

LiveWell Edition



TRCONNECTION

Your Connection to Saint-Gobain Compensation and Benefits Offerings

YOUR 2016/17 GUIDE TO THE U.S. LIVEWELL PROGRAM

July 1, 2016 to
June 30, 2017

Because your health and wellness is a top priority at Saint-Gobain, we offer you **LiveWell**, a comprehensive wellness program that helps you take charge of your health and reach your wellness goals. LiveWell includes a wide array of programs, information and activities including:

- A **Wellness Assessment** to help you understand your current health status;
- **Personalized Health Coaching** relating to a broad range of health concerns whether you wish to maintain your good health, improve your health or better manage a chronic illness;
- **Online courses** and other information to help you learn how to maintain your good *physical, mental and financial* health and/or improve on those areas that may need attention;
- **National team and individual challenges** as well as opportunities to participate in local activities; and
- An **incentive** to recognize and reward you for focusing on your health.

Eligibility: 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. Refer to *Incentive Program* on page 4 for specific requirements for you and your spouse.

www.sgcbenefits.com
(click on Wellness)

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Program Overview

livewell

LiveWell, Saint-Gobain's health and wellness program, is designed to raise awareness of the importance of a healthy lifestyle and provide you with the tools and resources to maintain your good health and reach your wellness goals. LiveWell can help you make positive changes that can impact every aspect of your life and **decrease your risk of serious disease**.

Saint-Gobain provides LiveWell in conjunction with our medical benefit programs help you and your loved ones make informed decisions and to keep costs down for you and the Company.

LiveWell is divided into three key areas, all of which contribute to your overall health. Employees form its foundation and the program is topped off by incentives to recognize your efforts.

Incentive

Recognizing everyone's busy schedule, Saint-Gobain provides rewards to encourage you to take the time to focus on your physical and mental health. By participating in LiveWell, medical plan participants can lower medical plan premiums and receive contributions to your Health Reimbursement Account.

Preventive Health *Know More*

Take the time to learn about your current health status and take steps to identify any health issues early.

Activities include:

- A wellness assessment
- Annual physical
- Preventive exams
- Tobacco free efforts
- Online courses on many subjects

Healthy Activities *Do More*

Focus on those things within your control that will have a positive impact on your health, whether it's increasing your physical activity, eating healthier or losing weight.

Activities Include:

- National & local challenges
- Stretching & weight loss programs
- Fitness activities
- Health coaching

Healthy Culture *Share More*

Encouraging others and/or sharing your own story helps motivate others and can create a culture where we can all thrive.

Activities Include:

- Become a champion
- Share your LiveWell story

EMPLOYEES

For the 2016/2017 Plan year, the LiveWell program has been enhanced to increase the focus on preventive care and health coaching and to respond to feedback from employees.

1. Easier to find information

We've made it easier for you to find LiveWell information and check on your incentive progress.

This **brochure** has all the LiveWell program information in one place, which you can refer to at any time. During the year you can find the brochure on the Home page of the LiveWell website.

The Home page and Activity Tracking page on the **LiveWell website** (see page 13), have been modified so it's easier to track your activities and understand how close you are to earning an incentive.

2. Changes to credit requirements

Enhancements to credits. While many of the amounts remain the same, some have increased to emphasize preventive care, activity level and health coaching. For example, the annual physical and biometric screening have increased from 5 to 6 credits each. By completing these two very important preventive activities you'll be over half way to the Bronze level. We also eliminated a couple of activities due to low participation rate (family photo and kid's art).

New tobacco free requirements. If you are a tobacco user and cannot sign the Tobacco Free Affidavit, you can now meet the tobacco free requirements for Silver and Gold level, by completing the My Personal Health Coach Tobacco Cessation program.

Opt-in requirement removed. You are no longer required to "Opt-in" to permit Cigna and Horizon to transfer Preventive Health credits to your LiveWell account. Transfers are now automatic. **Only credit completion confirmation will be transferred. No personal medical information is shared.**

New requirements for spouses. If you cover your spouse in your medical plan, he/she will need to complete certain requirements for you to earn the incentive at each of the Bronze, Silver and Gold levels.

