



2012 Employee Wellness Program

Welcome to the 2012 CBFit4Life employee wellness program! For the fourth year, CBFit4Life, encourages you to take an active role in improving and maintaining your health. There are a variety of health improvement opportunities available to support your wellness efforts, and help you earn credits for entries into **random** cash drawings. Completion of an annual HealthQuest Profile and Care Plan Form will provide you the opportunity to enjoy Preferred Rates in 2013. As always, your participation in the CBFit4Life program is completely voluntarily.

If you plan on electing medical coverage through Citizens in 2013, you and your covered spouse/domestic partner must complete an annual HealthQuest Profile and Care Plan Form by September 20, 2012 to qualify for Preferred Rates on your 2013 medical contributions. If you are not a current HealthPlus member (i.e. you do not currently have HealthPlus medical coverage), and you elect to enroll for 2013, you will have a grace period of three calendar months from your coverage effective date to complete the Care Plan Form with your medical provider in order to qualify for preferred rates on your 2013 medical contributions. For further details on Preferred Rates, please see the program FAQs or contact: cbfit4life@citizensbanking.com.

Spouses will have access to the HealthQuest Profile and Care Plan Form for Preferred Rates on medical contributions, but are not eligible for any drawings or incentives.

Drawings

One credit equals one drawing entry. The cash prize amounts are as follows:

Monthly Drawings January 2012 – November 2012

Three \$100 Visa[®] gift cards awarded the 15th of each month
Limit one win per participant

Identify a Primary Medical Provider January 1- March 30

Three \$100 Visa[®] gift cards awarded on April 2
Limit one win per participant

Healthy Resolutions Challenge February 1 – February 29

Three \$250 Visa[®] gift cards awarded on Mar. 9
Limit one win per participant

Commit to Get Fit 3.0 Challenge April 23 – June 1

Citizens vs. HealthPlus challenge
Highest average activity minutes per person
Traveling trophy & bragging rights
Two \$500 Visa[®] gift cards
Four \$250 Visa[®] gift cards

Ten \$100 Visa[®] gift cards
Must accumulate 1,800 activity minutes to be eligible for drawing

Chug-A-Jug Challenge August 1 - 31

Three \$250 Visa[®] gift cards awarded on Sept. 10
Limit one win per participant

Fall 4 Fitness Corporate Challenge Oct. 1- 31

Citizens vs. a number of Michigan based companies
Three \$250 Visa[®] gift cards awarded on Nov. 9
Limit one win per participant

Grand Prize Drawing December 2012

One \$2,500 Visa[®] gift card

Five \$500 Visa[®] gift cards

Four \$250 Visa[®] gift cards

Any employee with at least 60 credits earned is eligible to win, even if previously a winner of another drawing.

Awarded on Dec. 14

Please note: all cash prizes are considered taxable income based on the IRS guidelines. The cash winnings will be reflected on your paycheck as income and will be taxed according to your tax bracket.

Earning Entries

So, how do you earn entries into the drawings? Begin by completing the HealthQuest Profile (HQP). The HQP is your required ticket into the drawings, and it is worth 5 entries! **A new HQP must be completed each calendar year.** You may earn more drawing entries; all you have to do is participate in more programs - it's that simple! You have until December 7, 2012 to continue to earn additional drawing entries. Points earned as of the date of each drawing will enter you into that drawing and the subsequent monthly drawings for the rest of the year. You must earn at least 60 points by December 7, 2012 to be entered into the Grand Prize drawing on December 14, 2012.

Below are the program/activities and their point value. You control your odds to win the cash. Get healthy and enter to win!

