SBAM WELLNESS PROGRAM Discover Your Organization's Potential



Comprehensive Programming

The SBAM wellness program, in partnership with OnSite Wellness, incorporates all dimensions of well-being. A wide range of challenges are offered throughout the program year including nutrition and physical challenges, social and financial challenges, mental health and more.

Each program includes:

- multiple wellness challenges offered throughout the year to promote healthy behaviors.
- a Health Questionnaire (HQ) with a personalized health profile for each participant that completes the questionnaire.
- a library of courses covering a wide variety of health-related topics.
- a point-based structure allowing participants to earn an incentive (the specific incentive is selected by each company upon starting a program).



Program Support for each Company and each Participant

A member of the OnSite Wellness team will help each participating Company launch your SBAM wellness program by:

- guiding each company during launch to make a few decisions specific to your organization, such as providing examples of an incentive that fits your budget.
- creating a welcome packet for each company that includes information needed to get started.
- providing marketing materials to promote participation among all your employees.
- administering the program with support of owners/leaders of the company.
- being a resource to owners/leaders for answers to any questions you have.
- aiding someone in your organization who is responsible for communicating and promoting the wellness program.

The OnSite Wellness team supports your participants by providing:

- access to the OnSite Wellness help desk Monday-Friday from 8a-5p.
- answers to questions about how the program works.
- technical support if they are having any issues connecting a device, etc.



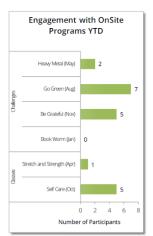
SBAM WELLNESS PROGRAM What to Expect SMALL BUSINESS Association of MICHIGAN

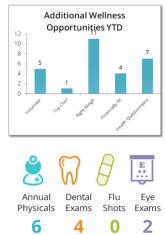
Expectations of Company Leaders

- Encourage your employees to participate in the program through communicating, leading by example, and participating yourself.
- Promote the program, including incentives, to all employees and new hires by posting fliers, sending emails, etc. (OnSite will provide flyers and some email content).
- Provide OnSite Wellness with a full census prior to launch and monthly changes after.
- If an incentive other than the online rewards mall is chosen, it is the responsibility of the company to distribute the incentives according to the report provided by OnSite Wellness (quarterly and/or annually).

Cost

- \$7.50 per employee (insured and non-insured) per month
- \$250 implementation fee
- Any incentives are the responsibility of each participating company.





Company Specific Participation Reports

Reports will be provided as follows to each participating company in the SBAM wellness program. For some reports minimums are necessary to protect individual confidentiality.

- All companies who offer an incentive will receive reports based on their specific incentive selection.
- Quarterly participation reports will be provided to all companies who have a minimum of 15 participants in the wellness program.
- To receive a health questionnaire aggregate report your company must have a minimum of 25 participants who completed the questionnaire.

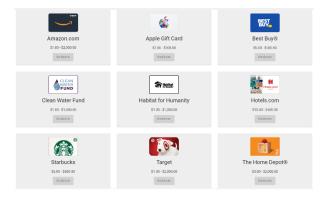


Incentive Options

Upon signing up for a wellness program through SBAM your company will need to decide if you are offering an incentive, and if so, select which incentive package you want included. There are two program options:

Option 1: Wellness Program

- All prizes are the responsibility of the company to purchase and distribute.
- Participants are eligible for an incentive if they earn:
 - o 300 points by March 31
 - o 600 points by June 30
 - o 900 points by September 30
 - o 1200 points by December 31
- Incentive can include:
 - Raffle prizes which are selected by you as a company.
 - A company selected prize for all participants that reached the quarterly point value.



Option 2: Wellness Program plus Rewards Mall

- Employees redeem rewards directly through the wellness program.
- Access to electronic gift cards that include Amazon, Apple, Best Buy, Hotels.com, Starbucks, Target, The Home Depot, Visa, Walmart, Whole Foods Market and donation options to Clean Water Fund and Habitat for Humanity.
- A point ratio where 10 wellness points = \$1 (see point sheet for reference).
 - A minimum of 250 points (\$25) must be earned to open the rewards mall.
 - A maximum of 1000 points (\$100) is eligible for redemption per participant per program year (annually).
- Custom options that may carry additional fees include tangible prize options such as logo wear, PTO, HSA contribution, and more. Please note that the custom options are reported to the company up to once per month and are the responsibility of the company to purchase and distribute.

