



Dear Team Member and covered Spouse/Domestic Partner:

As a covered member of Niagara's Medical Plan, you are eligible for the **Hydrate Your Health 2.0** Wellness Program. The Hydrate Your Health 2.0 Wellness program will focus on four pillars of good health designed to help you maintain a high level of wellbeing through physical wellbeing (including illness prevention and management), mental wellbeing, financial wellbeing, and community wellbeing, through the **Sharecare** platform.



The program's goal is to reward building a relationship with your primary care physician, completing an Annual Wellness Visit, completing the Real Age test (a personal health questionnaire), joining wellness challenges and other activities to support your total wellbeing.

The program is designed to meet you where you are on your personal journey to good health and total wellbeing. We encourage you to **Become a Health Hero** by participating in activities that support you on your journey. Participating is easy. You choose a combination of activities to complete, and you'll be rewarded for healthy behaviors.

Wellness Surcharges & Rewards

Team Members and Spouses/Domestic Partners covered by a Niagara Medical plan as of 1/1/2026 will voluntarily participate in Wellness Activities to earn rewards and to avoid Wellness Surcharges. In addition, covered Team Members will have opportunities to complete activities to earn up to \$200 in Walmart Rewards.

The program also includes Wellness Surcharges for those Team Members and covered Spouses/Domestic Partners that do not complete activities by the deadline. While your participation is voluntary, we will begin the Wellness Surcharges in April 2026. Below are the activities and deadlines.

	ACTIVITY 1	ACTIVITY 2	
	Annual Wellness Visit*	Nicotine Attestation	Surcharges up to \$80/pay
Team Member	✓	✓	Activity 1: \$20/pay Activity 2: \$20/pay
Spouse/ Domestic Partner	✓	N/A	Activity 1: \$40/pay
Complete between:	3/15/2025 -2/28/2026	12/16/2025 – 2/28/2026	Beginning in April 2026

*Annual Wellness Visits completed while enrolled in a Niagara Cigna medical plan on or after 3/15/25 through the deadline of 2/28/26 will be automatically sent to Sharecare. No forms needed. Monitor your Cigna Explanation of Benefits (EOB) & your Sharecare Portal to assure your visit was billed/processed correctly. Contact the Alliant Benefit Advocates with any billing issues by calling 800-489-1390 (5am - 5pm PST) or email benefitsupport@alliant.com



HYDRATE YOUR HEALTH 2.0 ACTIVITIES

Team Member Activities:

(see below for Spouse/Domestic Partner activities)

- Register or log into Sharecare at www.sharecare.com/niagara to avoid up to \$40 in Wellness Surcharges!
- **Complete Activity 1:**
 - Schedule & complete your **Annual Wellness Visit** with your in-network Primary Care Physician -OR- through Teladoc Virtual Primary Care between **3/15/2025 – 2/28/2026**
 - **Avoid a \$20/pay Wellness Surcharge when you complete your Wellness Visit activity by the deadline**
- **Complete Activity 2:**
 - Complete Your **Nicotine Attestation** in the Sharecare platform by **2/28/2026**
 - If you self-attest to using Nicotine products OR you do not complete the Nicotine Attestation by the deadline, you will be subject to the Wellness Surcharge.
 - **Avoid a \$20/pay Wellness Surcharge if you are Nicotine Free and complete by the deadline**
- **Earn up to \$200 in Wellness Rewards:**
 - Complete a minimum of 4 activities under each of the 4 reward pillars to **earn up to \$200 in Walmart Rewards!**

Covered Spouse/Domestic Partner Activities:

- Register or log into Sharecare at www.sharecare.com/niagara to avoid up to \$40 in Wellness Surcharges!
- **Complete Activity 1 Only:**
 - Schedule & complete your **Annual Wellness Visit** with your personal physician -OR- through Teladoc Virtual Primary Care between **3/15/2025 – 2/28/2026**
 - **Avoid an additional \$40/pay Wellness Surcharge when your spouse/domestic partner completes their Wellness visit by the deadline**

To review Frequently Asked Questions (FAQ's), scan the QR code:



Your health plan is committed to helping you achieve your best health. Rewards for participating in the Niagara Hydrate Your Health Wellness Program are available to all eligible team members of Niagara.

