

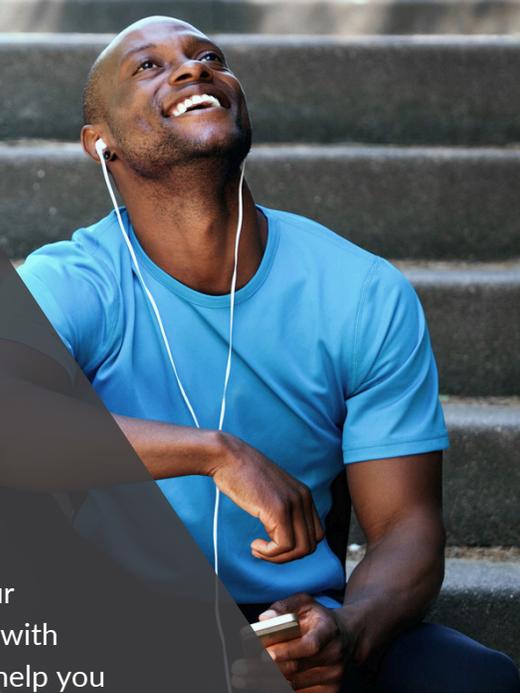


Royal Truck & Utility Trailer



2026 STRIVE WELLNESS PROGRAM GUIDE

Royal Truck & Utility Trailer is committed to helping our employees focus on their well-being. We've partnered with Kapnick Strive to offer you the tools and resources to help you build your best self!



Program Year



Start date:
January 1, 2026



Track activities
that build your well-being



Deadline to complete Health Risk Assessment, RAS Health Coaching, & view Health Report:
October 16, 2026



Deadline to earn points:
December 18, 2026



Pat yourself on the back for a year well done

Wellness Incentive

Complete your Health Risk Assessment (HRA) and annual biometric health screening to reduce your health insurance premium contribution! To earn the incentive you must complete the incentive requirements outlined on the following pages.

Wellness Program Rewards

The rewards are available to all participating employees.

Quarterly Raffle: 4 winners of \$100 Gift Cards
Annual Raffle: 1 winner of \$200 Gift Card



SCREENING INCENTIVE

Know your numbers

Complete the requirements below to earn the 2026 Strive Screening Incentive and reduce your health insurance premium contribution.

Health screenings are available to all employees. Additionally, spouses who are covered on a medical plan are eligible to participate in the health screenings. After completing your health screening, you will receive a health report containing your biometric measurements. This report will 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 Royal Truck & Utility Trailer or any third party.**

Requirement	Action(s) to Complete Requirement
Health Risk Assessment	Complete this brief online survey to assess your lifestyle, its impact on your health, and risk factors. The Health Risk Assessment (HRA) immediately pops up for completion when you log in to your portal for the first time in 2025. The portal can be accessed at kapnickstrive.com/rtt . Deadline to complete is October 16, 2026 .
Biometric Health Screening	<p>In addition to offering this program to you at no cost, we will again provide an incentive in the form of a discounted health insurance premium to those who participate in the health screenings and meet qualifying criteria. In order to be eligible to receive the 2027 financial incentive, you must meet the qualifying criteria.</p> <ul style="list-style-type: none"> • First-time participants of the Strive program will need to complete the HRA and biometric health screening. • Repeat participants need to complete the HRA, biometric screening and meet one of the criteria below. <ul style="list-style-type: none"> ◦ Achieve a health score of 70 or higher OR ◦ Improve your previous score by 5 or more points OR ◦ Satisfactorily complete the Reasonable Alternative Standard (RAS) health coaching program through Kapnick Strive <p>If you are a repeat participant and non-compliant, you are still eligible to receive the incentive by enrolling into the Kapnick Strive Reasonable Alternative Standard (RAS) program. This is a 6-week program in which you will speak with a health coach once a week over the phone to review your health results and create or manage your health goals. After receiving your health report, you may enroll in this program via the wellness portal at www.kapnickstrive.com/sme. Please enroll in this program by August 31, 2025 and have it completed by October 16, 2026.</p> <p>*Screening dates, times, and locations will be announced at a later date. Check the 'Health Screening Information' page of your Health Hub (see pg. 5) for the most updated information.</p>

Questions? Email strive@kapnick.com

KAPNICK STRIVE REWARDS



Focusing on your health pays off

The wellness program rewards are available to all participating employees.*

Quarterly Raffle

Quarterly Point Deadlines:

Q1: 3/31/2026

Q2: 6/30/2026

Q3: 9/30/2026

Q4: 12/18/2026

\$100 Gift Card

How to Qualify: 300 points = 1 Raffle Entry

**4 Winners per
Quarter**

Annual Raffle

\$200 Gift Card

How to Qualify: 300 points = 1 Raffle Entry

**1 Winner per
Year**

Points are earned by tracking healthy activities and behaviors in the Kapnick Strive Wellness Portal (kapnickstrive.com/rtt). See page 4 for more information. *Spouses are not eligible to win rewards.

