

2016-17 LiveWell Program FAQs

Eligibility

Q: Who is eligible to participate in LiveWell?

A: All employees are eligible to participate in LiveWell. Your spouse is also eligible to participate in some of the programs as outlined in this Guide.

Note: If you cover your spouse for medical insurance, they must complete specific requirements for you to receive the LiveWell Incentive, outlined on page 4 of this Guide.

Q: What is the definition of a spouse?

A: A spouse is your opposite or same-gender partner with whom you are married. Domestic partners or common law spouses are also eligible if your state of residence recognizes that status.

Q: I do not have medical benefits through Saint-Gobain. Can I still participate in LiveWell?

A: Absolutely. All current Saint-Gobain employees are encouraged to participate in the program. See on page 4 for more information on medical Opt Out Incentive requirements.

Q: Why does LiveWell require covered spouses to complete activities for incentive eligibility?

A: In recent years, we have found that covered spouses cost the company as much, if not more, in medical claims costs. Getting our spouses healthier is an important goal of the program.

Q: I just got married. Does my spouse need to complete the spouse requirements for me to receive the incentive?

A: If you got married or gained an eligible spouse on or after April 1, 2017, your spouse will not need to complete the spouse requirements for the 2016-2017 LiveWell year. If the event is before April 1, 2017, your spouse must complete the spouse requirements for you to receive the incentives.

Q: If I don't elect medical coverage, or cover my spouse, through Saint-Gobain, can my spouse participate in LiveWell?

A: No. Only covered spouses have access to the LiveWell web site and wellness assessment.

Activity Tracking

Q: Why do I have to submit supporting documents for my LiveWell credits?

A: The company invests a significant amount of money into the LiveWell program and its incentives in an effort to positively affect the health status of employees and their families. For this reason, it is important to be able to determine whether this investment is having an impact. To do this, we have moved towards a system of verifiable activities which help show positive outcomes when participants are following program requirements.

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Q: I confirmed an activity completion by accident/confirmed the wrong activity. How do I remove the activity?

A: You can remove the activity using the small trash can in the top right corner of the tiles on the Activity Tracking page.

Credits for Preventive Activities

Q: I did the Wellness Assessment this week. Why don't I see the credits?

A: If you are covered under a Saint-Gobain medical plan, your credits will load within 2 weeks (Fridays). If you have opted out of the medical plan, attach the confirmation email to the Assessment tile on the Activity Tracking page of the LiveWell website.

Q: My spouse completed the Annual Physical/Wellness Assessment. Why don't I see the credits for that?

A: While we require covered spouses to complete certain activities for you to reach an incentive level, you do not receive credit for those activities.

Q: How long should it take for my preventive screening/visit credits to show in my LiveWell profile?

A: It can take 6-8 weeks for these credits to show. Activity files are sent from CIGNA and Horizon to our web site host around the 20th of each month, with each report reflecting the previous month's activity.

Q: Why are preventive screening/visit credits being applied automatically for participants covered by Saint-Gobain medical plans?

A: Many employees have lost out on LiveWell incentives because they forgot to log their preventive screening/visit credits. This step makes it easier for people to participate.

Q: I went for an annual physical, but my doctor did not code my visit correctly. What can I do?

A: Saint-Gobain covers annual physicals at 100%. A miscoding by your doctor's office can mean more than missed LiveWell credits – it can cost you money through co-pays. You should contact your doctor's office to have the claim submitted correctly. To ensure you get the credits, also ask your doctor to complete the **Provider Verification** form and submit a signed copy through the LiveWell Website.

Q: How do I submit my preventive care exams if I am not enrolled in the Saint-Gobain medical plan?

A: Print a **Provider Verification** form and bring it with you to your annual physical for your doctor to complete and submit a signed copy through the LiveWell website.

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Q: Where do I get the Provider Verification Form?

A: On the Activity Tracking page of the LiveWell website.

Q: Are on-site biometric screening events participation automatically reported?

A: Yes. Confirmation that you completed your biometrics screening at an on-site event will be automatically uploaded within 30 days.

Q: Are e-cigarettes reimbursed through the Tobacco Reimbursement Program?

A: No, they are not approved by the FDA as nicotine cessation devices.

Credits for Healthy Activities

Q: Why have the challenges changed?

A: As we evolve, LiveWell is shifting resources to support program content that targets our most prominent chronic conditions while moving away from content that was difficult to measure for effectiveness and its inability to be verified as completed.

Q: I don't have a StretchWell or Trim Up program in my area. How can I participate?

A: Contact your LiveWell Champion and/or HR representative to see about getting one started in your area.

Q: How do I get credit for Location Specific Activities (LSAs) I participate in?

A: Human Resources will load the LSA activity onto LiveWell. If you participated in a LSA but don't see credit for it, contact your local Human Resources representative. You can earn a maximum of 8 LSA credits.

