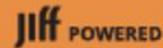


HEALTHY INCENTIVE PROGRAM

2017



OVERVIEW

The Healthy Incentive Program (HIP) first partnered with Jiff in 2014, to bring your health and wellbeing benefits straight to your device, and to reward you for taking healthy actions. In 2017, ABLife's Jiff offering includes:

- **\$75 for some new gear: New hires** get \$75 to spend in the Jiff Store toward a new activity tracker (Fitbit, Misfit, Jawbone, and more). Amounts used toward a new activity tracker are taxable and will be reflected on your W2 as additional earnings. Any credit balance for current employees from 2016 will carry over. Tip: If your current tracker is working – great- hold on to the credit. Also, if your tracker is not working or is lost, contact Fitbit to see if they will replace it free of charge.
- **Earn points:** earn points by participating in programs in the Jiff app. There are a variety of programs to choose from to help you improve your health and wellbeing, and the list continues to grow, with several new programs being introduced in early 2017.
- **Fill up your HSA/HRA:** until you reach your HSA/HRA contribution limit, all your earned points will be allocated and converted into dollars for your HSA/HRA that can be used for qualifying healthcare expenses. Remember to redeem your points for HSA/HRA dollars in the Jiff Rewards Center so that you can start using your HSA/HRA dollars when you need them.
- **Get rewarded:** after you reach your HSA/HRA contribution limit, direct your points to enter your choice of raffles. You could win great prizes like a luxury vacation, or Amazon gift cards.

ELIGIBILITY & ENROLLMENT

Who is eligible?

All full-time employees are eligible to enroll. Temporary employees that elect our CDHP medical plan are also eligible.

Is my spouse/domestic partner eligible?

If your spouse or domestic partner is covered under our medical plan they are also eligible.

How do I enroll?

If you participated in the 2016 HIP programs simply open up your Jiff app to get started.

If you are new to Jiff, follow these steps:

1. DOWNLOAD the "Jiff" app on your smartphone or login on a browser
 - a. [iPhone](#)
 - b. [Android](#)
 - c. [Web](#)
2. ACTIVATE an account using your personal Jiff token. You should have received it in an email from Jiff in January 2016 or within several weeks after your start date if you started after January 2016. If you can't find it, reach out to support@jiff.com and they'll get you started.
3. On your mobile device- Enable Push Notifications from Jiff so that you are able to get important information from Jiff.

PROGRAMS & POINTS

What programs are available?

There are currently eleven programs but more will be added throughout the year.

- Be Active
- 7 Minute Workout
- Sleep Tracking
- Food Tracking
- Family Health Coach with Kuro
- Eat Well from Zipongo
- OrderWell from Zipongo (coming soon)
- Brain Health
- Find Fair Prices
- Pregnancy Tracking
- Fertility Tracking

Details for each program are below.

I don't see all the programs when I open the Jiff app. What is going on?

Only programs you are enrolled in will show up on your dashboard. To enroll in more programs hit

“More” from the bottom menu and select “Program Catalog”. (Note: you may not be eligible for all programs; eligibility information is below).

Be Active

Earn points every day for logging steps with an activity tracker or [free step-tracking app](#).

- **Who is eligible?** All employees and spouses/DPs
- **How can I earn points?** Earn points based on how many steps you take each day
 - 6,000 steps = 10 points
 - 8,000 steps = 15 points
 - 10,000 steps = 20 points
 - 12,000 steps = 25 points
- **Other info:** You must sync your steps to your tracker's service (e.g., Fitbit) within 14 days for them to count.

7 Minute Workout

Earn points every day for tracking your workouts with the 7 Minute Workout program. The 7 Minute Workout can be completed anywhere with confidence it's fun and designed to maximize the minutes.

- **Who is eligible?** All employees and spouses/DPs
- **How can I earn points?** Earn points based on the following:
 - Download the app – 10 points
 - Link your Jiff account – 10 points
 - Complete a workout – 5 points [1 x daily max]
- **Other info:** Select “relink account” if you encounter any issues with your points for daily exercise populating in Jiff.

Sleep Tracking

Earn points every day for tracking your sleep with a tracking device (e.g., Fitbit) or app.

- **Who is eligible?** All employees and spouses/DPs
- **How can I earn points?** Earn 5 points every night you track your sleep.
- **Other info:** Record a night's sleep within 3 days. Include at least 2 continuous hours of sleep each night.

Nutrition Tracking

Earn points every day for logging what you eat.