WELLNESS ACTIVITIES

One healthy day at a time

Earn points for completing and submitting any of the below activities in your Kapnick Strive Wellness Portal, and submit your own activities using the "Well-being Activity" section!

Wellness Activities	Points Earned
Preventative Health	
Complete your Annual Well-Visit	500
Complete a Preventative Health Exam <ul style="list-style-type: none"> Examples include: eye exams, mammograms, dental exams, cancer screenings, and more. 	200 each/1200 max.
Receive a Vaccination <ul style="list-style-type: none"> Examples include: flu, chicken pox, measles, HPV, and more. 	200 each/1200 max.
Tracking	
Reach 10,000 Steps/Day	5 each/1200 max.
Eat 3 Servings of Fruits & Vegetables/Day	6 each/1200 max.
Education	
Watch the Monthly Strive Webinar	100 each/1200 max.
Read an article in the HealthyLearn Library	25 each/300 max.
Attend a Wellness Presentation	200 each/800 max.
Activities	
Complete a Wellness Challenge	200 each/1000 max.
Complete a Well-being Activity <ul style="list-style-type: none"> Examples include: volunteering, running a 5k, seeing a therapist, attending a financial wellness class, etc. 	100 each/1200 max.

Questions? Email strive@kapnick.com



WELLNESS RESOURCES

Kapnick Strive Wellness Portal

www.kapnickstrive.com/rtt

Scan the QR code to access the Wellness Portal!



	Description
HealthyLearn Library	The HealthyLearn Library offers a variety of educational resources and tools to improve your health and well-being, including articles on stress management, sleep, financial wellness, and more. Access self-guided promotion programs from quitting tobacco to managing weight. Check your symptoms, find walking plans, search healthy recipes, utilize the ask a health coach feature, and more!
Tracking	Learn healthy behaviors and build habits in wellness challenges while you log your activities for points.
Social	Post on the message board, read testimonials, view upcoming health & wellness events, and more on the social page of the Wellness Portal.

MyWell App

Access the Kapnick Strive Wellness Portal from your phone with the MyWellApp.

- Visit your phone's app store and download "**MyWellApp**" by CoreHealth
- After the app has downloaded, go to your Wellness Portal account to get your mobile access code:
 - Click on your avatar in the upper right corner of the homepage
 - Select "**Mobile Access**"
 - Select "**Create a new code**" and save your code
- Enter your mobile access code into the app after waiting 1-2 minutes.

Health Hub

Access all your health & wellness resources in one place:

info.kapnick.com/rtthealthhub

Scan the QR code to access the Health Hub!



	Description
Kapnick Strive Links	Access the wellness portal, your program calendar, the Strive library - which includes webinar recordings, health guides, health and wellness newsletters - and more!
Documents	Download important documents including a copy of this program guide and your 2026 Benefit Guide.
How-Tos & FAQs	Download instructions for accessing the Wellness Portal, downloading the app, and submitting your Well-Visit Form. Check out the Frequently Asked Questions page to learn more!
Health Benefits	Quickly find links to your providers, from medical to dental, vision, EAP, and more!

Questions? Email strive@kapnick.com

FREQUENTLY ASKED QUESTIONS

Q: How do I access my wellness portal?

A: Visit www.kapnickstrive.com/rtt

- If you've logged in before, select **"Sign In"** and enter your existing username and password.
- If you're a first-time user, select **"Register"** and follow the below steps:
 - Enter your **last name, date of birth, and the last 4 digits of your social security number**. Select **"Lookup Account"** and agree to the terms and conditions.
 - Create a username and password. Enter remaining information to complete your profile.
 - The first time you log in, you will be prompted to complete the HRA before advancing into the rest of the portal.

If you are unable to access your account for any reason, please reach out to strive@kapnick.com.

Q: I have a question that's not answered here.

Scan the QR code below or visit info.kapnick.com/StriveFAQ for more frequently asked questions.



Q: Will my information and interaction with Kapnick Strive remain private?

Your personal and health information is kept strictly confidential and will not be shared with anyone at Royal Truck & Utility Trailer, affiliates, or any third-parties.

Questions? Email strive@kapnick.com

