



2026 STRIVE WELLNESS PROGRAM GUIDE

SME 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 Strive Health Screening
December 11, 2026



Deadline to earn points:
December 18, 2026



Pat yourself on the back for a year well done

Strive Screening Incentive

Complete your Health Risk Assessment (HRA) and annual biometric health screening to earn up to **\$500** annually! To earn the screening incentive you must complete the incentive requirements outlined on the following pages.

Wellness Visit Incentive

See your doctor for an annual preventative visit to earn **\$200!** To earn the wellness visit incentive you must complete the incentive requirements outlined on the following pages.

Wellness Reimbursement

Receive a reimbursement up to **\$300** for health equipment and/or programs! Learn more about how to receive reimbursement for qualifying items outlined on the following pages.

Quarterly & Annual Rewards

The Quarterly and Annual rewards are available to all participating eligible employees.



SCREENING INCENTIVE

Know your numbers

Complete the requirements below to earn the 2027 Strive Screening Incentive and reduce your employee contribution by **\$500 annually!**

Health screenings are available to employees and spouses covered on a medical plan at SME. 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 SME 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 2026. The portal can be accessed at kapnickstrive.com/sme . Deadline to complete is December 18, 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 2026 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>Biometric screenings need to be completed by the following date: December 11, 2026*</p> <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 December 31, 2026 and have it completed by February 28, 2027.</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. 6) for the most updated information.</p>

Questions? Email strive@kapnick.com

Biometric Health Report

We are so happy that you have decided to take the initiative to better your personal well-being. This health report is the first step in a two-step process to help you build your awareness of your health status. If you have not done so already, please take a moment to also review the results of your health risk assessment questionnaire. This can be found on the assessment tab, HRA, since health assessment flexible report. Remember, the lifestyle questionnaire gives you an idea of how your day-to-day behaviors impact your overall health. As you read through your results, keep in mind this report is not intended to diagnose any medical conditions and should not take the place of your annual physical. We encourage you to take these results to your primary care physician for a more in-depth review. If you scored 60 or below, a Health Coach will be reaching out to you to review the health report with you and answer any questions you might have. Any further questions regarding your results, please contact a Kapnick Strive health coach at 772.226.0266 or hr@kapnick.com.

Your Health Score:
100/100

Year-to-Year Health Score

6/3/2021 6/9/2022 6/20/2023

WELLNESS VISIT INCENTIVE

Prevention is the best medicine

Employees who provide proof of their annual preventative visit will receive a Wellness Visit Incentive of **\$200** (less applicable taxes and deductions).

SME believes it is in everyone's best interest to have an annual preventative visit with the primary doctor of their choice. This is an investment in the health of our employees and an effort to contain the rising costs of health care for everyone. We will offer this incentive to **all employees**—not just those enrolled in the SME medical program—because we want everyone to be healthy while working together to cope with the ever-increasing costs of health care. And don't forget: members enrolled in one of SME's medical plans can receive their annual preventative visit from in-network providers at no cost!

Requirement	Action(s) to Complete Requirement
Annual Preventative Visit	<p>Annual preventative visits must occur between January 1 and December 1, 2026. No proofs of visit will be accepted for 2026 after December 1, 2026.</p> <p>Reimbursements will be made via direct deposit, via payroll on a quarterly basis. The schedule is as follows:</p> <ul style="list-style-type: none">• Q1: proof of visit due by Friday, April 3 for payment on Friday, April 10• Q2: proof of visit due by Friday, July 10 for payment on Friday, July 17• Q3: proof of visit due by Friday, October 2 for payment on Friday, October 9• Q4: proof of visit due by Friday, November 27 for payment on Friday, December 4

Questions? hr@sme.org



WELLNESS REIMBURSEMENT

Treat yourself with well-being in mind

SME offers an incentive to **all full and part time US employees** who are committed to promoting a healthy lifestyle. In 2026 we will reimburse employees up to **\$300** a year for their participation in, or purchase of, any of the following items*:

- Gym, fitness or aquatic memberships
- Health seminars or classes (taken outside of a fitness club, such as yoga, kickboxing, etc.)
- Weight loss programs (i.e. Weight Watchers, Jenny Craig)
- Smoking cessation programs
- Heart rate and/or activity trackers (limit 1 tracker per employee every 3 years)
- Large fitness equipment (treadmill, stair master, elliptical, or stationary bicycle)
- Nutrition counseling
- Race registration (i.e. marathon, triathlon)
- Acupuncture
- Tennis and swim lessons
- Medical provider-based weight loss programs, or counseling with a registered dietician
- Medically prescribed massage

* Anything not noted above must be discussed with HR prior to reimbursement request being submitted.

Program Rules	<ul style="list-style-type: none">• Receipts for the program, membership, class, etc., must be provided.• The receipt must be itemized and have detail of the charges.• SME will not pay an invoice, but will reimburse based on a receipt• We will accept receipts dated back to December 1, 2025 for this program.• You must be an active employee on the date the reimbursement is made.• Note: Receipts do not need to be from the current quarter for reimbursement, but must be from 2026.• All reimbursements are subject to applicable taxes.• Employees must complete the wellness reimbursement form in Kronos and upload a copy of their receipt(s).<ul style="list-style-type: none">◦ Go to My HR > HR Actions > Wellness Reimbursement > select Start.◦ No more than one form per employee should be submitted per quarter. Please consolidate submissions if possible.
Deadlines	<p>Reimbursements will be made via direct deposit, via payroll on a quarterly basis. The schedule is as follows:</p> <ul style="list-style-type: none">• Q1: proof of visit due by Friday, April 3 for payment on Friday, April 10• Q2: proof of visit due by Friday, July 10 for payment on Friday, July 17• Q3: proof of visit due by Friday, October 2 for payment on Friday, October 9• Q4: proof of visit due by Friday, November 27 for payment on Friday, December 4 <p>No receipts will be accepted for 2026 after December 1, 2026.</p>

Examples of items ineligible for reimbursement:

- Health spas, massages or spa products
- Tournament or greens fees
- Food or beverage purchases
- Child care or tanning at a gym, fitness or aquatic club
- Merchandise (shoes, clothing, golf clubs, skis, snowmobile, etc.)
- Food and dietary supplements (other than those purchased as part of a medical provider-based program)

Questions? Email hr@sme.org

EARNING STRIVE POINTS

One healthy day at a time

Earn points for completing and submitting any of the below activities on your Kapnick Strive Wellness Portal (kapnickstrive.com/sme), and submit your own activities using the "Well-being Activity" section. Compete with co-workers or find an accountability partner!

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	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.



WELLNESS RESOURCES

Kapnick Strive Wellness Portal

www.kapnickstrive.com/sme



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, utilized 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
 - Select "**Mobile Access**"
 - Select "**New**" 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/smehealthhub



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 a copy of this program guide, your 2026 Benefit Guide, and any wellness-related documents.
How-To & 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, including medical, dental, vision, and more!

Questions? Email strive@kapnick.com

FREQUENTLY ASKED QUESTIONS

Q: How do I access my wellness portal?

A: Visit www.kapnickstrive.com/sme

- 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: 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 SME, affiliates, or any third party.

Q: I have a question not on this page.

Scan here to access our FAQ page.



Questions? Email strive@kapnick.com

