



2026

Transamerica Wellness Program Guide

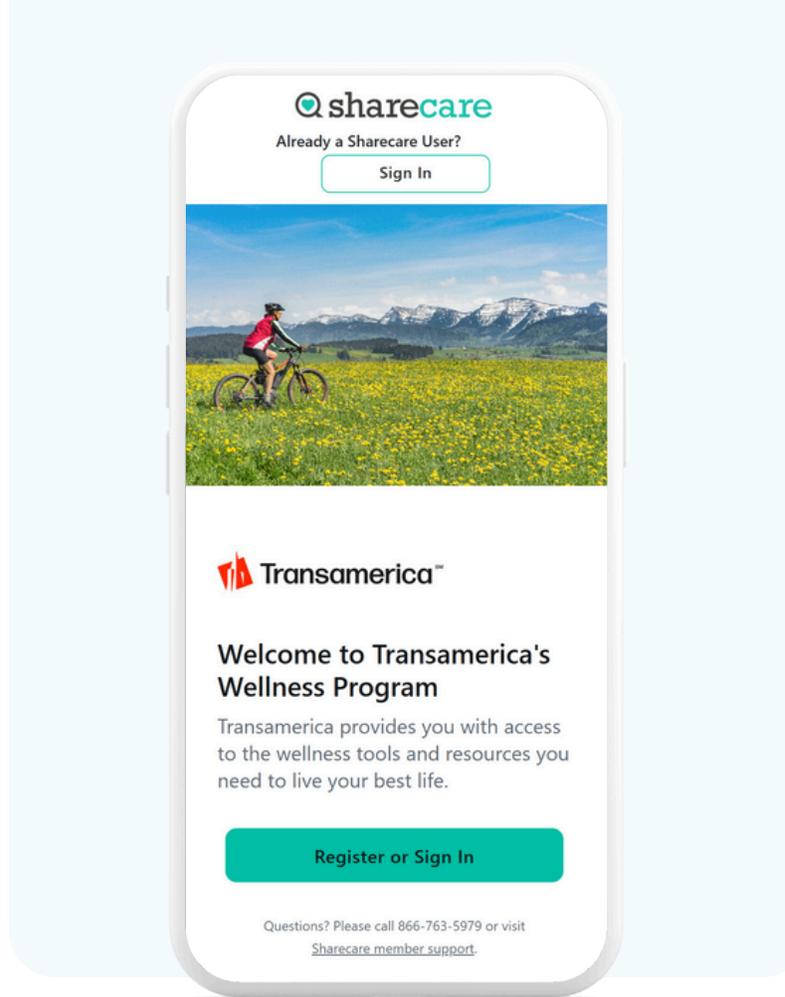
Get rewarded for living your best life.

Live your happiest and healthiest life.

Transamerica has partnered with Sharecare to create the 2026 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 a Health Savings Account (HSA), you and your spouse, if they're covered, can earn HSA Reward Dollars for completing activities on the wellness platform.



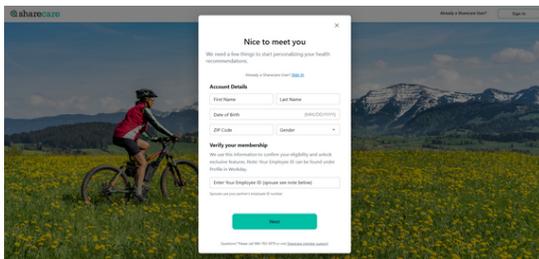
How to Register for Sharecare

Take the first step toward a healthier you:

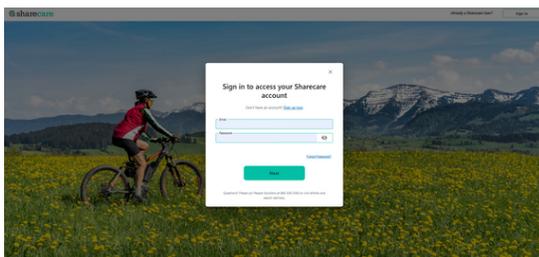
1 Enter wellness.transamerica.com into your browser's URL to access the platform. Spouses use transamerica.sharecare.com.



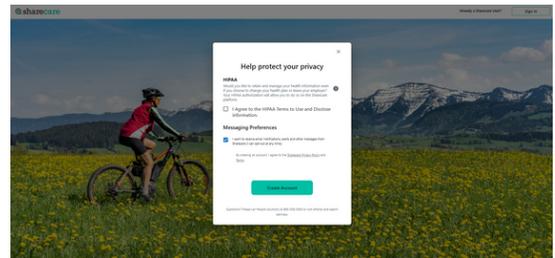
2 Complete the fields on the registration page. Your employee ID can be found under your profile in **Workday**. Spouses—use your partner's employee ID.



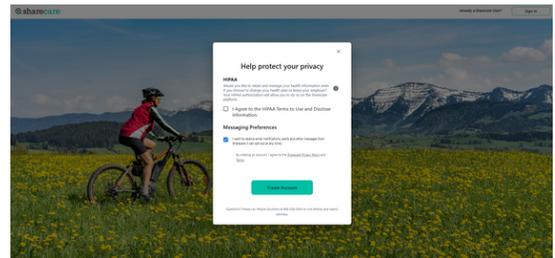
3 Enter your email address and choose a password.



