

Brighter Living Wellness Program at DSM Frequently Asked Questions (FAQ)

DSM is committed to supporting employees in reaching their long-term health and well-being goals. To provide you with the best support possible, DSM partners with Personify Health to offer our Brighter Living Wellness Program. The Brighter Living Program provides a variety of opportunities to earn rewards for maximizing your healthy behaviors. Through participation in the program, you earn contributions towards your Health Savings Account (HSA) or premium reductions through payroll (if a PPO participant), plus cash rewards which can be used to purchase items in the Personify Health online store, redeemed for Gift Card(s) or deposited directly 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 which 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 Personify Health account.

Who is eligible to participate?

The Brighter Living Wellness Program is currently available to all DSM benefits-eligible employees, as well as spouses/domestic partners who are enrolled in a DSM medical plan. Registration is quick and easy via www.brighterliving.dsm.com. Registrants must link through the site directly, agree to the Data & Privacy Policy, and then fill in the requested information fields. 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.

Employees who do not enroll in a DSM Medical Plan can still earn Rewards Cash. Visit the Rewards page at www.brighterliving.dsm.com for more information on how to use Rewards Cash or how to transfer the funds to your personal account. Premium credit or HSA Contributions (if a CDHP participant) are earned towards reducing your benefits costs in the following benefit plan year. Cash is available as you earn it!

How do I enroll an eligible spouse/domestic partner?

Spouses/domestic partners should enroll using the same link: www.brighterliving.dsm.com. Employees and spouses/domestic partners must ensure name and date of birth match DSM's HR system. No other code or ID is required. When enrolling as an eligible spouse/domestic partner, be certain not to use the 'Friends & Family' feature which is solely for externally invited members who are ineligible for rewards through DSM.



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Earning Points for Healthy Activities

How and when can I earn points?

Points accumulate 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. Please note certain activities can only be rewarded for once a year such as preventive visits and the health risk assessment (HRA). Outlined below are point thresholds for each rewardable level each quarter:

| 1 Quarter of Participation | Points Needed | Earned Rewards Cash | Premium Credit (PPO) Or HSA Contribution (CDHP) |
|----------------------------|---------------|---------------------|---|
| Level 1 | 3,000 | \$5 | \$0 |
| Level 2 | 6,000 | \$5 | \$0 |
| Level 3 | 12,000 | \$10 | \$150 |
| Level 4 | 24,000 | \$30 | \$0 |
| Quarterly Maximum | 24,000 | \$50 | \$150 |
| Annual \$200 Maximum | | \$200 | Up to \$600 for employees and up to an additional \$600 for spouses (\$1,200 total) |

How can I view my current points balance?

There are two ways to view your current point balance - log on to the website at www.brighterliving.dsm.com or download and log into the Personify Health mobile app (available for iOS and Android). Your current points balance can be viewed on the site in the top levels bar and on the app homepage under Rewards. Visit the Rewards page on the Brighter Living website or mobile app to view your balance and spend your rewards.

When will I see points populate in my account?

Once you complete one of Personify Health'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, Personify Health rewards points immediately, but please allow up to 24 hours for all rewards to process. For activities completed outside of the platform such as a doctor's visit, notification is sent from the provider, which can take additional time to process. Below, you will find an outline of activities and when you can expect to receive your points:



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| Activity Category | Activity Samples | Timing to Receive Points |
|--|--|--------------------------|
| Self-reported activity entered through the Personify Health platform | Step activities Self-Tracking Registration | Within 24 hours |
| Activity requiring additional completion verification | Tobacco Free Agreement Quarterly Giveback Onsite Wellness Activity | 2-4 weeks |

| | | |
|---|---|--------------------------|
| Activity completed with a healthcare provider | Annual Physical Preventive Screenings Dental/Vision Exams Lung screening Skin Cancer screening RxSS registration & utilization Telemedicine utilization Primary Care Nurse coaching Financial Wellness coaching | 60 days after completion |
|---|---|--------------------------|

What if I have a doctor’s appointment near the end of a quarter? Will I get credit?

Please consider the above processing times when scheduling appointments but note that 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. If notification for an eligible exam is received after the quarter in which it was performed, you will receive credit in the quarter in which notification is received. For example, if you complete an annual physical in February (Q1), Personify Health will be notified approximately 60 days later (in Q2).

Your points will be credited in and count towards your Q2 total. This is especially important to consider if you are planning to complete exams in Q4 and near the end of the year. Points earned late in the year, may not be credited until the following year.

How long do I have to earn incentives and when will my earnings be implemented?

You can continue to earn rewards and points through the end of each year. For example: PPO plan participants who earn their incentive by December 13, 2024, will see their premium discount applied starting in the first payroll of the new plan year 2025. However, PPO plan participants who finalize their Q4 activities from December 14 through December 31, 2024 may not see their finalized wellness credit starting until the second payroll in the new plan year 2025. CDHP plan participants who earn their incentive by December 13, 2024, will see the deposit to their HSA account applied starting in the first payroll of the new plan year 2025. However, CDHP plan participants who finalize their Q4 activities from December 14 through December 31, 2024 may not see their finalized wellness credit amount starting until the second payroll in the new plan year 2025. CDHP participants' employer contribution will be deposited into their HSA account in early January of the new plan year.

I know I completed an activity, but I do not see the points posted. Who can I contact?

If you do not see points within the timeframes listed above, please contact Personify Health'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 completed a qualified preventative exam and followed suggested timing; however Personify Health has confirmed I did not receive my earned points. What should I do?

If you had a preventative exam but have confirmed with Personify Health that you did not receive points, please contact Horizon. Horizon will check if the claim has been processed and what coding was used by the provider's office. As part of the billing process, doctors are required to code the type of exam provided prior to payment. Sometimes during a routine appointment, the physician is not able to code the visit as routine and preventative if there are issues discovered or ongoing concerns discussed.

