

NOTICE OF WELLNESS PROGRAM

SAIF's wellness program is a voluntary wellness program available to all employees and their enrolled spouse or domestic partner. The program is administered according to federal and state rules permitting employer-sponsored wellness programs that seek to improve employee health, wellbeing, and 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 Rewards Program you will be asked to complete a voluntary health risk assessment or "HRA" 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 preventive care activity with a health care provider. Preventive care activities can include a biometric screening, dental or vision exam, annual physical, cancer screening, mental health coaching or counseling, or other preventive exam recommended by your health care provider. In addition, you will be required to complete two online wellness activities in Personify (formerly Virgin Pulse). You and your enrolled spouse or domestic partner are not required to participate in the Wellness Rewards Program to use the wellness programs and benefits.

However, employees who choose to participate in the Wellness Rewards Program and meet the requirements will receive the following incentives based on criteria completed.

Engaged or Non-Engaged	Monthly Premium Share	Criteria
Engaged	No premium share	Employees must complete the Wellness Rewards Program requirements mentioned above by September 30 (pro-rated for new employees).
Non-Engaged	Employee only: \$50 Employee + spouse or domestic partner: \$100 Employee + child(ren): \$75 Employee + family: \$150	

Although you are not required to complete the Wellness Rewards Program requirements, only employees who do so will receive a medical plan premium waiver incentive.

The information from your HRA will be used to provide you with information to help you understand your current health and potential risks, and customize your Personify (formerly

Virgin Pulse) account based on your needs. You are encouraged to share your results or concerns with your own healthcare provider.

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 SAIF wellness program and the Health & Wellness Center may use aggregate information it collects to design a program based on identified health risks in the workplace, your personal information will never be disclosed either publicly or to SAIF.

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.

In addition, all 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 Human Resources by emailing worklife@saif.com or calling Brandee Gerow, Health and wellbeing program specialist, 503.373.8560