2019 Live Healthy, Live Well
Earn rewards for taking care of your health

For employees enrolled in a MassMutual medical option 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 when you both participate.

▶ See your incentive options
▶ See program guidelines
▶ See FAQ
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.


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: incentive options

**Deadline:** Dec. 31, 2019, 11:59 p.m. ET.

---

## Maximum Incentive Award

<table>
<thead>
<tr>
<th>You: $500</th>
<th>Your covered spouse/partner: $500</th>
<th>If you both participate: $1,000</th>
</tr>
</thead>
</table>

The Health Assessment is required. Mix and match the rest to earn the max!

Click on an activity to learn more.

<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 or in the myCigna app. Required before you can receive any other incentive awards.</td>
</tr>
<tr>
<td>Annual Physical Exam</td>
<td>$100</td>
<td>Get 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 on myCigna.com under My Health.</td>
</tr>
<tr>
<td>Personal Strength and Life Balance</td>
<td>$150</td>
<td>You can earn this in one of two ways: (a) by working one-on-one with a Cigna health coach, or a licensed counselor of your choice on any personal issue, or (b) by engaging in a total of 60 minutes/week of yoga, meditation, and/or eMindful sessions for four weeks.</td>
</tr>
<tr>
<td>Biometric Screening</td>
<td>$150</td>
<td>You can earn this incentive just by getting a verified screening of your body mass index (BMI), blood pressure and waist circumference, even if you don’t meet the biometric targets.</td>
</tr>
<tr>
<td>Meet Biometric Targets*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Blood Pressure less than 120/80</td>
<td>$50</td>
<td>When you get a verified screening, you’ll automatically earn an additional $50 for each biometric target met.</td>
</tr>
<tr>
<td>BMI less than 25</td>
<td>$50</td>
<td></td>
</tr>
<tr>
<td>Waist: Men: ≤ 40 in. Women: ≤ 35 in.</td>
<td>$50</td>
<td></td>
</tr>
<tr>
<td>Colorectal Cancer Screening</td>
<td>$100</td>
<td>Get a preventive colorectal cancer screening.</td>
</tr>
<tr>
<td>Mammogram</td>
<td>$100</td>
<td>Get a preventive mammogram.</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. 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 of the Massachusetts Mutual Life Insurance Company (MassMutual), The MassMutual Trust Company, FSB, and MassMutual International LLC. You must be in active service and enrolled in a MassMutual medical option (Health Savings 1350 (HSA1350), Health Savings 2000 (HSA2000), or Preferred Provider Organization 750 (PPO750)) at the time that incentive activities are completed and on the date wellness incentive dollars are distributed to you. Covered spouses and domestic partners may participate. Covered children may not. Due to differences in health plan availability, Puerto Rico residents aren’t eligible for Live Healthy, Live Well.

**Doing a 2019 health assessment is required.**

You must complete a 2019 health assessment before you can receive wellness incentive dollars for program goals you achieve. You’ll earn $50 in wellness incentives for 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](http://myCigna.com), with their own username and password (if they haven’t already).
- Complete their health assessment, Apps & Activities goals, and Personal Strength and Life Balance attestation on their own profile.

**How you’ll receive wellness incentive dollars.**

If you’re in HSA1350 or HSA2000, you’ll receive your wellness incentive dollars as before-tax dollars directly to your Cigna Choice Fund® HSA. MassMutual cannot make wellness incentive deposits to any other HSA. If you don’t have an open Cigna Choice Fund HSA, you will forfeit any wellness incentive dollars you earn. Wellness incentive dollars from MassMutual count toward your overall HSA annual contribution limit.*

If you’re in PPO750, OR if you receive Medicare or Veterans Affairs medical benefits in addition to being enrolled in HSA1350 or HSA2000, you will receive wellness incentive dollars as taxable income in your pay.

* Wellness incentive deposits will count toward the IRS 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 IRS HSA contribution limit. It is your responsibility to track your HSA contributions and keep them within IRS limits.
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 complete!

○ Health Assessment.

Earn $50
Complete a confidential, 10-minute health assessment on myCigna.com or in the myCigna app between Jan. 1 and Dec. 31, 2019. This step 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.)

Take note:
• Although you can take the health assessment more than once, you’ll only earn the award the first time you take it this year.
• Earning the award doesn’t 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: ___/__/2019

○ I choose to get a preventive Annual Physical Exam.

Earn $100
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 MassMutual medical coverage. (You may be billed for any non-preventive services receive in connection with your preventive exam.)

You’ll earn the incentive when Cigna processes the claim for your preventive annual physical exam. See FAQ for estimated turn-around times.

Note:
• Preventive OB/GYN exams do not earn the incentive.

Completed date: ___/__/2019

Back to Activities list
I choose Apps & Activities.¹

Earn up to $350

To get started:
• Set up an activity goal or challenge in Apps & Activities, under My Health at myCigna.com. Your goals will renew from week to week until you cancel them.
• Many goals sync with a variety of fitness trackers.
• You may also self-report your progress on the Apps & Activities platform.
• 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. The sooner you start, the more you can earn!

Take note:
• No smartphone or fitness tracker? No problem. Log your progress on myCigna.com.
• Questions? Read the Apps & Activities FAQ. Call Cigna at 1-800-853-2713 for technical support.

Completed date: ___/___/2019

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 on the Goals tab of the Live Healthy, Live Well 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 for taking care of your emotional health. Here’s how:

1. Do one of the following, then complete step 2:
   (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 yoga, meditation and/or eMindful sessions for 4 (four) consecutive weeks (mix and match these options, if you like). The weekly 60 minutes can be done in one day per week, or can be broken up over several days.