Rewards may include both incentives paid and surcharges avoided. If you are unable to meet a standard for a reward under the Niagara Hydrate Your Health Wellness Plan, you may be able to earn the same reward by meeting the reasonable alternative standard offered under the Plan for that reward. Contact benefits@niagarawater.com to learn about the reasonable alternative standard offered, so that you have an opportunity to qualify for the reward offered by the Niagara Hydrate Your Health Wellness Plan.



HYDRATE YOUR HEALTH 2.0 INSTRUCTIONS

GET STARTED

Team Members & Spouses/Domestic Partners:

Register or Login to Sharecare

- Go to www.sharecare.com/niagara
- EXISTING USERS:** If you participated in prior years, use your existing username/password OR follow the *Forgot Password* link
- NEW USERS:** Follow the steps to register. Set a username/password that you can remember! **Write down your login credentials! You will need it again.**
- Team Members and Spouses/Domestic Partners will have separate usernames/passwords

ACTIVITY 1

**Annual Wellness Visits are covered at no cost (\$0 copay) when you seek services with an in-network doctor, and the visit is billed as routine or preventive; or is scheduled through Teladoc Virtual Primary Care*

Team Members & Spouses/Domestic Partners:

Schedule & Complete your Annual Wellness Visit between 3/15/2025 - 2/28/2026

- Schedule your **Annual Wellness Visit*** with your in-network Primary Care Physician or through Teladoc Virtual Primary Care
- Optional: Request your provider order a *standard* set of labs, often called a Complete Blood Count (CBC) (Your *standard* labs are FREE to you)¹
- Within 4-10 weeks of your visit, Cigna will send your wellness visit claim to Sharecare automatically. You don't have to report anything!
- Monitor your Sharecare account to assure your visit was processed correctly

ACTIVITY 2

Team Members Only:

Complete the Nicotine Attestation by 2/28/2026

- Login to Sharecare at www.sharecare.com/niagara
- Choose **Achieve** from the left navigation area
- Choose **Rewards**
- Hydrate Your Health 2.0**
- Choose **Self-Attest to being Nicotine Free**
Indicate **No, I do NOT use Nicotine** or **Yes, I use Nicotine products**

¹ Before completing your standard labs, check with Cigna which labs are covered at 100%. Blood sugar, lipid (cholesterol) panels, and some other standard labs are covered. Vitamin D, hormone level tests, and various others typically are not.



Wellness Surcharge Reasonable Alternative Program – Lifestyle Coaching



**AVOID
WELLNESS
SURCHARGES**

- Instead of completing Activities 1 or 2, Team Members and Covered Spouses/ Domestic Partners can choose to complete the Alternative Program, Sharecare’s Lifestyle Coaching. When you participate in **Lifestyle Coaching**, you can choose to focus on any area of health – such as Exercise, Nutrition, Stress, Weight, Tobacco, or a custom program. Each session is ~15 minutes long.
- You are eligible for Coaching throughout the year, at no cost to you or your spouse/domestic partner. Enroll starting January 2nd or after; and complete by September 30, 2026 to earn a surcharge refund.

