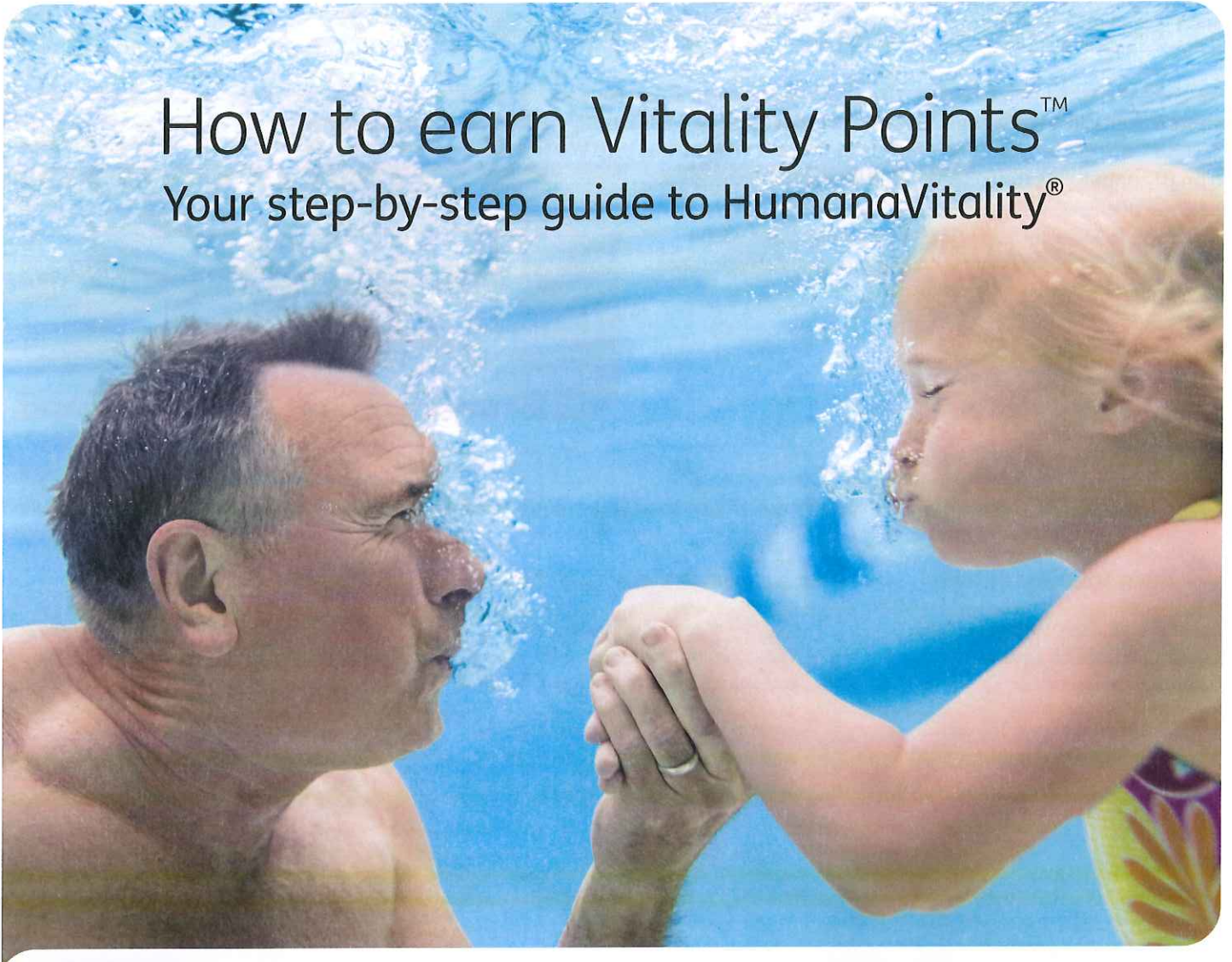


How to earn Vitality Points™

Your step-by-step guide to HumanaVitality®



Humana Vitality

Join the HumanaVitality community on



Earn Vitality Points at your own pace

HumanaVitality is a wellness and rewards program for everyone – no matter your age or health status. It will put you on the path to healthier living whether you're a fitness buff, just working on losing a few pounds, or training for your first 5K race. It will also help you quit smoking, lower your blood pressure, and eat healthier. There are also activities that kids can participate in.