Wellness Activities and Credit Value

| Program Activity | Credit Value |
|--|------------------------------------|
| HEALTH AWARENESS | |
| HealthQuest Profile <i>(Required for drawings & Preferred Rates on medical contributions)</i> | 5 |
| PREVENTIVE CARE ACTIVITIES | |
| Care Plan Form <i>(Required for Preferred Rates on medical contributions)</i> | 4 |
| Identify a Primary Medical Provider | 3 |
| HEALTH & WELLNESS PROGRAMS | |
| Healthy Living Programs | 4 (8 credits maximum per year) |
| Online Monthly Seminars | 1 (13 credits maximum per year) |
| Healthy Conversations | 1 (5 credits maximum per year) |
| WELLNESS CHALLENGES | |
| Healthy Resolutions Challenge Feb. 1 - 29 | 5 |
| Commit To Get Fit 3.0 Challenge April 23 – June 1 | 8 |
| Chug-A-Jug Challenge August 1 - 31 | 5 |
| Fall 4 Fitness Corporate Challenge Oct. 1- 31 | 5 |
| LOCAL WELLNESS ACTIVITIES | |
| Annual Flu Shot | 1 |
| Community Events | 1 (5 credits maximum per year) |
| PERSONAL WELLNESS ACTIVITIES | |
| Personal Physical Activity | 1 (20 credits maximum per year) |
| Fruit & Veggie 100 | 1 (12 credits maximum per year) |
| Total Credit Opportunities | 99 |

One credit = one drawing entry.

Wellness Activity Descriptions

Below are descriptions of all the wellness activities available in 2012.

Health Awareness

HealthQuest Profile (HQP) *(required to be entered in cash prize drawings & for Preferred Rates)*

The HealthQuest Profile is a questionnaire about your personal health. **Your responses to the questionnaire are completely confidential and cannot be accessed by anyone at Citizens.** Employees may complete the online profile once a program year. The HQP is required for any entry into the cash drawings. The HQP is also required for those electing HealthPlus coverage through Citizens, to qualify for Preferred Rates on your 2013 medical contributions. The HQP is valued at 5 credits (entries). For Preferred Rates in 2013, the HQP must be completed by Sept. 20, 2012 by both you and your covered spouse/domestic partner. All participants will receive personal feedback in a report format called "Your Assessment Results".

Value: 5 Credits/Entries (required)

Preventive Care

Care Plan Form *(required for Preferred Rates)*

The Care Plan Form is an assessment tool to assist in building a relationship with your primary medical provider to help keep you healthy. This form is to be completed by you and your physician. The form assesses three areas- 1.) Your blood pressure; 2.) Your weight and 3.) Your smoking status. Both you and your physician need to sign the form. The Care Plan Form must be received by HealthPlus by Sept. 20, 2012*. The form may be:

- Emailed: wellness@healthplus.org
- Faxed: 810-496-8470
- Mailed: 2050 S. Linden Rd., Flint, MI. 48532, Attn: Health & Lifestyle Management

Once received, allow 7-10 business days for processing and 4 credits to be awarded.

For Preferred Rates in 2013, the Care Plan Form and the HealthQuest Profile must be completed by Sept. 20, 2012 by both you and your covered spouse/domestic partner.

The Care Plan Form can be obtained in the following locations www.healthplus.org/citizen.aspx; HR4U Portal>CBFit4Life; or on the CBFit4Life wellness site.

**Please note: If you are not a current HealthPlus member (i.e. you do not currently have HealthPlus medical coverage), and you elect to enroll for 2013, you will have a grace period of three calendar months from your coverage effective date to complete the Care Plan Form with your medical provider in order to qualify for preferred rates on your 2013 medical contributions. For further details, please see the CBFit4Life Frequently Asked Questions.*

Value: 4 Credits/Entries (required for Preferred Rates)

Identify a Primary Medical Provider

Since all of Citizens Bank's medical plans are PPO's - no referrals are required, however, CBFit4Life encourages you to identify a primary medical provider you visit for most acute care conditions and specifically whom you will visit to complete your *Care Plan Form*. Those that identify a primary medical provider by completing an online affidavit will receive 3 credits/entries. Identify a primary

medical provider by March 30th to be entered into a random drawing for one of three \$100 Visa[®] gift cards. Drawing will take place on April 2!