If your preventative exam was not coded as preventative and you feel this is an error, contact your provider's office who can confirm why your visit cannot be coded as preventative. Should you find that the visit was correctly coded as preventative, but you still did not receive credit, please escalate to DSM HR Shared Services (HRSS) by opening a ticket via the myDSM portal on your desktop.

How do I confirm the incentive credit has been applied to my new premiums?

Wellness credits are delivered in the plan year following the year they were earned.*

For example: Employees who have achieved earnings in 2024, will see them applied in the 2025 plan year.

- For employees enrolled in a PPO plan, the earned incentive is displayed as "Wellness Credit" in the Pre-Tax Deductions section of your paystub each pay period.
- For employees enrolled in the CDHP, DSM deposits your earned wellness incentive to your HSA account each pay period. To ensure proper credit, you must enroll in the HSA (if eligible). Contributions are not required to receive your incentive credit. Simply elect a \$0 contribution. If you are a CDHP participant and do not enroll in HSA, you will not receive your earned credit.

*Employees hired on or after 1/1/2025 who elect a PPO medical plan will earn a recurring Wellness Credit based on coverage election. This credit is viewable on paystubs once election is confirmed.

*Employees hired on or after 1/1/2025 who elect the CDHP medical plan will earn a recurring wellness incentive in 2025 based on coverage election. In order to qualify for a recurring wellness credit, employees must elect the HSA account (option is available to elect employer contribution only).

I am leaving DSM, can I take my earned Rewards Cash with me?

Once you leave DSM, you will no longer be able to earn rewards. Any past earned rewards or wellness/premium credits are no longer payable to you, however you will have 30 days of access to the Brighter Living website and redeem your Rewards Cash. All Rewards Cash earned through the program is yours to redeem. After 30 days, if you have not taken action, you will have an additional



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32 days to contact Personify Health and they can issue a gift card for the amount of the Rewards Cash remaining in your account. After the 62 days, any remaining Rewards Cash will be forfeited. Contact Personify Health Member Services: 1-888-671-9395 from 8:00am-9:00pm EST Monday-Friday (Chat Hours: 2:00am-9:00pm EST Monday-Friday).

Additional Ways to Be Healthy and Earn

I would like to stop using tobacco products and remove the tobacco surcharge. How do I sign up for tobacco cessation counseling?

Personify Health provides tobacco cessation counseling. Log on to the Personify Health website at www.brighterliving.dsm.com and navigate to the 'Health' tab to select the Coaching subcategory. Then, click "Schedule a Session" and "Be Tobacco-Free".

Additionally, Personify Health's Journeys program provides access to self-guided tobacco cessation courses. Navigate to Journeys via the Health tab in the Personify Health Bright Living menu bar and view the "Being Tobacco-Free" section.

How do I sign up for telemedicine services?

If you are enrolled in a DSM medical plan, including the CDHP, you have access to Horizon CareOnline. Telemedicine is a more convenient than in person doctor office visits and usually a more cost-effective option to urgent care facilities and/or the emergency rooms. Horizon can provide virtual medical or behavioral health care 24/7 via video, phone or chat. To access Horizon CareOnline, go to: <http://dsm.horizoncareonline.com> and select Horizon Blue Cross Blue Shield of New Jersey or call 1-877-716-5657. The service key is DSM. All medical visits require only a \$5 copay (\$64 for those in CDHP prior to meeting deductible). Earn up to 200 points per year for utilization of telemedicine.

What is 2nd.MD?

As part of your benefits package through DSM, you and your eligible family members have an exclusive, no cost membership to 2nd.MD, an expert medical consultation and navigation service. 2nd.MD connects you with board certified, elite specialists from top medical institutions for virtual medical consultations via phone or video from the comfort of home. Whether you're faced with a new or existing diagnosis, upcoming surgery, or healthcare decision and want to learn more about your treatment options, 2nd.MD connects you with experts who can help. Please go to www.brighterliving.dsm.com to learn more and see how you can earn points for registering for the service.

What learning resources does DSM provide regarding financial wellness?

There are two resources available to support your financial wellness goals. If you are enrolled in the DSM 401(k) Plan, you can use Fidelity to sign-up for a financial wellness checkup. To access Fidelity through Personify Health, sign into www.brighterliving.dsm.com using your personal log in information, navigate to the Programs webpage and select the "start now" link on the Fidelity page. Additionally, Personify Health's Journeys program provides access to self-guided financial management courses. Navigate to Journeys via the Health tab in the Personify Health Bright Living menu bar and scroll to "Managing my Finances".



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You can earn points for participating in Fidelity's financial wellness check-up or completing a Personify Health Journey.

What is Rx Savings Solutions and how can I participate?

Rx Savings Solutions (RxSS) is an easy-to-use program which can assist you in better understanding prescription drug costs and options. Employees and their enrolled dependents participating in a DSM medical plan have access to the program at no cost. Once registered, you can utilize the website or mobile app to find lower-cost options for your prescriptions, based on a confidential, personalized dashboard. Sign up to learn how to take advantage of savings opportunities and have alerts sent directly to you when RxSS finds a lower cost prescription for you. To access RxSS, sign in to www.brighterliving.dsm.com using your personal log in information. Navigate to the Programs page and there you will find a link to RxSS.

What is Health Check HRA?

Get a health score based on the healthy choices you make each day! Answer questions about your nutrition, activity, sleep and health history to see where you stand and how you can improve to be the best you. You can earn 1,000 points upon completion.

Please note, if you would like to review your prior year HRA information, you will need to request it from WellSource directly.