Here's how HumanaVitality rewards you for making healthy choices:



Number of Vitality Points needed to move up to each Vitality Status level:

				HumanaVitality Mall Discount	
Platinum Vitality Status		10,000 One adult per policy	15,000 combined Two adults* per policy	5,000 additional for each member 18 years and older per policy	40%
Gold Vitality Status		8,000 One adult per policy	12,000 combined Two adults* per policy	4,000 additional for each member 18 years and older per policy	20%
Silver Vitality Status		5,000 One adult per policy	8,000 combined Two adults* per policy	3,000 additional for each member 18 years and older per policy	10%
Bronze Vitality Status		You immediately move up from Blue Vitality Status after completing the Health Assessment			0%
Blue Vitality Status		You start at Blue Vitality Status with 0 Vitality Points			0%

START HERE AND MOVE UP ➔

*If applicable, the number of Vitality Points that is required to achieve each Vitality Status.



The path to earning Vitality Points and rewards

If you have a MyHumana username/password, you can use it to sign in or register at HumanaVitality.com.

Start Here

1



Take your Health Assessment at HumanaVitality.com. You'll learn your Vitality Age and automatically move to Bronze Vitality Status. Then you can start earning Vitality Points and Vitality Bucks, which you can redeem in the HumanaVitality Mall.¹

MY VITALITY
AGE™
34
MY HEALTH RESULTS

2



Activate your goals. Based on the information you share with us in your Health Assessment, we'll recommend goals that you can activate online.

4



Get a Vitality Check® With this annual health checkup of your body mass index (BMI), blood pressure, blood glucose, and cholesterol, you earn 2,000 Vitality Points.

3



Request a Vitality HealthyFood™ Shopping Card. To activate your Shopping Card, and start earning savings on healthier foods at Walmart,® visit Humana.com/vitality/healthy-food.

5



Choose your activities. Select your path to achieving your goal. For example, reaching your fitness goals 3-5 times a week, taking an online course, joining an online conversation, or working with a health coach.³

6



Watch your Vitality Points add up. Earn Vitality Points with everything from taking an annual physical and getting a flu shot to watching a health webinar.

7



Cash in your Vitality Bucks. Use them to get the things you want at the online HumanaVitality Mall.⁴

MY VITALITY BUCKS®
4948
SHOP ONLINE MALL

Humana Vitality

¹HumanaVitality keeps information personal and private. For details of the Privacy Policy, visit Vitality.Humana.com/HumanaVitalityPortal.

²Vitality HealthyFood is not available to all HumanaVitality members. Sign into your HumanaVitality.com account to determine your eligibility.

³Not all HumanaVitality programs include working with a personal health coach.

⁴Products offered through the HumanaVitality Mall may change without notice.

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Macy's is not a sponsor or co-sponsor of this program. The gift card is issued by Macy's Gift Card, LLC and is required for all inquiries. For complete Terms and Conditions please visit www.macys.com/service/gift/terms.jsp.

Education activities

Activity	Vitality Points
Health Assessment (HA) HumanaVitality calculates your Vitality Age with a brief online health questionnaire. Members earn Vitality Points for completing the HA for the first time each program year.	500
First Step Health Assessment Once-in-a-lifetime reward for the first-time HA completion.	500
Health Assessment bonus Members can earn bonus Vitality Points when the HA is completed within 90 days of the program effective date or program renewal date.	250
Calculators Online tools that measure aspects of your health, like “Are you at risk for a heart attack?”. They can help you take steps to lead a healthier life. There are 19 different calculators, and adult members can earn Vitality Points for each calculator they use – up to four per program year.	75
CPR certification	125
First aid certification An adult member must send a completed CPR Form or First Aid Form, available online, to HumanaVitality with the copy of certification within 90 days of completing the event. The form can be submitted while your certification is still valid, if you completed your certification before your HumanaVitality effective date.	125
Update/confirm contact information (Once per year)	50
Monthly HumanaVitality.com visit	10
Accept online statements (Once per lifetime)	50

Health Assessment

The Health Assessment provides your Vitality Age, a number that tells you whether your body is living younger or older than your actual age.

Vitality Age is based on your current health, nutrition, and exercise habits, along with other lifestyle factors. Once you know your Vitality Age, we'll help you set goals for activities that can lead to improved health.

Retake your Health Assessment every program year to be able to access all HumanaVitality program features.

