

We are pleased to provide the Kapnick Strive on-site biometric health screenings again this year to **all employees covered on a medical plan 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, SME, or any third parties.

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 SME Employees & Covered Spouses
September 1, 2025



SCREENING DATES & TIMES

How to Schedule Your Screening

Starting **September 1, 2025**, schedule your health screening appointment on your wellness portal at www.kapnickstrive.com.

| LOCATIONS | DATES |
|---|-----------------------|
| ALL SCREENING EVENTS 8:30 - 10:30 AM | |
| Southfield 1000 Town Center #1910 Southfield, MI 48075 | Tuesday, September 16 |
| Cleveland 3615 Superior Ave. East Building 44 5th Floor Cleveland, OH 44114 | Thursday, October 16 |
| | Tuesday, November 11 |

If you live outside of Michigan or Ohio and wish to participate in this program, you may request an At-home screening kit by **November 14, 2025**. Only residents outside of these states may be considered.

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



All at-home screening kit requests are subject to employer 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 31, 2025**.

Completion deadline: **February 28, 2026**.

WELLNESS INCENTIVE

Complete the following eligibility requirements to earn the 2026 Wellness Incentive:

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

| | Incentive Structure | Incentive Amount |
|---------|---|------------------|
| Level 3 | Employee Only - Eligible Employee & Covered Spouse - Both eligible | \$500 |
| Level 2 | Employee & Covered Spouse - One party eligible | \$250 |
| Level 1 | Employee Only - Ineligible Employee & Covered Spouse - Both ineligible | \$0 |