Be sure to check out page 5 to see all the LiveWell activities and their credit values.

3. New LiveWell Challenges

This year we are featuring **3** national challenges. Responding to feedback that the challenges were too long, each challenge will run 4 to 6 weeks.



Go for Gold!

From August 5 to 21, the 2016 Olympic Summer games will be held in Rio de Janeiro, Brazil. It's also near the beginning of the LiveWell year. Why not cheer on our athletes and at the same time focus on your own health and fitness and earn credits towards a LiveWell Bronze, Silver or Gold level incentive.

Incentive Program

livewell

LiveWell is a three-tiered incentive structure that allows you to earn rewards at different levels; Bronze, Silver and Gold.

- **If you are covered under the Saint-Gobain medical plan**, you can earn a discount on your medical plan premiums for 2018 plus up to \$500 in your Health Reimbursement Account (HRA). Your incentive dollars will be credited to your HRA in January, 2018.
- **If you are hired between July 1, 2016 and April 1, 2017**, your level of participation will determine your 2018 medical plan premium rate.
- **If you are hired on or after April 1, 2017**,
 - you will automatically receive a mid-range discount (Standard Rate) on your 2018 medical plan premiums;
 - to receive a lower (participating) medical premium and the HRA incentive, you can participate in activities to earn credits until June 30, 2017. And, activities completed within the plan year but prior to your Saint-Gobain employment also qualify for credits.
- **If you are not covered under the Saint-Gobain medical plan (Opt Out)**, you are only required to complete the Employee portion of the tier requirements. The incentive dollars for Opt Outs will be provided via paycheck credits.

To earn LiveWell incentive rewards and qualify for lower medical premiums in 2018, you must complete the requirements by June 30, 2017.

Here is what you and your covered spouse need to do at each level to earn the incentive.

Earn the lowest medical plan premium in 2018 when you achieve Bronze Level.

	\$200 Bronze 20 Credits	\$350 SILVER 35 Credits	\$500 Gold 50 Credits	
	✓	✓	✓	Employee Requirements
	✓	✓	✓	Dental Visit
		✓	✓	Tobacco-free affidavit - or complete smoking cessation program New!
		✓	✓	Biometric Screening
		✓	✓	Annual Physical
		✓	✓	Wellness Assessment
			New! ✓	Covered Spouse Requirements
		New! ✓	✓	Biometric Screening
		✓	✓	Annual Physical (covered spouse or same-gender partner)
New! ✓	✓	✓	✓	Wellness Assessment (covered spouse or same-gender partner)

Credits Summary

Preventive Health

Activity	Credits
Wellness Assessment *	4
Annual Physical*	6
Biometric Screening *	6
Dental Exam (max 2 / year) *	3 per exam
Eye Exam	3
OB/GYN Exam	4
Colonoscopy	4
Mammography or PSA	3
Skin Cancer Screening	3
Tobacco-Free Affidavit (12+ months). <i>You can also meet this requirement by completing the smoking cessation health coaching.</i>	4
Online Wellness Course (max 8 per year)	1 per course

* indicates an incentive level required activity






Healthy Activities

Activity	Credits
National LiveWell Challenge (3 per year)	4 per challenge
Location Specific Activity (max 8 per year)	1 per activity
StretchWell	4
Trim Up 5%	3
Trim Up 10%	3
52 Fitness /Gym Workouts	3
Race or Sports Competition (max 2 per year)	3 per activity
Health Coaching (max 2 per year)	6 – 7 per program

Healthy Culture

Activities	Credits
LiveWell Champion	4
LiveWell Like Me Success Story	1

Track your progress on the Activity
Tracking page of the LiveWell website.

 X Annual Physical	 X Biometric Screening	 ✓ Tobacco Affidavit	 X Dental Visit	 No Level Earned
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Program Details

Preventive Health *Know More*

Understand Your Health

Start by taking the confidential **Wellness Assessment** located on the LiveWell portal to understand your health status and set goals.