Review the following chart to determine if this applies to you:

	<u>TEAM MEMBERS & PARTNERS</u>	<u>TEAM MEMBERS ONLY</u>
	<i>I will NOT complete the 2026 Annual Wellness Visit (Activity 1)</i>	<i>I will NOT complete the Nicotine Attestation OR I am a Nicotine User (Activity 2)</i>
Will you complete the activities by the deadline date?	<ul style="list-style-type: none"> • If you do not plan to complete the Annual Wellness Visit by the deadline: You may choose to participate in Wellness Coaching as an alternative. When you complete 6 coaching sessions <u>each</u> by 3/20/2026, you will avoid the Wellness Surcharge. • You may complete one (1) coaching session per week 	<ul style="list-style-type: none"> • If you’re a nicotine user: If you indicate you use Nicotine Products (OR you miss the deadline for the Nicotine Self-Attestation), you will be subject to the \$20/pay Wellness Surcharge. • Complete the Annual Wellness Visit Activity 1) to avoid the additional \$20/pay surcharge • If you do not complete Activities 1 and 2 by the deadline, you will be subject to the \$40/pay surcharge.
Enroll in Lifestyle Coaching starting 1/2/2026		
How can I avoid paying the Surcharge?	<ul style="list-style-type: none"> • If you complete 6 sessions of Sharecare’s Lifestyle Coaching program by <u>3/20/2026</u>, you will avoid paying the Wellness Surcharge. 	
If I don’t complete Coaching by 3/20/2026, what happens?	<ul style="list-style-type: none"> • Surcharges will begin in April 2026. • If you complete 6 sessions of Sharecare’s Lifestyle Coaching program by <u>9/30/2026</u>, Niagara will stop the Wellness Surcharge and issue a full refund of all surcharges withheld year to date! Refunds are issued within 1-2 pay periods of completion. 	
What is the last day to enroll in Coaching?	<ul style="list-style-type: none"> • Enroll no later than 8/19/2026 and complete 6 weekly sessions by 9/30/2026 to qualify for the Wellness Surcharge refund. 	

For more information on the Hydrate Your Health 2.0 Wellness Program, scan the QR code



www.sharecare.com/niagara



Healthy Body

Earn \$50 rewards

Includes:

Dental Cleanings through a Niagara dental plan

Complete preventive screenings (for ex, skin cancer screening, breast cancer screening, prostate cancer screening, etc...)

Learn *Moves to improve posture*

Join our steps Wellness challenges

Register with Teladoc

Join our *Healthy plate Challenge*

Self-attest to *keeping hydrated and drinking enough water*

Watch a video on *Teladoc Virtual Primary care*

Healthy Mind

Earn \$50 rewards

Includes:

Learn more about Mental Health awareness: *Incorporating rest and identifying burnout*

Join the *Power of Positivity challenge* to help learn how to keep a positive outlook

Watch the *5 ways to calm an overstimulated mind video*

Join the *Sleep Tight Tonight* challenge to help with memory retention

Learn more about Lyr a our *Mental Wellbeing provider*

Join the *Meditation* challenge to learn mindfulness techniques

Participate in yoga with the *5-minute yoga for anyone video*

Join the *Give Thanks* challenge to practice daily gratitude

Healthy Finances

Earn \$50 rewards

Includes:

Complete a *Financial Health Assessment*

Meet with Niagara's financial advisor, Erik Tappin

Learn *7 Steps to a Healthier Bank Account*

Join the *Budget Challenge* to help you reach your financial goals

Watch the *5 to Increase happiness and not break the bank*

Watch *Financial wellness videos to learn more about achieving financial wellness in Workday!*

Join the *Budgeting and Savings Challenge*

Learn *10 ways you can use your HSA funds*

Watch *5 Simple ways to ease your financial anxiety*

Healthy Community

Earn \$50 rewards

Includes:

Learn more about *Mental Health in the BIPOC community*

Join the *Team Steps Challenge* and learn how Niagara Cares has helped and supported many communities across the nation

Complete a *Random Act of Kindness*

Create a challenge by completing a *Peer to Peer challenge* with your co-workers, friends, or family

Join the *Cultivating Empathy Challenge* to learn how to be more empathetic

Learn more about *Progyny- Family Building Benefit*

Learn How you influence the health of other people in your social network

Team Members can earn up to \$200 in Walmart Rewards when completing 4 or more activities per pillar!

www.sharecare.com/niagara