Value: 3 Credits/Entries

Health & Wellness Programs

Healthy Living Programs

These interactive, personalized online programs help you take important steps to reduce risk and improve health. When you complete the HealthQuest Profile (HQP), Healthy Living Programs (HLP's) will be suggested to you. Each HLP is six weeks in length and will take approximately 30 minutes each week to complete. There is an assessment at the end of a 6 week HLP program that must be completed for the program to be registered as complete. Participants will earn credits by completing a program, up to 8 credits (2 programs). *HLP's are optional and no longer needed to qualify for Preferred Rates.*

Healthy Living Programs

| | |
|-------------------|-----------------|
| Weight Loss | Smoke-Free |
| Get In Shape | Healthy Aging |
| Stress Relief | Easy Start |
| Healthy Heart | Healthier Diet |
| Diabetes-Fighting | Cancer-Fighting |
| Custom Program | Healthy Kids |
| Senior Health | |

Value: 4 Credits/Entries, maximum 8 credits per year

Online Monthly Seminars

Online seminars are provided on a monthly basis covering a variety of wellness topics. Each seminar will take approximately 20 minutes. These seminars are accessible by any computer with Internet access and should be done from home. Points are awarded automatically upon completion of each seminar.

January: Feel Full on Fewer Calories

July: Healthy, Active Families

February: Know Your Numbers

August: The Real Deal on Super Fruits

March: Healthy Eating for Busy People

September: A Mirror On Your Health

April: Easing Financial Stress

October: Whole Grains, Whole Life

May: Choices in Complementary and Alternative Medicine

November: Time Out: Not just for kids!

June: Healthy Travels!

December: Winter Warm Ups

***Bonus:** Cancer Prevention (available Jan. - June)

Value: 1 Credit/Entries, maximum 13 credits per year

Healthy Conversations

Use an interactive personalized assessment in up to nine risk areas to design a health-risk intervention plan. Once you have completed this 20 to 35 minute process, you will be able to print and walk away with a personalized health-risk intervention plan. Credits are awarded automatically upon completion of each seminar. **Please note: the Conversations "About Diseases & Conditions" will only award credit if you have the disease and/or condition the conversation pertains to.*

About Healthy Living

Healthy People Get Active
Healthy Eating
Healthy Thinking
Healthy Weight
Quitting Smoking Again
Sleeping Well
Managing Stress
Preventing Falls

About Diseases & Conditions

Asthma & Controller Medications*
Beta Blockers & Your Heart*
Daily Aspirin to Prevent Heart Attacks*
Low Back Pain*
Diabetes & A1c Testing*
Statins for Diabetes or Heart Problems*
Medicines to Treat Depression*

Value: 1 Credit/Entries, maximum 5 credits per year

Wellness Challenges

Healthy Resolutions Challenge: Feb. 1 - 29

The Healthy Resolutions Challenge is a month long challenge that is designed to help you manage your stress level. Mental stress has a negative effect on your body and emotions. It can affect you immediately and over time. Stress can cause or worsen physical problems such as headaches, stomach problems, muscle stiffness, back pain, and more. Practicing daily healthy behaviors can strengthen your body to better accommodate short and long-term stress. Earn 1 point for each of these healthy behaviors designed to help you manage your stress level.

- List 3 items you are thankful for each day in a gratitude journal.
- Get at least 20 minutes of physical activity each day.
- Get at least 7 hours of sleep each night.

The potential is 3 points per day. The challenge goal is to earn 60 points by the end of the month. Those that reach the challenge goal will earn 5 credits and be entered into a random drawing for one of three \$250 Visa[®] gift cards. Drawing will take place on Mar. 9.

Value: 5 Credits/Entries

Commit to Get Fit 3.0 Challenge: April 23 – June 1

The Commit to Get Fit 3.0 Challenge is a six-week company vs. company Challenge that encourages physical activity. This challenge is once again with HealthPlus employees! The company goal is to reach the highest average minutes per person. This program considers that not everyone is at the same fitness level. Participate in this challenge and you will receive 5 credits once you have completed 1,050 minutes of physical activity. Ready to go the distance? Complete 1,800 minutes of physical activity and you'll receive 3 additional credits for a total of 8 credits! Minutes are tracked online, although, printed tracking forms are available.

