

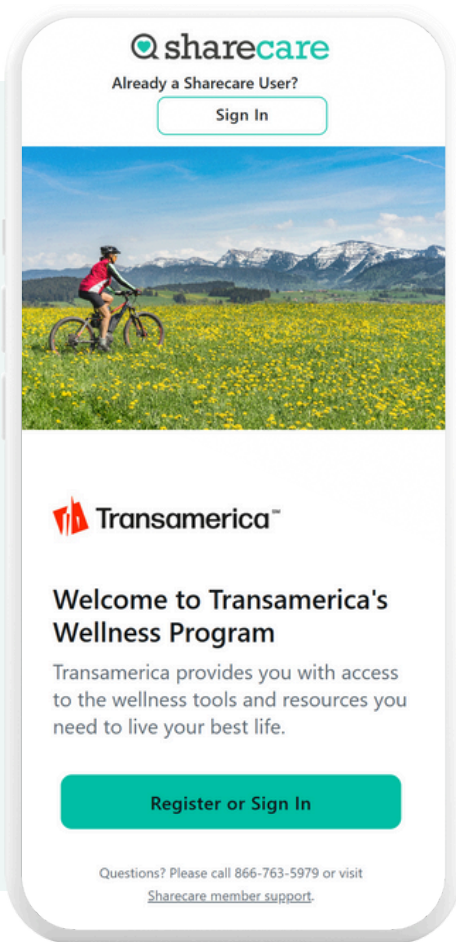


2025 Transamerica Wellness Program Guide

Get rewarded for living your best life.

Live your happiest and healthiest life.

Create and maintain habits that support your well-being with the new 2025 Transamerica wellness program.



Transamerica has partnered with Sharecare to create the 2025 Transamerica wellness program, designed to support your unique health journey. You have access to Sharecare's well-being tools and resources to help keep your mind and body strong – at no cost to you.

Who can participate?

All benefit-eligible employees – and spouses who are covered under Transamerica's medical plan – have access to the platform. If you elect an HSA, you (and your spouse, if they're covered) can earn Reward Dollars for completing activities on the wellness platform.



How to Register for Sharecare

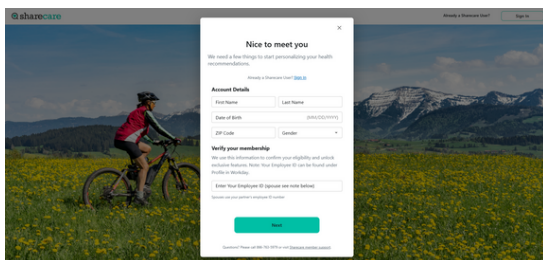


Take the first step toward a healthier you:

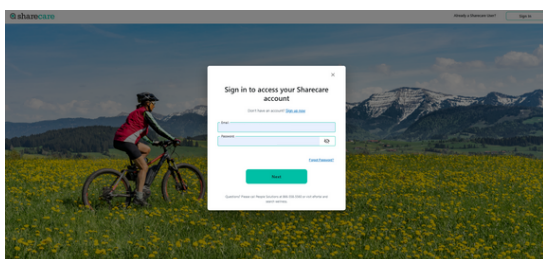
- 1 Enter wellness.transamerica.com into your browser's URL to access the platform. Spouses use transamerica.sharecare.com.



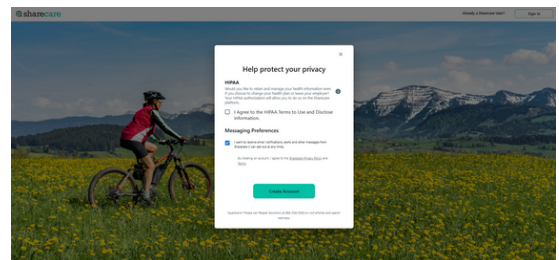
- 2 Complete the fields on the registration page. Your employee ID can be found under your profile in **Workday**. Spouses – use your partner's employee ID.