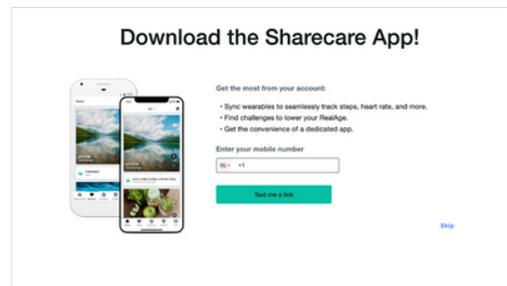
4 Select your HIPAA and message preferences.



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 HSA Reward Dollars.

	Level 1	Level 2	Level 3	Level 4	Max
Covered Lives	1,250 Points	1,250 Points	1,250 Points	1,250 Points	5,000 Points
Employee	\$100	\$100	\$150	\$150	\$500
Employee + Child(ren)	\$150	\$150	\$250	\$250	\$800
Spouse	\$50	\$50	\$100	\$100	\$300

Most activities must be completed by November 30, 2026.* When you reach a Level, the dollar amount associated with your medical coverage will be deposited into your HSA within 4-6 weeks. If your spouse is covered under your medical plan (employee + spouse or family coverage), your spouse is responsible for earning \$300 of the \$800 incentive.

Refer to page seven of this guide for examples of different ways to interact with the program and earn your full 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 HSA Reward Dollars. Even if you don't plan to contribute to an HSA, you must elect one to receive HSA Reward Dollars. If eligible, you can elect an HSA at any time or check your election status by contacting Aptia at 866-891-4274 or visit benefits.transamerica.com.

*Only the employee is required to complete activities.

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



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. View the 2026 Wellness Program Demo to learn about the Sharecare platform and earn an additional 150 points.



Know Your Numbers

Complete your RealAge® test (500 points) and your health screening (750 points) by June 30 to reach your next point level. 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, then upload the form to the Quest portal. Results from July 1, 2025 through June 30, 2026 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.

IMPORTANT: The deadline to complete your biometric screening is June 30 each year.



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.

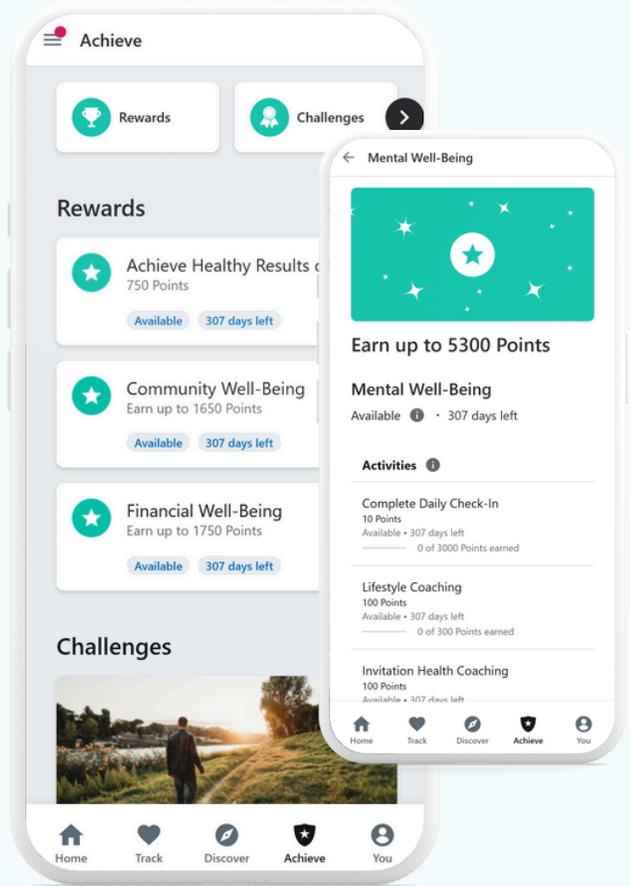
How to Earn: Four Pillars of Wellness

The activities within these pillars align with each quarter in 2026. 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.

Wellness Pillars

- Physical Well-Being
- Mental Well-Being
- Community Well-Being
- Financial Well-Being

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.





How to Earn Your Full Reward

Complete Healthy Actions by November 30 to Earn

Here are examples of ways to earn all of your HSA Reward Dollars:



Male employee, age 34—employee-only coverage

Employee Action	Points
Completes All Priority Actions	3,000
Syncs Tracking Device	100
Completes All Quarterly Step Tracking	1,200
Completes All Quarterly Walking Challenges	1,200
Points Total	5,500

\$500 HSA Reward Dollars



Female employee, age 51—employee + child coverage

Employee Action	Points
Completes Know Your Numbers	1,250
Achieves Target Results (Coaching)	750
Completes Some Preventive Care	800
Completes Three Coaching Sessions	300
Completes Sword Health Program	200
Attends All Quarterly Webinars	1,000
Tracks Diet/Stress/Relationship	750
Points Total	5,050

