (BMI)

Earn $50
To earn this incentive, you must either have a verified body mass index (BMI) of less than 25, or, if it’s 25 or more, achieve a verified weight loss of 5%.

Learn how to get screened and more on page 6.

Earning the award by achieving a 5% weight loss can be done in two ways. If you participated in Live Healthy, Live Well in past years by getting a verified BMI (weight and height), the most recent weight in Cigna’s records will be compared to your current verified weight. Or, if the first verified BMI you submit in 2018 is 25 or higher, you may submit a second verified weight. If you have lost 5% of your previous verified weight, you will earn the award.

Note that the 5% loss refers to weight, not BMI. For instance, if your previous verified weight was 250 pounds, and you lost 12.5 pounds, you would earn the incentive.

To earn rewards:
• Follow the steps for biometrics on page 6.
• If your BMI is less than 25, no further action is required.
• If your BMI is 25 or higher, work toward improving it. Then, get another verified BMI (weight and height) and submit your results to Cigna.
  – To work with a Live Healthy, Live Well health coach, call 1–800–548–3980 to get started on a free, personalized program.
• If you need a reasonable alternative standard or a waiver, please contact Cigna.

Completed date: ___ / ___ / 2018
I choose to focus on my Waist Circumference

Earn $50
To earn this incentive, you must achieve a waist circumference of:
- **Men**: 40 inches or less; **Women**: 35 inches or less

Learn how to get screened and more on page 6.

If your initial waist circumference is greater than the target and you subsequently submit a waist circumference within the target range, you will earn the incentive.

To earn rewards:
- Follow the steps for biometrics on page 6.
- If your waist circumference is less than or equal to the target number, no further action is required.
- If your waist circumference is greater than the target, work toward improving it. Then, get another verified waist circumference and submit your results to Cigna.
  - To work with a Live Healthy, Live Well health coach, call 1–800–548–3980 to get started on a free, personalized program.
- If you need a reasonable alternative standard or a waiver, please contact Cigna.

Completed date: ___ / ___ / 2018

I choose to get a preventive Colorectal Cancer Screening

Earn $100
If you’re age 50 or older, you can earn this incentive by getting a preventive colorectal cancer screening ordered by your provider. In-network preventive colorectal cancer screenings are paid for by the plan at 100% with your Option 1 or Option 2 medical coverage.

To earn rewards:
Get screened. You will earn the incentive when Cigna processes your claim.

Completed date: ___ / ___ / 2018

I choose to get a preventive Mammogram

Earn $100
If you’re female and 40 or older, you can earn this incentive by getting a preventive mammogram ordered by your provider. In-network preventive mammograms are paid for by the plan at 100% with your Option 1 or Option 2 medical coverage.

To earn rewards:
Get a mammogram. You will earn the incentive when Cigna processes your claim.

Completed date: ___ / ___ / 2018

Back to Activities list
I choose Healthy Pregnancies, Healthy Babies

Earn $400 if started in 1st trimester, or $200 if started in 2nd trimester
(no reward if started in 3rd trimester)

If you’re pregnant, do you ever wish you had an expert to talk to between doctor visits? The Healthy Pregnancies, Healthy Babies program offers just that through its free telephonic coaching program with a licensed maternity nurse.

To earn rewards:
• Call 1–800–545–8836 to get started in this program to improve health outcomes for mother and child.
• Complete the program.
• Your nurse will register your completion after your post-partum coaching call, at which time you will earn the incentive.

Completed date: __ / __ / 2018
Frequently asked questions

Q: How will I know if Cigna has awarded an incentive?
A: Log on to myCigna.com and choose the “My Health” tab. Click on “View My Incentive Details.” Choose “Overview.” Look under “View Awards Earned by.” If both you and your spouse or partner are participating, choose “Family.” The total amount earned will appear here. To see specific incentives earned by you or your spouse or partner, in the “Recent Activity” section, select the participant’s name.

- Incentives awarded in full will have a green check mark next to them.
- Incentives not awarded will have a yellow exclamation point icon and an explanation.
- Incentives partially awarded will also have a yellow exclamation point icon and an explanation. Partial awards are given when you hit the maximum amount earnable, which is $500 per participant. For instance, if you have already earned $450, and then complete an incentive goal worth $100, you will receive $50 of that award. (Note that you and your covered spouse/domestic partner have separate maximums.)