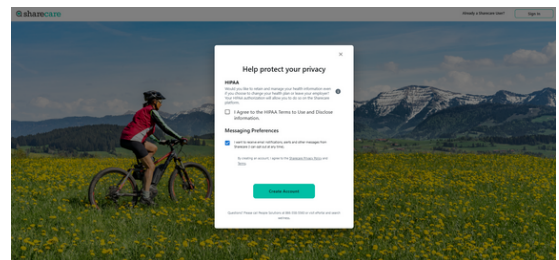
- 3 Enter your email address and choose a password.



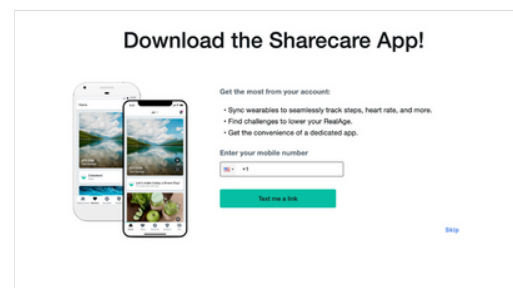
- 4 Select your HIPAA and message preferences.



- 5 Click create account.



- 6 If you would like to use the Sharecare app, enter your phone number to receive a link to download it to your phone.





How to Earn Reward Dollars

Transamerica wants to help you live your best life. Whether you're looking for help with physical health or are focusing on your financial well-being, you have access to a wellness program designed to support your needs, whatever your goals may be.

In addition to this, if you have a Health Savings Account, or HSA, through Transamerica, you can receive money toward your HSA for participating in the wellness program. Activities completed through the wellness platform earn points, and once you accumulate enough points to reach a Level, you earn Reward Dollars.

	Level 1	Level 2	Level 3	Level 4	Max
Coverage Level	1,250 Points	1,250 Points	1,250 Points	1,250 Points	5,000 Points
Employee	\$100	\$100	\$150	\$150	\$500
Employee + Child	\$150	\$150	\$250	\$250	\$800
Spouse	\$50	\$50	\$100	\$100	\$300

Most activities must be completed by November 30, 2025. When you reach a Level the dollar amount associated with your coverage level will be deposited into your HSA within 4-6 weeks. If your spouse is covered under your medical plan (employee + spouse or family-level coverage), your spouse is responsible for earning \$300 of the \$800 incentive.

You must be enrolled in one of Transamerica's high-deductible medical plans and elect an HSA for the current year to be eligible to earn Reward Dollars. Even if you don't plan to contribute to an HSA, you must elect one to receive Reward Dollars. If eligible, you can elect an HSA at any time or check your election status by contacting Aptia at 866-891-4274.

How to Earn: Priority Actions



We call these Priority Actions because they're important in your wellness journey this year. Together, these activities will earn enough points to get you more than halfway to your incentive max. Click **Rewards** on the top left of the wellness platform home page to find the list of activities. Priority Actions are listed first and include:



Get Started

You'll earn 100 points when you register for the wellness program and download the Sharecare app.



Know Your Numbers

Reach your next Point level by completing the RealAge® Test (500 points) and your health screening (750 points) by June 30. Follow the link to the Quest scheduler on the home page of the platform to complete your health screening.

There are three screening modalities to choose from:

- 1 **Visit your doctor:** download your physician results form and bring it to your annual physical. Results from May 1, 2024 to June 30, 2025 will be accepted.
- 2 **Visit a Quest Patient Service Center:** schedule a screening at a local Quest lab (not available in Cedar Rapids area).
- 3 **Complete your screening at home:** receive a Home Test Kit, follow the instructions to complete, then ship it to the lab.



Achieve Target Results

If your health screening results are within four of seven health target ranges, you'll automatically earn 750 points for this activity. Otherwise, you have the option to complete health coaching to earn these points.



Preventive Care

Stay on top of your preventive care. Each preventive health activity will earn points with a maximum of 1,000 points possible for being up to date with them all.

