2025 SPRING STEPS CHALLENGE AND BENEFIT ENHANCEMENTS

January 31, 2025

Get a New Fitbit Versa 4 and \$200!! HERE'S HOW.....

Dear Teamsters Local 170 Health & Welfare Fund Member:

This letter is to inform you of updates and changes to the 2025 Spring Steps Challenge; the enhancement to the Fitness Benefit and the expansion of the Blue Cross Blue Shield Dental Blue Network. These updates and changes are described in detail below.

1. 2025 SPRING STEPS CHALLENGE

The Teamsters Local 170 Health & Welfare Fund Board of Trustees is excited to announce another new wellness program for 2025! The challenge will run from April 21st, 2025 – May 18th, 2025. Registration begins on Monday, April 7th, 2025, and ends on April 20th, 2025.

In addition to the Spring Steps Challenge, please enjoy the resources and features of the platform all year round. While the Spring Steps Challenge is the only opportunity to earn an incentive, we encourage you to use the tools and content available throughout the platform to support your wellness goals.

In this challenge, you will have the opportunity to receive a **Fitbit Versa 4**, an activity and sleep wristband that tracks steps, distance, heart rate, calories burned and more. Registering for the Steps Challenge automatically qualifies you to receive the Fitbit Versa 4.

By registering and successfully completing the Steps Challenge (196,000 steps in four weeks or an average of 7,000 steps a day), you can earn both the Fitbit Versa 4 and a \$200 gift voucher!

Please remember that you must complete the following steps to earn your incentives (see the supplemental instructions guide for more detail on each step).

- Register on the new platform at <u>wellness.ahealthyme.com</u> and enroll in the challenge by the registration deadline (April 20th) to receive a Fitbit.
- Connect your Fitbit Versa 4 to your ahealthyme account.
- Complete the Steps Challenge goal by logging at least 196,000 steps during the four weeks (an average of 7,000 steps a day) and receive a \$200 gift voucher.
- Upon completion of the Steps Challenge, you will be sent a \$200 gift voucher to be redeemed at a merchant of your choice.
 - If you did not receive your voucher, please notify the Fund by September 30th,
 2025.

Eligibility

You are eligible to earn incentive awards if you are:

- A member of the Teamsters Local 170 Health & Welfare Fund and enrolled in a BCBSMA medical plan, or
- A spouse or a dependent over age 18 of a Teamsters Local 170 Health & Welfare Fund member and enrolled in a BCBMA medical plan.

Reasonable Alternative

If you have a disability and are unable to complete the challenge, a reasonable accommodation will be made available to you. That means that you will be given the opportunity to do something else to receive the incentives if you have a medical reason for not being able to complete the activities as listed above*. Recommendations from your personal doctor will be accommodated, or you are welcome to take the Reasonable Alternative. Please notify the Teamsters Local 170 H&W Fund if you require a different alternative.

To complete the Reasonable Alternative, read the article and complete the quiz using the following QR Code:



*You <u>must still enroll</u> in the challenge to earn a Fitbit Versa 4 even if you are taking the Challenge Reasonable Alternative.

Please note that you have a choice of whether or not you would like to participate in this or any of the Fund's other wellness programs. All of the Fund's wellness programs are voluntary and are administered according to federal rules permitting wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, among others.

2. <u>FITNESS BENEFIT ENHANCEMENT</u>

Effective May 1st, the Trustees have also enhanced the fitness benefit to include reimbursement for sports activity fees including (but not limited to): pickleball, ski passes, fees for sports leagues (such as town sports, tennis, golf, or basketball), and race participation fees.

3. EXPANSION OF THE DENTAL BLUE NETWORK

Dental Blue® has the largest provider network in Massachusetts. BCBSMA has expanded their dental network to include virtual emergency dentistry through Teledentistry.com, an independent virtual

dental company. Through Teledentistry.com, all Dental Blue members can access video visits with a licensed dentist for urgent and after-hours oral care anytime, anywhere.

Benefits for you and your family:

- Easy, 24/7 access If you or a family member needs emergency dental care and the dentist's office is closed or you can't get an appointment, you can be seen quickly, including weekends and holidays.
- In-network care Teledentistry.com is a Type 1 diagnostic service and your dental plan covers Type 1 services at 100% so you will not pay anything out of your pocket.
- Added value This is a safe and effective alternative to the emergency room and can save time and money.

The journey to a healthier you is a lifelong one —we're happy to continue working with you to make that happen!

Your partners in health,

The Board of Trustees
Teamsters Local 170 Health & Welfare Fund

*The incentives you receive through this program may be considered taxable income. Individuals should consult your tax advisor with any questions.

**Teamsters Local 170 Health and Welfare Fund does not discriminate on the basis of race, color, national origin, disability or sex.

*** See attached Protections from Disclosure of Medical Information

This document is intended to serve as a "Summary of Material Modifications" (SMM) pursuant to the requirements of Section 104 of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). This SMM is provided to notify you of certain changes to the Teamsters Local 170 Health & Welfare Fund Benefit Plan. The effective dates of the changes are noted. Please keep this SMM with your Summary Plan Description for future reference. This document summarizes certain provisions of the Plan. If there is any conflict between the terms of the Plan document and this document, the terms of the Plan document will govern. The Teamsters Local 170 Health & Welfare Fund reserves the right to interpret and resolve any ambiguities in the Plan or any document relating to the Plan. If you have any questions after reviewing the SMM, you may call the Health & Welfare Fund at 1-508-791-3416. The Teamsters Local 170 Health & Welfare Fund reserves the right to change or terminate the health care benefits you currently receive, to change or terminate the eligibility of classes to be covered by the health plan, to change or terminate any health plan term or condition, and to terminate the entire health plan or any part of it at any time and for any reason. No consent of any employee/retiree is required to terminate, modify, amend or change the health care benefits provided by Teamsters Local 170 Health & Welfare Fund.

Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and the Fund may use aggregate information it collects to design a program based on identified health risks in the workplace, Teamsters Local Health and Welfare Fund nor BCBSMA will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information is (are) [indicate who will receive information such as "a registered nurse," "a doctor," or "a health coach"] in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact BCBSMA Customer Service at 1-800-217-7878.