\$800 HSA Reward Dollars



Female employee, age 42—family coverage

Employee Action	Points	Spouse Action	Points
Completes Know Your Numbers	1,250	Completes All Step Tracking Activities	2,650
Achieves Target Results (Healthy Results)	750	Creates a Challenge	150
Attends All Quarterly Internal Wellness Events	800	Completes RealAge test	500
Attends All Quarterly Webinars	1,000	Completes Some Preventive Care	600
Tracks Diet/Stress/Relationship	750	Tracks Diet/Stress/Relationship	750
Volunteers	250	Volunteers	250
Attends 401(k) Webinar	200	Reads Kindness Article	100
Points Total	5,050	Points Total	5,000

\$500 HSA Reward Dollars

\$300 HSA Reward Dollars

\$800 HSA Reward Dollars

Linking Trackers

Monitor your daily habits and improve your health.

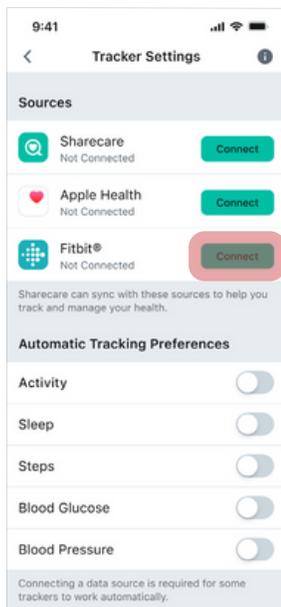
For automatic tracking, link your wearable device with the Sharecare wellness platform, then sync your device daily by opening the app for seamless automatic input of your activity.



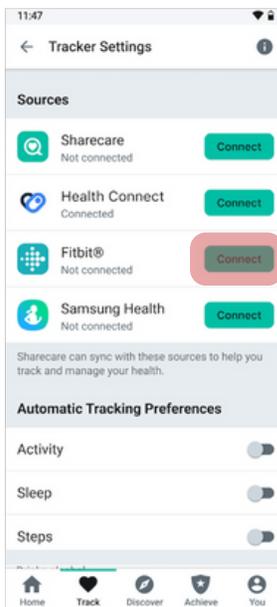
Mobile app

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

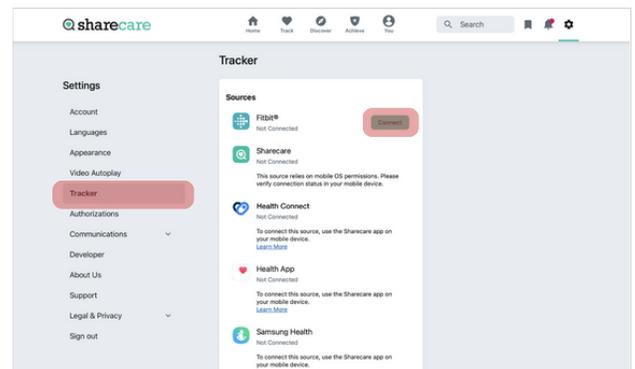


Android



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 earn points for completing preventive care?

If you are covered under Transamerica's medical plan at the time of your preventive exam or vaccination (through Wellmark or UHC), the activity will automatically show as completed in the **Rewards** section of the platform. If you need to manually enter your preventive care to earn points, find the activity under the **Rewards** section of the platform and select "Kaiser and non-Transamerica coverage," then select "Complete now" to submit details.

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?

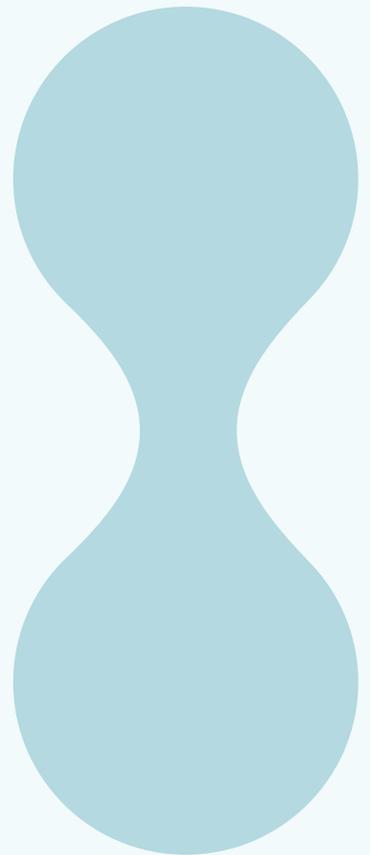
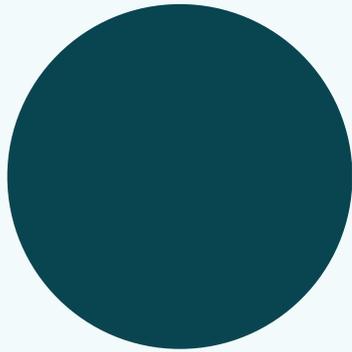
Yes, employees and spouses/domestic partners who are covered under a Transamerica medical plan and elect an HSA are eligible to earn incentives. Spouses must create a Sharecare account and register using your partner's Employee ID number.

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.

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

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.



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