How to Earn: Four Pillars of Wellness



Physical Well-Being



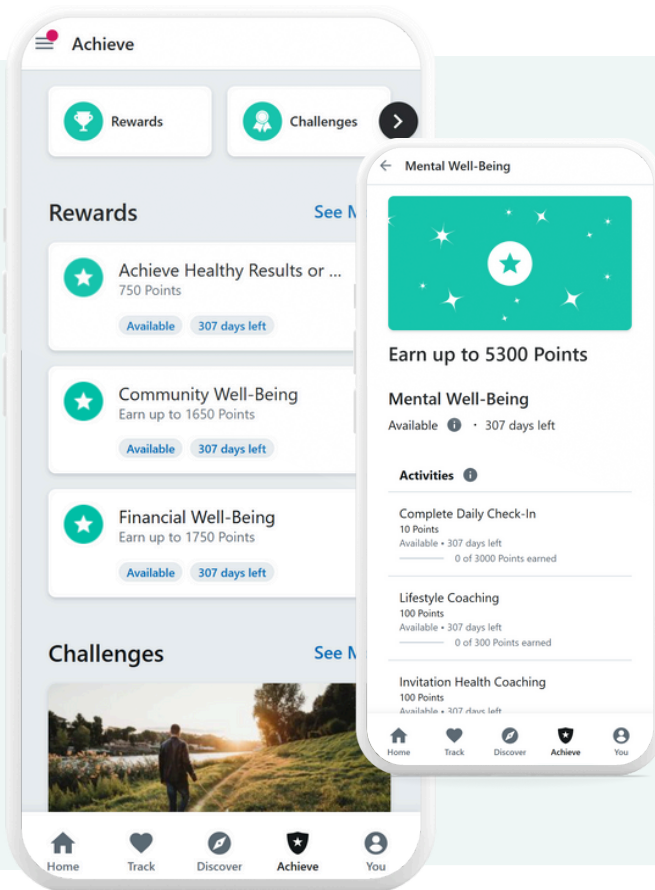
Mental Well-Being



Community Well-Being



Financial Well-Being



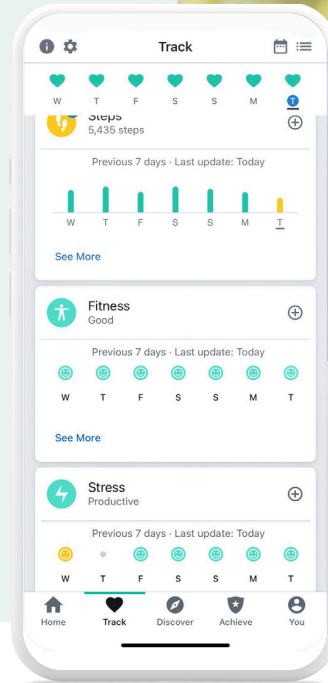
The activities within these pillars align with each quarter in 2025. Find activities that are available in Q1 in the Physical Well-Being group – including our Transamerica Q1 Walking Challenge. Mental Well-Being has Q2 challenges, etc.

You'll find that some of the activities are restricted to certain months or quarters, while others are available all year. Take note of what speaks to you and mark your calendar, or find current and upcoming challenges in the **Challenges** section under the **Achieve** tab.

Linking Trackers

Monitor your daily habits and improve your health.

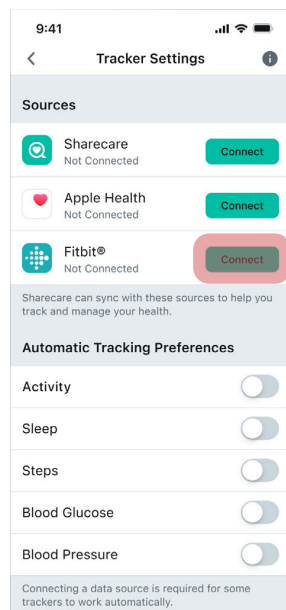
For automatic tracking, link your wearable device with the Sharecare wellness platform, then sync your device daily by opening the app for seamless automatic input of your activity.



