

## **Brighter Living Wellness Program at DSM- Program Outline and FAQ**

DSM is committed to supporting our employees in reaching their long term health and well-being goals. To provide you with the best support possible, DSM partners with Virgin Pulse to offer our Brighter Living Wellness Program. The Brighter Living program provides a variety of opportunities to earn credit for maximizing your healthy behaviors. Through participation in the program, you may be eligible to earn contributions towards a Health Savings Account (HSA), premium reductions (if a PPO participant), and cash towards items in the Virgin Pulse store, such as an Amazon Gift Card or money that can be deposited to your personal bank account

### **What is Brighter Living?**

The Brighter Living program is a points-based wellness program that allows you to identify and complete activities that interest you and help you achieve your health goals. The program is designed to be holistic, personal and address various aspects of well-being. Each activity in the program is assigned relative point values. Every time you complete an activity, the corresponding points are credited to your Virgin Pulse account.

### **Who is eligible to participate?**

Brighter Living Wellness Program is currently available to all DSM employees, as well as spouses who are enrolled in medical benefits. Registration is quick and easy via [www.brighterliving.dsm.com](http://www.brighterliving.dsm.com). Once enrolled, you will be able to review all of the program components that will allow you to earn points towards achieving both your health goals and rewards.

### **How and when can I earn points?**

Points are accumulated on a quarterly basis. Each quarter, you will start fresh with a new opportunity to maximize your rewards and will need to continue completing activities and challenges to earn points towards your goal. Pay close attention to the number of times you can complete any given activity and be awarded points in the same year. Outlined below are point thresholds for each rewardable level:

1 Quarter of Participation	Points Needed	Earned PulseCash	Premium Credit (PPO) OR HSA Contribution (CDHP)
Level 1	2,000	\$5	None
Level 2	5,000	\$5	None
Level 3	9,000	\$10	\$150 per quarter
Level 4	15,000	\$30	None
<b>Quarterly Maximum</b>	<b>15,000</b>	<b>\$50</b>	<b>\$150</b>
<i>Annual Maximum</i>		\$200	<i>Up to \$600 for employees and up to an additional \$600 for spouses (\$1,200 total)</i>

If you do not enroll in a DSM Medical Plan, you can still earn PulseCash. More information on how to use PulseCash or how to transfer the funds to your personal account is available on BrighterLiving.DSM.com. Premium credit or HSA Contribution (if a CDHP participant) are earned towards reducing your benefits costs in the following benefit plan year.

### How can I view my current points balance?

There are 2 ways to view your current point balance- log on to [www.brighterliving.dsm.com](http://www.brighterliving.dsm.com) or download and log into the Virgin Pulse app (available for iOS and Android).

### When will I see points populate in my account?

Once you complete one of Virgin Pulse's program activities, the corresponding points will automatically populate in your account. However, there can be differences in how quickly the points arrive, depending on the activity. For activities completed within the platform, Virgin Pulse receives notification immediately and can reward points within 24 hours. For other activities, such as a doctor's visit, notification of completion is received from outside the system, which can take additional time to process. Below, you will find an outline of activities and when you can expect to receive your points:

Timing for Receiving Points	Comment	Example activities
<b>Within 24 hours</b>	Self-reported activities entered through the Virgin Pulse platform	Step activities Self Tracking Registration
<b>2-4 weeks</b>	Activities requiring additional completion verification	Tobacco Free Agreement Quarterly Giveback Onsite Wellness Activity
<b>60 days after completion</b>	Any activity that is completed with a healthcare provider	Health Assessment Annual Physical Preventive Screenings Dental/Vision Exams  Lung screening  Skin Cancer screening

### What if I have a doctor's appointment near the end of a quarter? Will I get credit in that quarter?

Please consider the above processing times when scheduling appointments.

Once an earning quarter is completed, it is closed and credits can no longer be retroactively applied. A wellness visit (or any other applicable exam) will be credited based on the above timelines and if an appointment is completed near the end of a quarter, then it will likely be applied in the next quarter. This is especially important to consider if you are planning to complete exams near the end of the year.

**How long do I have to earn incentives and are there any additional deadlines?**

You can continue to earn rewards and points towards your Q4 achievement through the end of the year. For PPO plan participants, if you earn your incentive by December 13, 2019 your premium discount will be applied in your first payroll of the new plan year. However, if you finalize your activities between December 13 and December 31, 2019, you may not view your wellness credit until the second payroll in the new plan year. For CDHP participants, your earned wellness credit will be deposited in to your HSA account.

**I know I completed an activity, but I do not see the points posted. Who can I call to check on my points?**

If you do not see points within the timeframes listed above, please contact Virgin Pulse's Member Services: 1-888-671-9395 from 8:00am-9:00pm EST Monday-Friday (Chat Hours: 2:00am-9:00pm EST Monday-Friday).

**I have followed suggested timing and have completed a qualified preventive exam, however I did not receive any points. Virgin Pulse has confirmed points were not awarded. What do I do?**

As part of the billing process, doctors are required to code the type of exam provided prior to payment. Sometimes, when there are issues discovered or ongoing concerns discussed during a routine appointment, the physician is not able to code the visit as routine and preventive. If you have had a preventive exam, but have not received points, please contact Horizon. They will first confirm that the claim has gone through, and then will be able to tell how it was coded. If it was not coded as preventive, and you feel this was an error, contact your provider's office. They will be able to provide additional details as to why your particular visit was not coded as preventive. If after confirming with Horizon or the provider's office that the visit was coded as preventive, please open a ticket with HRSS within mydsmportal.

**How do I know if the incentive credit has been applied to my new premiums?**

For employees enrolled in the PPO plans, DSM does not currently have a separate line in your paycheck displaying the earned premium reduction. The earned incentive is credited from your medical premium to a net amount. Until this enhancement is updated, DSM created a calculator available on the [mydsmbenefits.com](http://mydsmbenefits.com) website under Resources & Documents, called 'Wellness Rates Calculator.' You can use this calculator to confirm the correct reduction is being made to your premium based on the incentive amount confirmed on the Virgin Pulse website.

Starting January 1, 2020, earned incentive credit will be displayed separately on employees' pay stubs.

For employees enrolled in the CDHP, DSM deposits your earned wellness incentive to your HSA account. To ensure proper credit, please be certain that you enroll in the HSA (if eligible). Contributions are not required to receive your incentive credit. Simply enroll and elect \$0 contribution.

**I am leaving DSM, can I take my PulseCash with me when I go?**

Once you leave DSM, you will still have 30 days of access to the Brighter Living website. All PulseCash earned through the program is yours to keep. Virgin Pulse can assist in redeeming your previously earned PulseCash for up to one year after you leave. Contact member services: 1-888-671-9395 from 8:00am-9:00pm EST Monday-Friday (Chat Hours: 2:00am-9:00pm EST Monday-Friday).