Q: What is considered a race or competition

A: Any fitness related race, such as a swim, bike or running race and any sports or fitness competition will qualify.

Q: Can a race that a location participates in be considered a Location Specific Activity(LSA)?

A: Any walk or race shorter than 5k can be an LSA, but a 5k or longer race should be considered as participating in a race, in which the employee will earn 3 credits. If the over 5k race is Saint Gobain organized (doesn't have an official registration), your HR representative can submit the list of participants to LiveWell to load as a race/competition. If it is under 5k, your HR representative will enter the participant list as an LSA.

Q: I don't go to the gym but am active on a sports team. Can I earn credits for sports activities?

A: Yes. You can earn credits in two ways. The days you participate in that sports activity counts towards the 52 days of working out to receive 3 credits. You can also earn 3 credits if you participate in a sporting competition such as a weekend tournament or a race.

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Incentive Reward

- Q: One of the rewards for earning a LiveWell incentive is a reduced medical insurance premium. What is the difference in rates between those who earn the discount (Bronze level) and those who do not (non-participating)?**
- A: The difference varies by coverage level and will be communicated during annual enrollment. For example, in 2016, the monthly premium rate for someone with Enhanced employee only coverage, is \$148.13 for those who participate and earn the incentive, \$154.23 for those hired after April 1, 2015 and \$174.23 for those who don't participate in LiveWell.
- Q: What can my Health Reimbursement Account (HRA) be used for?**
- A: The Company-funded money in the Saint-Gobain HRA Plan can only be used to pay for eligible medical expenses incurred by employees and their dependents enrolled in the HRA medical plan. The HRA funds are automatically used first to pay for covered medical expenses and are applied to the participant's covered out-of-pocket costs and deductible as eligible health care expenses are incurred. Under the Saint-Gobain plans, dental costs are not eligible for HRA Reimbursement. **Your incentive will be deposited into your HRA on January 1, 2018. HRA Funds must be used in the calendar year they are deposited.**
- Q: What happens if I don't spend all my HRA dollars in the year they are deposited?**
- A: Funds must be used in the calendar year they are deposited. Any unused dollars will be forfeited as of January 1 of the following year.
- Q: I don't think I got the right credits from the last LiveWell year. How can I check my credits?**
- A: You have two opportunities to check your credits after the close of the LiveWell year (June 30). In August, you will receive a communication instructing you to **"Check Your Credits"** and during Annual Enrollment you will see your HRA incentive based on the credits you earned. On both of these occasions, if your credits appear to be incorrect, email livewell@saint-gobain.com with details of the missing credits and your account will be reviewed. Thereafter, **you will no longer be able to correct or change your credit amounts.**
- Q: How do I get my LiveWell incentive if I don't have medical benefits through Saint-Gobain?**
- A: LiveWell incentive earners who opt out of medical coverage receive their incentive dollars as extra income throughout the following year in their paychecks. The incentive dollars are considered taxable income.

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General

Q: What are the chronic conditions LiveWell is focusing on?

A: The top chronic conditions most affecting Saint-Gobain employees and families: **musculoskeletal, circulatory, gastrointestinal and cancer.**

Q: The program seems to be intended for “unhealthy” employees. As a healthy employee, how can I reach the LiveWell Gold level incentive?

A: LiveWell's goal is to encourage employees and their families to maintain good health and improve health status at all stages of wellness by promoting and rewarding healthy lifestyles. You may already be doing a great job of maintaining a healthy weight, exercising regularly and feel like some program activities are not geared towards you. However, there are still plenty of ways to earn the Gold incentive, such as completing the Wellness Assessment, obtaining your preventive screenings and exams, participating in challenges and taking online courses.

Confidentiality and Privacy

Q. Is my privacy protected?

A: While Saint-Gobain wants you to live healthier lifestyles, your personal medical information is just that—personal. There are no LiveWell program components that require you to share personal medical information with anyone from the Company. Cigna and Horizon will send reports to Asset Health, as outlined in this Program Guide, to confirm completion of LiveWell activities, however, results or other personal information is not shared.

Participation in LiveWell is strictly voluntary. Saint-Gobain places the highest importance on your privacy and the confidentiality of personal information. Any personal health information collected as part of LiveWell, including the Wellness Assessment will be kept confidential in accordance with the Notice of Privacy Practices on the LiveWell website. Please note that only your participation and completion of LiveWell programs will be shared with your employer in order to administer your incentive.

Elements of LiveWell such as the My Health Coach provide information and support as a part of your health plan. It is not a substitute for your doctor's care. Information contained in the LiveWell website, this brochure and any other information directly or indirectly related to LiveWell are for informational purposes only and should not be used for emergency or urgent care situations. In an emergency, call 911 or go to the nearest emergency room. The services contained in LiveWell are not an insurance program and may be discontinued at any time.