2. Report the completion of your goal on myCigna.com. Go to My Health>Live Healthy, Live Well>Goals, and click on “Report my goal activity.” You will not be asked to specify which option you completed.

Completed date: ___/___/ 2019

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 per issue per year with a Cigna Employee Assistance Program (EAP) network counselor. Contact Cigna at 1-800-548-3980 for a simple pre-authorization and list of available counselors in your community. 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.
I choose to get a Biometric Screening

Earn $150
You can get a free biometric screening provided by MassMutual, or have your health care provider fill out a Wellness Screening Form.

Free screening options:
- Go to a biometric screening event on your campus. Look for announcements in the early part of the year.
- If you work on the Springfield or Enfield campus, get a screening at the Wellness Center.
- Make an appointment at a Quest lab near you. No screening form needed. Quest will securely submit your results to Cigna.
- If you got a screening on campus, securely upload your Wellness Screening Form on myCigna.com.

To get a screening from your doctor:
- At your next appointment, bring a Wellness Screening Form and have your provider sign and complete it with biometrics taken this calendar year. (Note: you do not need the cholesterol or blood sugar fields filled out.)
- Securely upload your Wellness Screening Form on myCigna.com. Do not leave it with your provider.

Completed date: ___/___/2019

Want to improve a biometric? Work with a Live Healthy, Live Well health coach on a free, personalized program. Call 1-800-548-3980 to get started.
I choose Meeting Biometric Targets

Earn $50 for each target met
When you get a biometric screening, you’ll automatically earn additional awards if you meet the following biometric target requirements:

Blood Pressure Under 120/80
You’ll earn $50 if...
- Your blood pressure is less than 120/80, OR
- You’ve made a verified improvement from a higher-risk to a lower-risk category. If you participated in Live Healthy, Live Well biometrics in past years, the most recent blood pressure reading in Cigna’s records will be compared to the one from your 2019 screening. If both numbers are now in a lower-risk category, you’ll earn the reward. See chart below.

<table>
<thead>
<tr>
<th>Blood Pressure Classification</th>
<th>Systolic (Upper Number)</th>
<th>Diastolic (Lower Number)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Normal</td>
<td>Less than 120</td>
<td>and</td>
</tr>
<tr>
<td>Prehypertension</td>
<td>120-139</td>
<td>or</td>
</tr>
<tr>
<td>Hypertension</td>
<td>140 or higher</td>
<td>or</td>
</tr>
</tbody>
</table>

BMI of Less than 25
You’ll earn $50 if...
- Your BMI (body mass index) is less than 25, OR
- You’ve achieved a verified weight loss of 5%. If you participated in Live Healthy, Live Well biometrics in past years, the most recent weight in Cigna’s records will be compared to the one from your 2019 screening. If you’ve lost 5% of your previous verified weight, you’ll earn the award. (Note that the 5% loss refers to weight, not BMI.)

Waist Circumference
You’ll earn $50 if your waist circumference is:
- **Men**: 40 inches or less; **Women**: 35 inches or less.

Completed date: ___ / ___ / 2019

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 on the Goals tab of the Live Healthy, Live Well section of myCigna.com. Call Cigna at 1-800-548-3980 for guidance before pursuing an alternative standard.
I choose to get a preventive Colorectal Cancer Screening.

Earn $100
Earn this incentive when you get 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 MassMutual medical coverage.

You will earn the incentive when Cigna processes your claim.

Completed date: ___ / ___ / 2019

I choose to get a preventive Mammogram.

Earn $100
Earn this incentive when you get a preventive mammogram ordered by your provider. In-network preventive mammograms are paid for by the plan at 100% with your MassMutual medical coverage.

You will earn the incentive when Cigna processes your claim.

Completed date: ___ / ___ / 2019
Frequently asked questions

Q: How will I know if Cigna has awarded an incentive?
A: Click on “View My Incentive Details” on myCigna.com under My Health or in the myCigna app. Choose “Overview.” To see 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.

After your incentive completion appears online, your wellness incentive dollars will likely take four more weeks to be distributed to you.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Time from Cigna’s receipt of your completion/claim 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>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 distributed to you. This includes the turnaround time for processing the incentive completion (see chart on previous page), plus up to four more weeks for processing by payroll.

If, beyond this timeframe, you haven’t received wellness incentive dollars for an incentive marked as earned on your Live Healthy, Live Well page, contact HR Employee Services as soon as possible to resolve any issues.

Q: How will I know if my wellness incentive dollars have been deposited to my Cigna Choice Fund HSA?
2. From the drop-down menu, choose “Manage your 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 PPO750 or Medicare, or receive VA medical benefits, you’ll receive wellness incentive dollars as taxable income in your pay.
Q: Can I see my spouse/domestic partner’s incentive activities?
A: You can view the wellness incentives that your spouse/partner has completed, but not their health assessment results.

Q: Do I need to get verified biometrics done to earn wellness incentives?
A: No. Getting a biometric screening is only necessary for earning biometric incentives. You may earn other incentives without getting a biometric screening.

Q: Can I get my biometrics done more than once?
A: Yes. You will only earn the $150 Biometric Screening incentive for your first screening, but if you did not meet a Biometric Target at your first screening, and a biometric qualifies on a subsequent screening, you may earn that additional award.

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 incentives and my pay or HSA?
A: HR Employee Services at Ext. 46825 or 1-800-767-1000, ext. 46825, 9 a.m. – 5 p.m. ET on business days or HR@MassMutual.com.

Deadline: All wellness incentive program activities and results, including Wellness Screening Forms and health assessments, must be completed and submitted to Cigna no later than 11:59 p.m. ET on Dec. 31, 2019.