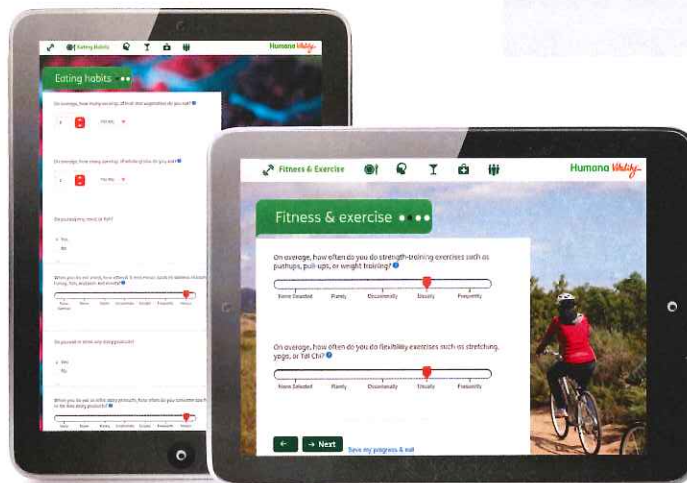
Campaigns, Courses, Conversations, and Calculators

You can also participate in interactive online resources that educate, guide, and support your health goals. Receive email messages or listen to conversations about health topics that interest you or that are aligned with your goals. Vitality Points are awarded only if this is associated with one of your active goals.



Health Assessment

It only takes about 15 minutes to complete online.



Humana Vitality

Fitness activities

Activity	Vitality Points
<p>Verified workout Members can earn 15 Vitality Points for a workout through partner health clubs, tracking with a pedometer or heart rate monitor, or by using smartphone activity-tracking apps.</p>	15
<p>First verified workout of the week (Monday – Sunday) Members can earn 15 bonus Vitality Points for their first workout of the week.</p>	15
<p>5+ verified workouts per week (Monday – Sunday) Members can earn an additional 40 Vitality Points for five or more workouts of the week.</p>	40
<p>Sports league A member must be an active team member in a qualified, organized sports league, such as baseball or basketball. The minimum number of games or matches that must be played is eight. Members must complete a League Participation Form, available online, and submit within 90 days of league completion to HumanaVitality.</p>	350
<p>Athletic events A member must register for and complete a fitness event or race approved by a fitness, athletic, or sporting organization recognized by HumanaVitality. The member must complete the Athletic Event Form, available online, and submit it within 90 days of the event completion to HumanaVitality.</p>	
<p>Example: running, walking, cross-country skiing, cycling, and triathlons</p>	
Level 1	250
Level 2	350
Level 3	500

Distances vary with each athletic event. Greater distances offer greater Vitality Points earning opportunities.

Reasonable Alternative Standard: If it is unreasonably difficult due to a medical condition for you to achieve the standards for the reward under this program, or if it is medically inadvisable for you to attempt to achieve the standards for the reward under this program, call the number on the back of your Humana member ID card and we will work with you to develop another way to qualify for the reward.

Verified Workouts

Heart rate monitor workout

An adult member must exercise at 60%, or greater, of their maximum heart rate for a minimum of 30 minutes in a single session. Your maximum heart rate is calculated by: $220 - \text{Age} = \text{Maximum Heart Rate}$.

Smartphone activity-tracking apps

An adult member needs to burn at least 200 calories in a single workout.*

Pedometer workout

Earn 15 Vitality Points for reaching 10,000 steps in a 24-hour period.

*Subject to change. Visit HumanaVitality.com for the latest information.



Partner Health Clubs

Many partner health clubs offer membership at a discounted rate. Others track your workouts automatically. Find out the partner health club nearest you at HumanaVitality.com by clicking on Fitness & Exercise under the Get Healthy tab.



Activity	Vitality Points
<p>Health screenings 400 per (up to 400/program year) Earn Vitality Points by getting screenings such as a Pap smear, mammogram, prostate exam, or colorectal screening.</p>	
<p>Dental exam 200 per (up to 400/program year) Visit your dentist and earn Vitality Points for preventive dental exams up to two times per program year.</p>	
<p>Vision exam 200 Earn Vitality Points for a preventive vision exam once per program year.</p>	
<p>Flu shot 200 Get your annual flu shot and submit the Prevention Activity Form, available online, within 90 days to earn Vitality Points.</p>	
<p>Nicotine test 400 After receiving a cotinine (nicotine) test, submit a Nicotine Test Form, available online, within 90 days of completing the test with your healthcare provider.</p>	
<p>Vitality Check Earn Vitality Points by getting your Vitality Check at an approved healthcare provider or from your physician. The Vitality Check measures your:</p>	
<p>Body mass index (BMI) 800</p>	
<p>Blood pressure 400</p>	
<p>Blood glucose 400</p>	
<p>Total cholesterol 400</p>	



How to Reach Silver Vitality Status

Watch our YouTube video to learn some quick ways to move from Bronze Vitality Status to Silver Vitality Status – and earn a 10% discount in the HumanaVitality Mall.