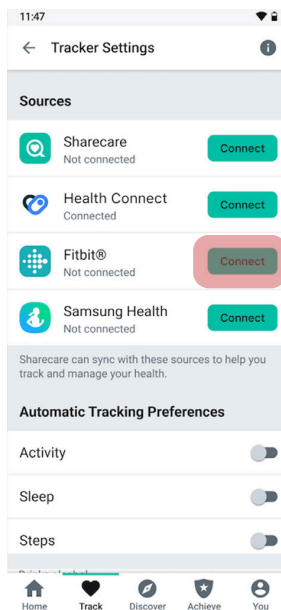
Mobile app

From the Sharecare wellness platform app, select **Track**, then select the **gear icon** (iOS) or **three vertical dots** (Android). Select **Settings**. Select **Connect** next to your device.

iOS

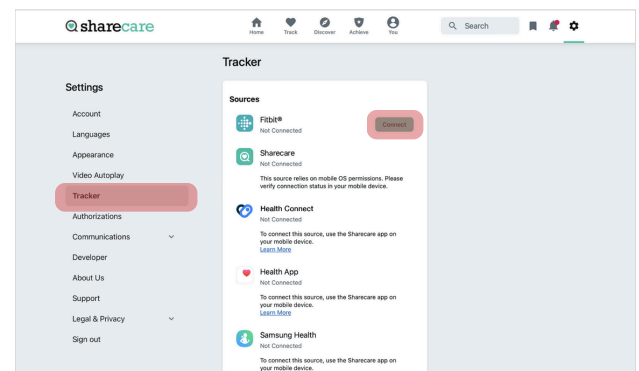


Android



Web

Note: the only tracker available to sync without using the app is Fitbit. From the Sharecare wellness platform, select **Track**, then the **gear icon**. Select **Tracker**, then select the **Connect** button next to Fitbit.





Sharecare

Frequently Asked Questions

Who is Sharecare?

Sharecare is the digital health company we've partnered with to administer the Transamerica wellness program. Sharecare will help you manage your health in one place no matter where you are in your health journey. Sharecare's innovative, award-winning technology offers you a comprehensive, personal health profile where you can easily connect to information, programs, and health professionals to help you live your happiest and healthiest life. You can access Sharecare via mobile app or desktop by visiting wellness.transamerica.com. Plus, you can earn HSA Reward Dollars by completing healthy activities along the way.

How do I review my RealAge Test results?

You can access your RealAge Test results by visiting your health profile on the Sharecare platform. There, you will find personalized recommendations on what is making you feel older or younger, and you can update your answers at any time to get a more accurate, updated RealAge.

Is my health information protected?

Your privacy is ensured in compliance with the Health Insurance Portability and Accountability Act (HIPAA) of 1996. Sharecare adheres to strict security guidelines. Your personal information will not be shared with anyone, including your employer, without your permission.

How much does it cost?

The Sharecare platform is offered at no cost to all Transamerica employees. In fact, members who participate in the Transamerica wellness program can earn HSA Reward Dollars by completing healthy activities throughout the year.

If I am a new employee, am I eligible to earn rewards?

New employees must be covered under a Transamerica medical plan and elect an HSA to be eligible to earn incentives. If you are hired toward the end of the year, you are still eligible to earn rewards, but all activities must be completed by the incentive program deadline of November 30.

Can my spouse/domestic partner access Sharecare and earn rewards?

Yes, employees and spouses/domestic partners who are covered under a Transamerica medical plan and elect an HSA are eligible to earn incentives. Spouses must create a Sharecare account and register using your partner's Employee ID number.

When does the incentive program end?

The incentive program ends on November 30 each year. That means you must complete the Transamerica wellness program activities by that date to earn points toward your HSA Reward Dollars.

The receipt of this information does not entitle you to benefits under the Transamerica Welfare Benefits Program. In order to be entitled to benefits, you must meet all of the applicable eligibility requirements.

If you have questions about the wellness program, contact Sharecare at 866-763-5979.



Get rewarded for living your best life.

Questions? Contact Sharecare for support with the program and platform.

wellness.transamerica.com • 866-763-5979 • Mon-Fri: 7 a.m. – 9 p.m. CT • Sat: 8 a.m. – 4:30 p.m. CT