The assessment takes about 15 minutes to complete and asks about self-care, biometrics and health habits such as eating and activity level. After completion you will have a comprehensive analysis that can help you set goals.

Spouses who are covered under your medical plan must complete the Wellness Assessment, for you to qualify for the Bronze or higher level incentive.

Preventive Visits

Saint-Gobain's medical and dental plans cover preventive care at 100% when you visit an in-network provider and CIGNA and Horizon will automatically send credits to the LiveWell site. This makes it easy for you to earn these credits.


Activity	Credits
Wellness Assessment *	4
Annual Physical*	6
Biometric Screening *	6
Dental Exam (max 2 / year) *	3 per exam
Eye Exam	3
OB/GYN Exam	4
Colonoscopy	4
Mammography or PSA	3
Skin Cancer Screening	3
Tobacco-Free Affidavit (12+ months). <i>You can also meet this requirement by completing the smoking cessation health coaching.</i>	4
Online Wellness Course (max 8 per year)	1 per course

Provider Verification Form
2016 - 2017 

Patient Information ☐ Employee ☐ Covered Spouse ☐
Last Name _____ First Name _____ Date of Birth _____
Address — Number and Street _____ City _____ State _____ Zip Code _____
Phone Number _____ Email Address _____ Member's Employee ID Number (if right) _____
Patient's Signature _____ Date _____

Please mark the check box of completed actions

Health Action	Date of Service
<input type="checkbox"/> Completion of Annual Wellness Physical Examination	
<input type="checkbox"/> Completion of Biometric Screenings	
<input type="checkbox"/> Completion of Mammography	
<input type="checkbox"/> Completion of OB/GYN Exam	
<input type="checkbox"/> Completion of PSA Test	
<input type="checkbox"/> Completion of Skin Cancer Exam (with dermatologist)	
<input type="checkbox"/> Completion of Colonoscopy	
<input type="checkbox"/> Eye Exam (with optometrist)	
<input type="checkbox"/> Dental Visit 1	
<input type="checkbox"/> Dental Visit 2	

Provider Signature _____ Date _____
Provider Name (Please print) _____
Phone Number _____


If you are not enrolled in a Saint Gobain health care plan, have your healthcare provider complete the **Provider Verification form**; available on the **Activity Tracking page** and submit it through the LiveWell Website. Alternatively, you can upload an Explanation of Benefits (EOB) provided by your insurance carrier.

Spouses who are covered under your medical plan must have an annual physical, for you to qualify for the Silver or higher level incentive.

All Provider Verification forms must be received by July 28, 2017.



Program Details

Preventive Health
Know More

Biometric Screenings

Biometric screenings measure your physical characteristics such as height, weight, body mass index, blood pressure, blood cholesterol, and blood glucose.

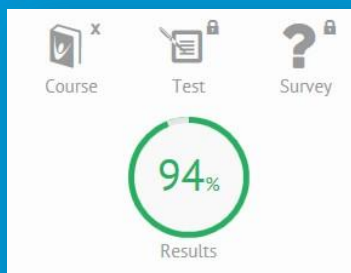
The results from a biometric screening provide you with important information about your risk for diabetes, heart disease, hypertension and other chronic conditions.

Biometric screenings can be conducted by your primary care physician. Also many locations feature **biometric screenings as part of local health fairs**. If you participate in the Saint-Gobain medical plan or attend an on-site biometric event, the credits will be automatically reported to LiveWell.

Spouses who are covered under your medical plan must complete the biometric screenings, for you to qualify for the Gold level incentive.



Learn more through Online Wellness Courses



Choose from a wide variety of health related topics on the LiveWell website.

Earn 1 credit for every completed course for a maximum of 8 per year.