Go to <http://bit.ly/howtogettosilver>.

Reach Silver Vitality Status

Completing your Health Assessment and getting your Vitality Check give you a great start toward reaching 5,000 Vitality Points toward Silver Vitality Status. Here's an example of how to earn 5,000 Vitality Points:

Health Assessment	500
First Step Health Assessment	500
Vitality Check	2,000
Basketball league	350
Blood donation (x3)	150
Flu shot	200
Verified workouts	875
Calculator (x4)	300
CPR certification	125

Vitality Points Total: 5,000

Earn Savings with Vitality HealthyFood*



Request your Vitality HealthyFood Shopping Card

and earn **5%** savings on **Great For You™** healthier food purchases at Walmart. Increase your savings to **10%** when you complete a Vitality Check and your results are received and verified.

*Vitality HealthyFood is not available to all HumanaVitality members.



Activity	Vitality Points
<p>Blood donation 50 per (up to 300/program year) Donate blood up to six times a year. Earn Vitality Points when you submit a Blood Donation Form, available online, within 90 days of the donation date.</p>	
<p>Nicotine test 400 After you receive a cotinine (nicotine) test, submit a Nicotine Test Form, available online, within 90 days of completing the test with your healthcare provider. You can earn Vitality Points if the results fall within a healthy range.</p>	
<p>Vitality Check Double your Vitality Points if these results are within a healthy range.</p>	
<p>Body mass index (BMI) 800 <25 and \geq 18.5</p>	
<p>Blood pressure 400 systolic \leq120 mmHg/diastolic \leq80 mmHg</p>	
<p>Blood glucose 400 <100 mg/dL</p>	
<p>Total cholesterol 400 <200 mg/dL</p>	

Reasonable Alternative Standard: If it is unreasonably difficult due to a medical condition for you to achieve the standards for the reward under this program, or if it is medically inadvisable for you to attempt to achieve the standards for the reward under this program, call the number on the back of your Humana member ID card and we will work with you to develop another way to qualify for the reward.

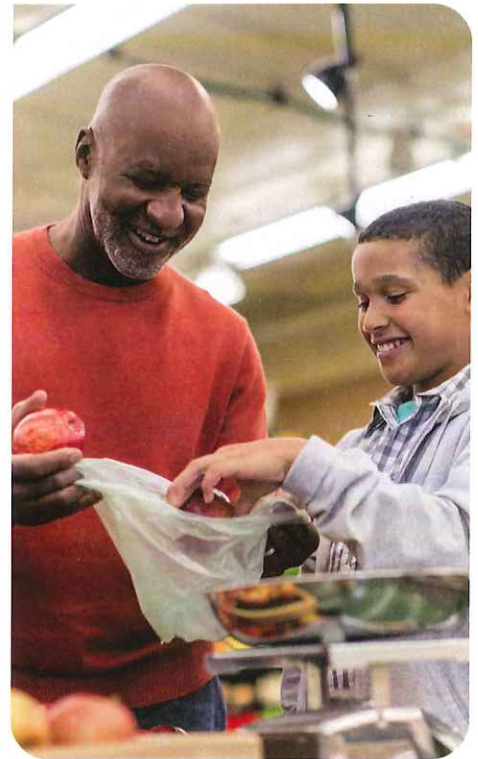


Eat Healthy

HumanaVitality helps you eat healthier and cook healthier, too. Check out our great-tasting healthy recipes on HumanaVitality.tumblr.com.

Double your Vitality Points

Complete your Vitality Check and earn 2,000 Vitality Points. If your results are within a healthy range, you automatically earn an additional 2,000 points – for a total of 4,000 Vitality Points.





Vitality Points for Vitality Kids™

HumanaVitality provides fun ways to help keep your children healthy and active. Their participation can also earn your family Vitality Points and Vitality Bucks.

Activity Vitality Points

Health Assessment 200

The Kids Health Assessment covers a child's physical activity, nutrition, lifestyle, and well-being. This provides a view of your children's well-being and the areas that need improvement.