The time between Cigna’s receipt of your activity completion/claim and the notification appearing on your Live Healthy, Live Well page varies by type of incentive (see table). If you haven’t been credited with an incentive that you thought you earned, contact Cigna at 1–800–548–3980 as soon as possible.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Time from Cigna’s receipt of your completion to notification on Live Healthy, Live Well page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health assessment</td>
<td>7 business days</td>
</tr>
<tr>
<td>Biometrics and physician-determined alternative standards/waivers</td>
<td>13 business days</td>
</tr>
<tr>
<td>Health coaching (for alternative standards)</td>
<td>10 business days</td>
</tr>
<tr>
<td>Healthy Pregnancies, Healthy Babies</td>
<td>12 business days</td>
</tr>
<tr>
<td>Annual physical exam, colorectal cancer screening, or mammogram</td>
<td>20 business days</td>
</tr>
<tr>
<td>Personal strength and life balance</td>
<td>1 business day</td>
</tr>
<tr>
<td>Earn points through Apps &amp; Activities</td>
<td>7 business days</td>
</tr>
</tbody>
</table>

Back to Activities list
**Q: How long will it take to receive my wellness incentive dollars?**

**A:** It can take up to eight weeks from the date on which Cigna receives your incentive completion/claim to the funds being deposited to your Cigna Choice Fund® HSA. This includes the turnaround time for processing the incentive completion (see chart on previous page), plus up to four more weeks for your incentive dollars to reach your account.

If, beyond this timeframe, you haven’t received a deposit for an incentive marked as earned on your Live Healthy, Live Well page, contact MassMutual Benefits as soon as possible to resolve any issues.

**Q: How will I know if my wellness incentive dollars have been deposited?**

**A:**
1. On myCigna.com, on the “My Plans” tab, mouse over “Review My Coverage.”
2. From the drop-down menu, choose “Health Savings Account (HSA).”
3. In the “Account Balance” box, click on “visit your HSA bank.”
4. On the next screen, on the “Home” tab, choose “Health Savings Account” on the left.
5. Under “Processed Transactions,” wellness incentive deposits will be shown as “Employer Contribution.” There may be several, depending on how many incentives you earned, and when.

If you’re enrolled in Medicare or receive VA medical benefits, you’ll receive wellness incentive dollars as taxable income.

**Q: I had an annual physical, mammogram or colorectal cancer screening, or completed Healthy Pregnancies, Healthy Babies in late 2017. Can I earn the incentive?**

**A:** If you had an annual physical, preventive mammogram or preventive colorectal cancer screening, or completed your post-partum coaching call for the Healthy Pregnancies, Healthy Babies program between Oct. 14 and Dec. 31, 2017, you’ll earn the applicable 2018 incentive. (See Guidelines on page 2 for eligibility details.)

**Q: Can I see my spouse/domestic partner’s incentive activities?**

**A:** You can view the wellness incentives that your spouse/partner has completed. Due to privacy restrictions, you may not view their health assessment results.
Q: Why have the biometric guidelines become stricter?
A: When the Live Healthy, Live Well program first launched, it rewarded you for simply being aware of your health numbers. Since then, it’s moved toward rewards for healthier numbers or improved numbers. The **blood pressure**, **body mass index (BMI)**, **waist circumference**, and **total cholesterol** targets now match healthy standards set by the Centers for Disease Control (CDC).

What if your numbers are higher than the program’s target range? The Blood Pressure and BMI incentives reward certain verified improvements. See the incentive descriptions for more information. Alternative standards, such as certain coaching programs, or waivers related to your health status, may also be available. Call Cigna and ask to speak to a Health Advocate before pursuing an alternative standard.

There are also several other incentive activities available, making it possible to earn the maximum in wellness incentives without earning any biometric incentives.

Q: Do I need to get verified biometrics done to earn wellness incentives?
A: No. Getting verified biometrics done is only necessary for earning the Blood Pressure, Body Mass Index (BMI), Waist Circumference and Total Cholesterol incentives. You may earn other incentives without getting a biometric screening or meeting biometric targets.

Q: Will MassMutual be able to see my health information?
A: No. Your personally identifiable health information will not be shared with MassMutual. (Non-identifying aggregate information is used to guide future wellness programming.)

Q: Where can I get help navigating the program?
A: For website navigation issues, general program questions, questions about alternative standards and coaching programs, or submitting incentive completions to Cigna, call **1-800-548-3980**, anytime, day or night.

For one-on-one help from a MassMutual Wellness Champion, contact Scott Burke at **sburke2@massmutual.com** or **Ext. 43416** to connect with a Wellness Champion in your area.

Q: Who do I call if I have a question about wellness incentive deposits to my HSA?
A: MassMutual Benefits at **Ext. 46169** or **1-866-662-6448**, 10 a.m. – 4 pm. ET, or **BenefitQuestions@MassMutual.com**.

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**Deadline:** All wellness incentive program activities and results, including Wellness Screening Forms and health assessments, must be complete and submitted to Cigna no later than 11:59 p.m. ET on Dec. 31, 2018.