Spouses have access to the Online Wellness Courses



Managing Stress



Begin a Simple and Healthy Fitness Program



My Primary Care Physician

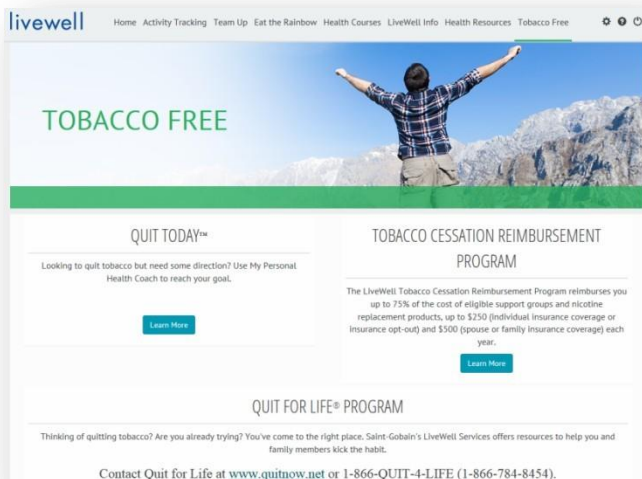
Program Details

Preventive Health *Know More*

Tobacco Free

Saint-Gobain recognizes the benefits of being a non-smoker. LiveWell encourages employees to quit tobacco and rewards those who have never used or have quit.

The **Tobacco Free tab** on the LiveWell portal provides links to resources to help you quit tobacco, as well as information on how you can be reimbursed for some of the costs associated with quitting tobacco.



Spouses of employees enrolled in the Saint-Gobain medical plan may participate in the Quit Today™ Coaching program. All can participate in the Quit for Life Program.

Not a tobacco user?

Complete the Tobacco Free Affidavit on the Activity Tracking page and receive 4 **Credits**

A screenshot of the 'Tobacco free affidavit (12+ months)' form. At the top, it shows the date '07/14/2016' and '1 credits'. Below this is a large green circle with a white checkmark. Underneath is a text input field containing 'XXXX'. At the bottom, there is a 'Submit' button. The text on the form reads: 'By typing my name in this space, I hereby verify that I have not used any tobacco products in the past 12 months.'

New for 2016/2017: you can now also meet the tobacco free requirements for Silver and Gold level, by completing My Personal Health Coach Tobacco Cessation Program.

Finally putting down your tobacco is something to be celebrated.

Not only will you breathe easier, but you will have more time and energy for things you enjoy, like family, friends, and hobbies.

(American Cancer Society, Quit for Life Program)

Program Details

Healthy Activities

Do More

Take advantage of the many opportunities in LiveWell to improve your health or maintain your good health.

LiveWell Challenges & Location Specific Activities

Company-wide (National) and local challenges are a great way to focus on your health in a fun and collegial environment and earn credit along the way. Watch for announcements on National activity and nutrition challenges throughout the year. As well as activities organized by your local LiveWell Champions.

Earn **4 credits** when you complete a National challenge and **1 credit** for participating in a Location Specific Activity (maximum 8).

StretchWell

StretchWell is a daily stretching routine that can be conducted in any location. Each day a stretch leader will lead participants through a stretching routine designed promote flexibility and decrease risk of injury on the job. Training to start a StretchWell program in your area is available on the LiveWell Info page of the website. Contact your HR representative or LiveWell Champion for more details. **To receive 4 LiveWell credits, you must participate for the entire period that the StretchWell program is run in your location.**

Activity	Credits
National LiveWell Challenge (3 per year)	4 per challenge
Location Specific Activity (max 8 per year)	1 per activity
StretchWell	4
Trim Up 5%	3
Trim Up 10%	3
52 Fitness /Gym Workouts	3
Race or Sports Competition (max 2 per year)	3 per activity
Health Coaching (max 2 per year)	6 – 7 per program

Musculoskeletal conditions, such as back injuries, hip or knee pain, are the #1 source of medical claims for Saint-Gobain in the U.S.

