

**How are company-provided HSA incentives deposited into my account?**

CNO will deposit funds into your HSA for you (and your spouse if applicable) as a reward for completing wellness tasks throughout 2013. The table below describes all available wellness activities for which you can earn company-provided HSA funds in 2013.

**Getting Started category:** These tasks set a baseline for your current health status. The wellness incentive is awarded for completing the activity.

**Biometrics category:** If you achieve the healthy biometric, the wellness incentive is awarded. If attaining healthy biometric results in any of these categories is unreasonably difficult or medically inadvisable for you, you will still be eligible to earn these incentives through alternate activities or programs, as detailed in the HSA menu listed below.

**Healthy Activities and Consumerism categories:** By completing these tasks, you can earn additional CNO-provided HSA funds (up to the annual maximum) throughout 2013.

	Incentive description	Frequency	ASSOCIATE INCENTIVES		SPOUSE INCENTIVES	
			Incentive amount	Maximum annual incentive opportunity	Incentive amount	Maximum annual incentive opportunity
Getting Started	Health Risk Assessment (HRA)	Annual	\$200	\$200	\$100	\$100
	Annual Physical – self	Annual	\$350	\$350	\$175	\$175
	Annual Physical – child	Annual	\$175	\$175	\$0	\$0
Biometrics	Body Mass Index (BMI) 18.5 – 24.9	Annual	\$100	\$100	\$50	\$50
	BMI Improvement > = 10%	Annual	\$100	\$100	\$50	\$50
	Blood Pressure < 120/80	Annual	\$100	\$100	\$50	\$50
	Cholesterol LDL < = 130 mg/dL	Annual	\$100	\$100	\$50	\$50
	Blood Sugar-Hemoglobin A1c < 6.5%	Annual	\$100	\$100	\$50	\$50
Healthy Activities	Health Coaching (Face-to-Face or Telephonic)	Quarterly	\$100	\$400	\$50	\$200
	Wellness Online Program	Maximum of 4	\$20	\$80	\$10	\$40
	Physical Activity: Fitness Tracker, Gateway to Health, or WalkingSpree	Quarterly	\$100	\$400	\$50	\$200
	CIGNA Healthy Pregnancy, Healthy Babies	1 per family	\$60	\$60	\$60	\$60
	Weight Management Program	Quarterly	\$50	\$200	\$25	\$100
Consumerism	Castlight Registration	Annual	\$50	\$50	\$25	\$25
	Castlight Search	Annual	\$50	\$50	\$25	\$25

**Wellness Time Off:** By completing the Health Risk Assessment (HRA) and biometric testing (each of the following four tests: BMI, blood pressure, LDL Cholesterol, and Blood Sugar-Hemoglobin A1c), you can earn four hours of wellness time off for use by the end of calendar year 2013 (unused wellness time off does not roll over).