Those who would accumulate at least 1,800 minutes of activity will be entered in a random drawing for:

Two \$500 Visa[®] gift cards

Four \$250 Visa[®] gift cards

Ten \$100 Visa[®] gift cards

Value: 5 Credits/Entries, Up to 8 Credits/Entries

Chug-A-Jug Challenge: August 1 – 31

The Chug-A-Jug Challenge is a month long challenge to help keep you hydrated in the hottest summer month! The human body is made up of two-thirds to three-quarters water, so staying well hydrated is critical. Consuming an adequate amount of water will help regulate your body temperature, transport nutrients throughout your body and cushion your joints to help avoid injury. The goal is to drink 48 ounces or 6 cups of water per day. A daily maximum of 80 ounces can be entered. The challenge goal is to drink 1,488 ounces of water by the end of the month. Those that reach the challenge goal will earn 5 credits and be entered into a random drawing for one of three \$250 Visa[®] gift cards. Drawing will take place on Sept. 10.

Value: 5 Credits/Entries

Fall 4 Fitness Corporate Challenge: Oct. 1- 31

The Fall 4 Fitness Corporate Challenge is a month long corporate challenge that encourages physical activity. Citizens will be challenging HealthPlus employees as well as other Michigan based employers in this wellness activity. The challenge goal is to complete 900 minutes of physical activity in the month of October- that's less than 30 minutes of activity per day! Those that reach the challenge goal will earn 5 credits and be entered into a random drawing for one of three \$250 Visa[®] gift cards. Drawing will take place on Nov. 9.

Fall 4 Fitness corporate champions will be chosen by the following criteria: The company with the highest percentage of overall challenge participation; the company with the highest percentage of challenge goal attainment; and the highest average minutes per participant.

Value: 5 Credits/Entries

Local Wellness Activities

Annual Flu Shot

Getting vaccinated every year is one way to prevent the spread of the flu. You may earn 1 credit for receiving your flu shot in 2012.

Value: 1 Credit/Entry

Community Events

To support the communities, in which we live and work, employees can participate in a variety of healthy activities in their community. Participants will complete an online personal affidavit to receive credits.

Examples include:

- Fundraising walks/runs such as the American Cancer Society's Walk for a Cure, Relay for Life, Mothers Against Drunk Driving's Walk like MADD, American Lung Association's Asthma Walk, etc.
- Any other organized run/walk
- Adopt a Highway
- Cultivating the Community

Value: 1 Credit/Entry, maximum 5 credits per year

Personal Wellness Activities

Personal Physical Activity

Physical activity is an essential part of a healthy lifestyle. You may earn credits for consistent physical activity. Whether it is walking, running, aerobics, or swimming, etc- you may earn one (1) credit for every 400 minutes of activity you accumulate. A daily maximum of 120 minutes can be entered. A maximum credit value is twenty (20) credits per year.

Value: 1 Credit/Entry, maximum 20 credits per year

Fruit & Veggie 100

You now can earn credit for eating your fruits and veggies! Eating fruits and vegetables can improve your health, control your weight and assure you are getting key nutrients your body needs. It is recommended that you strive to eat up to nine servings of fruits and/or vegetables a day. You may earn one (1) credit for every 100 servings of fruits or vegetables you consume. A daily maximum of 9 servings can be entered. A maximum credit value is twelve (12) credits per year.

What is a serving?

Vegetables

- 1 cup raw or cooked vegetables
- 2 cups raw, leafy greens
- 1 cup (8 fl. oz.) vegetable juice

Fruits

- 1 cup fresh, frozen, or canned fruit
- 1 large apple, orange, or banana
- 1 cup (8 fl. oz.) 100% fruit juice
- ½ cup dried fruit

Value: 1 Credit/Entry, maximum 12 credits per year