For more information go to **LiveWell Info** on the LiveWell website



Program Details

Healthy Activities *Do More*

Trim Up Challenge

Are you trying to lose weight? The voluntary Trim Up Challenge may be a great way to do so and receive LiveWell credits at the same time.

This voluntary program is a year long event that runs from July 1 – June 30. At participant weigh-ins your worksite challenge moderator (HR or onsite coach) will submit the percent lost to the LiveWell Team as weight loss progress is made.

Earn 3 credits when you lose 5% of your starting weight and an additional 3 credits when you lose 10% of your starting weight.



Physical Activity

There are many ways to get active and earn LiveWell credits, whether you go to the gym, are a regular runner or participate in some other sport or activity.

- Are you working out at a gym, attending fitness classes or part of a sports league? Submit your proof of attendance* after **52 workouts to earn 3 credits**.
- Working out on your own? You can submit your workout summary **from any mobile app** that tracks your activity by printing out the record and submitting through the LiveWell site.

* **Proof of attendance** must be an activity log showing the days you worked out and can include an attendance form from your gym showing the days you worked out. A gym membership receipt is not sufficient.

- Are you participating in a sanctioned race or charity walk of at least 5K in distance or some other sports competition? Submit your proof of registration or completion of the event to earn **3 credits** each, maximum 2 events per year.

Program Details

Healthy Activities Do More

My Personal Health Coach

Are you dealing with a chronic condition or working towards a lifestyle change?

A Cigna Personal Health Coach can help you. Employees who are enrolled in a Saint-Gobain medical plan can earn LiveWell credits for engaging in the My Personal Health Coach program and working with your dedicated coach to reach an agreed upon goal. The team includes registered nurses, licensed behavioral clinicians, and health educators such as dietitians and exercise specialists.

To earn credits for Condition Management coaching:

- you must have a validated condition (through claims, health risk assessments, etc.); and
- your coach indicates that you have met an agreed upon goal.

Anyone can enroll in Lifestyle Management coaching. It lasts between 4 and 12 sessions depending on the severity and progress of your health goals. You will earn the credits for Lifestyle Management coaching, when your coach indicates that your coaching sessions are completed.

Spouses of employees enrolled in a Saint-Gobain medical plan may participate in health coaching but the coaching does not qualify for LiveWell credits.

**To get started, call
My Personal Health Coach
1-800-448-6759**

livewell

Participation in Health Coaching is completely confidential.

Maximum 14 credits combined

Condition Management Earns 7 Credits

- Coronary Artery Disease
- Osteoarthritis
- Diabetes
- Low back pain
- Peripheral Artery Disease
- Asthma
- Anxiety, bipolar disorder, depression
- Congestive Heart Failure
- COPD

Lifestyle Management Earns 6 Credits:

- Stress management
- Tobacco cessation
- Weight management
- General coaching



Program Details

Healthy Culture

Share More

Role models are essential to any successful wellness program and you can be recognized and rewarded for being a positive influence on Saint-Gobain's wellness culture.

Become a LiveWell Champion

LiveWell Champions are employee volunteers who:

- Encourage their co-workers to participate in wellness activities.
- Help co-workers understand LiveWell and learn how to navigate the LiveWell web site.
- Support the efforts of HR and plant leaders in LiveWell program promotion efforts.
- Set a positive example of wellness to the people at their locations.

LiveWell Champions receive **4 Credits**. Contact your local HR for more information about becoming a Champion.

Activities	Credits
LiveWell Champion	4
LiveWell Like Me Success Story	1

LiveWell Like Me

Do you have a health success story to share? Testimonials from fellow employees are a great motivational tool. We want to hear your story! Complete and submit the **Success Story Template** on the **Activity Tracking** page in the LiveWell portal to earn **1 Credit**.

Here are a few examples. You can read more stories on the **Health Resources** page of the website.

My LiveWell Story

The **Eat the Rainbow** challenge was a huge win for me. I had gotten in the habit of eating a limited number of vegetables, in some cases none at all during meals. This challenge triggered me to begin eating more fruits/vegetables at all meals. I now eat an orange or banana almost every morning, where in the past I would usually not eat anything for breakfast.

