

We are pleased to provide the Kapnick Strive on-site biometric health screenings again this year to all **employees and spouses covered on the medical plans**. 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 DFM Solutions Employees & Spouses Covered on Medical Plan



SCREENING DATES & TIMES

How to Schedule Your Screening

Starting **September 2**, schedule your on-site health screening appointment on your wellness portal at www.kapnickstrive.com.

Deadline: All participants must complete the health screening on or before **November 14, 2025**

New Hires or Life Status Change of Event

Anyone with a hire date OR life status change of event on or before **August 31, 2025**; medical benefits effective on or before September 1, 2025 are eligible to participate.

Can't Make the On-Site Events?

If you wish to participate in this program and work outside of one of the locations listed in your wellness portal, you may request an At-home screening kit by **October 11, 2025**.

To request a kit, please complete the **At-home Screening Kit Request Form** by scanning the QR code or emailing strive@kapnick.com.

Submitting the request form does not guarantee approval. All at-home screening requests are subject to employer review and approval.



NEED TO KNOW

Screening Logistics

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

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.

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: **December 19, 2025**.

Completion deadline: **February 14, 2026**.

WELLNESS INCENTIVE

Failure to complete all of the following will result in a higher 2026 premium rate. No exemptions will be made.

First Time Participants

- ✓ Complete the online HRA
- ✓ Complete the biometric health screening

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

Compliance Level	Incentive Structure
Level 4	• Employee only coverage—employee is compliant • Employee/Spouse covered—both are compliant
Level 3	• Employee/Spouse covered—both participates and one party compliant
Level 2	• Employee only coverage—employee participates • Employee/Spouse covered—both participate OR one party compliant and second party is non-participant
Level 1	• Employee/Spouse covered—one party participates

**Rate details forthcoming for the above incentive structure.*