

We are pleased to provide the Kapnick Strive on-site biometric health screenings again this year to **all full-time, benefits-eligible employees AND spouses covered on a medical plan**. This offering enables you to:

- Know your numbers
- Manage your existing health
- Improve on areas that demonstrate future risk

In addition to offering this program to you at no charge, we will again provide an incentive for meeting the qualifying criteria and improving your health over time.

After completing your health screening, you will receive a health report containing your biometric measurements to give you an objective view of your health risks and link those risk factors to your lifestyle choices.

The information obtained is strictly confidential and will not be shared with anyone at Kapnick Insurance Group or your employer.

## QUESTIONS?

For questions or more information, contact the Strive team.



877-233-2296



strive@kapnick.com



Scan the QR code to explore your Health Hub and learn about the health screenings.



# HEALTH SCREENING INFORMATION

To: All Royal Truck & Utility Trailer Employees  
June 2026



# SCREENING DATES & TIMES

LOCATION	DATE(S)	TIME(S)
Gaylord	July 23	8:30am-12:00pm
Grand Rapids	July 27	8:30am-12:00pm
Hudsonville	July 28	8:30am-12:00pm
Cleveland	July 28	8:30am-10:30am
Northville	July 28	8:30am-12:00pm
	August 8	8:00am-10:00am
Dearborn	July 29	8:30am-12:30pm
	July 30	8:30am-12:30pm
	August 1	8:30am-12:00pm
Wixom	July 31	8:30am-12:00pm
Corporate West	August 1	8:00am-10:00am
Warren	August 6	8:30am-12:00pm

## How to Schedule Your Screening

Starting **June 15, 2026**, schedule your biometric health screening appointment through your wellness portal at [www.kapnickstrive.com](http://www.kapnickstrive.com).

*We highly recommend scheduling an appointment to secure your spot.*

## Screening Logistics

Each on-site health screening appointment lasts 10-15 minutes and is conducted by a professional, certified nurse or phlebotomist.

# NEED TO KNOW

## Completing Your HRA

To qualify for the incentive, complete an online Health Risk Assessment (HRA) in addition to your health screening. The HRA appears at your first portal login each year, with a lifestyle report available on the assessment page after completion.

## Accessing Your Health Report

Within 7-10 business days after your screening, you can access your confidential health report on the wellness portal at [www.kapnickstrive.com](http://www.kapnickstrive.com).

Your report includes your personal health score, a number based solely on your screening results, ranging from 0-100, with 100 being 'ideal' health. This score reflects only modifiable risk factors, empowering you to improve your health through lifestyle changes.

## Reasonable Alternative Standard (RAS)

If you are a repeat participant who has not met the incentive criteria, you can still qualify for the incentive by enrolling in the Reasonable Alternative Standard (RAS) program. This 6-week telephonic program pairs you with a health coach to review your results and create a personalized well-being plan. Enrollment deadline: **August 21, 2026**. Completion deadline: **October 16, 2026**.



## 2027 Premium Incentive

All screening participants are eligible to receive a reduction on their health insurance premium by meeting the qualifying criteria.

	Single Coverage	Family Coverage
<b>No Incentive Standard Rate</b>	Employee does <b>NOT</b> meet criteria	Employee <b>AND</b> spouse do <b>NOT</b> meet criteria
<b>Half Incentive</b>	X	Employee <b>OR</b> spouse do <b>NOT</b> meet criteria
<b>Full Incentive</b>	Employee meets criteria	Employee <b>AND</b> spouse meet criteria

## First Time Participants

- Complete the online HRA
- Complete the biometric health screening
- View & acknowledge your health report in the Kapnick Strive Wellness Portal no later than October 16, 2026

## Repeat Participants

- Complete the online HRA
- Complete the biometric health screening
  - Score 70 or higher **OR**
  - Improve previous score 5+ points **OR**
  - Complete the RAS health coaching program
- View & acknowledge your health report in the Kapnick Strive Wellness Portal no later than October 16, 2026