Dental exam 100 per (200/program year)

Visit your dentist and earn Vitality Points for preventive dental exams up to two times per program year.

Vision exam 100

Earn Vitality Points for a preventive vision exam once per program year.

Preventive care visit 200

A pediatrician can check on the health of your children and you can ask any questions you may have about their health.

Immunizations 100

At designated ages, your children will receive immunization shots to help protect them from various illnesses.

Flu shot 100

Help your children avoid getting the flu by making sure they get an annual flu shot.

Fitness

Children (up to 18 years old) on a HumanaVitalty program can earn Vitality Points for two qualifying sports league activities and four athletic events, like baseball or swimming, per program year. Each sport season qualifies as a single sports league. Minimum number of games or matches is eight.

Sports league 100 per (up to 200/program year)

Athletic events 50 per (up to 200/program year)

Fitness category maximum 400 Vitality Points per child



Athletic Events

If your children participate in events like running, walking, cycling, or swimming, they can earn Vitality Points.

Sports Leagues

Your family can earn 100 Vitality Points when your children join a sports league. Each sport season qualifies as a single activity.

Any games and/or matches over eight do not count as additional activities. Each dependent child can qualify for two sports leagues per year.

To earn Vitality Points for participating in a sports league, the league schedule must occur during your effective dates as a HumanaVitality member.



Standard activities at a glance

Education

Activity	Vitality Points
Health Assessment	500
First Step Health Assessment*	500
Health Assessment bonus**	250
Calculator(s)	75 each (up to 300/program year)
CPR certification	125
First aid certification	125
Update/confirm contact information	50
Monthly HumanaVitality.com visit	10 each (up to 120/program year)
Accept online statements*	50
Kids Health Assessment	200

*Once-in-a-lifetime reward.

**For completion of the Health Assessment within the first 90 days of your HumanaVitality program year.

Prevention

Activity	Vitality Points
Health screenings*	400 per screening
Flu shot	200
Nicotine test	400
Vitality Check completion:	
Body mass index (BMI)	800
Blood pressure	400
Blood glucose	400
Total cholesterol	400
Dental exam	200 per (up to 400/program year)
Vision exam	200
Kids preventive care visit	200
Kids dental exam	100 per (up to 200/program year)
Kids vision exam	100
Kids immunizations	100
Kids flu shot	100

*Subject to certain requirements and will appear on your Vitality Points statement if they are applicable to you.

Reasonable Alternative Standard: If it is unreasonably difficult due to a medical condition for you to achieve the standards for the reward under this program, or if it is medically inadvisable for you to attempt to achieve the standards for the reward under this program, call the number on the back of your Humana member ID card and we will work with you to develop another way to qualify for the reward.

Fitness

Activity	Vitality Points
Verified workout: partner health club, device, or mobile apps	
Each verified workout	15 per day (up to 5,475/program year)
First verified workout of the week (Monday – Sunday)	15 bonus points per week (up to 780/program year)
5+ verified workouts per week (Monday – Sunday)	40 bonus points per week (up to 2,080/program year)
Sports league	350
Athletic events (running, walking, cross-country skiing, cycling, triathlons):	
Level 1	250
Level 2	350
Level 3	500
Kids sports league	100 each (up to 200/program year)
Kids athletic events	50 each (up to 200/program year)

Healthy Living

Activity	Vitality Points
Blood donation	50 (up to 300/program year)
Nicotine test (in-range results)	400
If your Vitality Check is in a healthy range, you double your Vitality Points:	
Body mass index <25 and ≥ 18.5	800
Blood pressure systolic ≤120 mmHg diastolic ≤80 mmHg	400
Blood glucose <100 mg/dL	400
Total cholesterol <200 mg/dL	400



Keep track of your Vitality Points

Use this worksheet to map out the number of Vitality Points you need to move up to the next Vitality Status level. Include standard activities, as well as recommended goals based on your current health status.



Vitality Points needed

Example of activities:

Example of activities:	Vitality Points
Get a flu shot	200 pts
Join a sports league	350 pts
Get a Vitality Check	2,000 pts

The HumanaVitality Mall has a wide selection of rewards to choose from:



Go to HumanaVitality.com/mall.



Goals to achieve

Vitality Points

(Sign into HumanaVitality.com to activate your recommended goals)

<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____



Standard activities

Vitality Points

<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
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HumanaVitality.com