What I Learned

I had forgotten how many fruits/vegetables I liked. I even found a couple I had not eaten in a very long time and now eat them more frequently - asparagus, brussel sprouts, radishes.

My LiveWell Story

StretchWell - Being in Supply Chain, I spend the vast majority of my day behind a desk looking at the computer. As I get older, I'm noticing that the lack of movement makes me stiff the longer the day goes. I've made it a point to get up and stretch regularly throughout the day. It's refreshing to get the blood flowing and I feel much better and more limber at the end of the day.

What I Learned

StretchWell taught me I need to get up regularly to stretch and get the blood flowing. I found that sometimes I would get myself immersed in something and forget to stand up and stretch. As a result, I've added reminders to my outlook calendar to trigger me to get up a few times during the day.

LiveWell Website

Everything you need is on your personalized, confidential LiveWell portal.

www.sgcbenefits.com
(click on Wellness)

The screenshot shows the LiveWell Home page. At the top, there are three incentive levels: Bronze Level (\$200), Silver Level (\$350), and Gold Level (\$500). Below these, there are sections for 'LEVEL REQUIREMENTS' for 'YOU' and 'SPOUSE', 'ALL BRONZE REQUIREMENTS, PLUS:', 'ALL SILVER REQUIREMENTS, PLUS:', and 'ALL BRONZE & SILVER REQUIREMENTS, PLUS:'. A 'DEADLINE JUNE 30, 2017' is noted. Below the requirements, there are three main action buttons: 'MY CREDITS' (You Have 5 Credits), 'WELLNESS ASSESSMENT' (View EE Instructions & Spouse Instructions), and 'Livewell Program Guide' (View). At the bottom, there are 'INCENTIVE REWARDS' (Annual Physical, Wellness Assessment, Biometric Screening, Tobacco Free Affidavit or Cessation Coaching, Dental Visit, No Level Earned) and 'MY HEALTH COACH' (Get help managing stress, quitting tobacco, losing weight and more. Read more). There are also 'QUICK LINKS' and 'ANNOUNCEMENTS' sections.

On the Home page,

- see a snapshot of your incentive tracking to date,
- view this brochure
- find quick links to challenges and other activities.

Use the tabs at the top of the page to find more information about LiveWell and other health resources.

Record your activity completion on the **Activity Tracking** page

Use the paperclip function to upload required evidence of completion (e.g. Provider Verification Form)

The screenshot shows the LiveWell Activity Tracking page. The header includes 'livewell' and navigation tabs: Home, Activity Tracking, Health Courses, LiveWell Info, Health Resources, Tobacco Free. The main heading is 'ACTIVITY TRACKING'. Below this, there are sections for 'Reporting', 'Progress', and 'History'. A 'Calendar' shows '07/25/2016'. The 'PREVENTIVE HEALTH > 0 total credits' section displays three activity cards: 'Wellness assessment' (07/25/2016), 'Wellness assessment (spouse/partner)' (07/25/2016), and 'Annual Physical/Wellness Visit' (07/25/2016). Each card has a 'Documents' section with a 'Provider Verification Form' and a '2015/2016 Credit Opportunities' section. A blue arrow points to the paperclip icon in the 'Documents' section of the 'Wellness assessment' card. Below the cards, there are 'Enter your name...' fields and 'Submit' buttons. A disclaimer at the bottom states: 'By typing my name in this space I hereby verify that I completed the activity specified and that this information is true'.

Respecting your privacy:

Your personal health information contained on the LiveWell portal is private and cannot be viewed by any other Saint-Gobain employee without your specific consent. Refer to **Frequently Asked Questions** in this Guide or the Privacy Policy on the LiveWell website for more details.

Privacy Policy
Notice of Privacy Practices
Medical Disclaimer
Website Requirements



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.

FAQs

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.

FAQs

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.

FAQs

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.

FAQs

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.