- **Who is eligible?** All employees and spouses/DPs
- **How can I earn points?** Earn 10 points every day you log.
- **Other info:** Record what you eat within 3 days. Each day must include a minimum of 800 calories.

Kurbo (Family Health Coach) – Develop healthy eating habits for life, at any age

Kurbo is a 16-week mobile health coaching program that can help you and your family eat healthier, exercise more and manage weight. One-on-one coaching combined with a fun, easy-to-use app will lead to more energy and focus, greater confidence and improved performance. The coaching is offered at no cost to employees and their families for 16-weeks and the app is offered at no cost to employees and their families for unlimited use.

Who is eligible to enroll? Employees and their dependents (including children) are eligible. This program works for all ages. Multiple children can participate; however, points are awarded based on dependent participation, not the number of dependents participating.

How can I earn points? Earn up to 1600 points by enrolling and completing the 16-week program:

- Earn 10 points for learning about Kurbo
- Earn 50 points for registering with Kurbo
- Earn 20 points for completing onboarding
- Earn 50 points (weekly) for completing coaching calls
- Earn 10 points (daily) for tracking meals and exercise
- Earn 10 points (weekly) for tracking weight & height

Note: you will also be awarded tracking points if your child is enrolled under your account.

How do I get started in Jiff? Simply open the Jiff app, navigate to Settings, and select Programs to enroll in Kurbo. You will then see the Kurbo program in your Jiff Dashboard. Not yet enrolled in Jiff? See how Do I Get Started in Jiff for more information.

What kind of results can be expected? Kurbo is highly effective, with 90% of participants having lost weight and developed lifelong healthy living skills.

Who are the coaches? Kurbo coaches include Olympic athletes, pro soccer players, nutritionists, and more. Kurbo is committed to matching each participant with coaches who are well-equipped to help them.

Eat Well

Eat Well is a program available through a partnership with Zipongo. Zipongo is a digital health tool that makes it easy to eat well by providing personalized recipes, grocery discounts and nutrition guidance tailored to your specific food preferences and needs.

- **Who is eligible?** All employees and spouses/DPs
- **How can I earn points?** You can earn points:
 - Earn 50 points for registering your Zipongo account
 - Earn 10 points for downloading the Zipongo app
 - Earn 500 points for completing the survey
 - Earn 5 points per day when you favorite a recipe

- Earn 5 points per day when you add items to a grocery list

OrderWell (coming soon)

OrderWell by Zipongo is a mobile app that helps you enjoy healthier takeout and delivery meals. Discover delicious new favorites from thousands of restaurants, and make smarter choices with dietitian-approved suggestions

- **Who is eligible?** All employees and spouses/DPs
- **How can I earn points?** You can earn points:
 - Earn 50 points for registering with OrderWell
 - Earn 10 points for downloading the OrderWell app
 - Earn 10 points per day when you order a healthy meal

Brain Health

MyBrainSolutions is a brain health program that helps you understand your brain through an online assessment and suggests training exercises to improve your brain health with over 35 exercises to help manage stress, increase positivity, and improve focus and memory.

- **Who is eligible?** All employees and spouses/DPs
- **How can I earn points?**
 - Learn about Brain Health – 10 points
 - Create an account – 50 points
 - Complete initial assessment – 200 points
 - Complete Brain Games and exercises - 10 points for every 500 points earned in Brain Health, (with a max of 250 total points in Jiff)
 - Complete second assessment - 500 points
- **Other info:** If you started the Brain Health program in 2016, your progress will be saved and you can pick up where you left off in 2017.

Find Fair Prices

Healthcare Bluebook is a healthcare web/mobile resource that you can use to see which providers in your local area charge a Fair Price, and which over charge. If you don't know before you go, you could be paying hundreds of thousands of dollars more than you have to.

Who is eligible? All employees and spouses/DPs enrolled in a Collective Health plan

- **How can I earn points?** Earn 500 points.
 - Earn 400 points for completing the Challenge activity by answering a few questions using information you discover on the website.
 - Earn 100 points for watching a video about how Healthcare Bluebook helps you avoid overpaying for your medical care.
 - Earn 10 points for searching on the Bluebook app
 - Earn 10 points for searching on the Bluebook website
- **Earn cash:** Once you complete the Challenge, you use Bluebook to choose providers in the “Go Green to Get Green” category of services listed below. Bluebook will confirm if you or your

eligible dependent used the Green Provider then send you a check for the reward you've earned. Earnings will be processed monthly. Reward amounts are taxable and will be reflected on your W2 as additional earnings. Go Green to Get Green rewards are not capped, and are separate from Healthy Incentive Program earnings limits.

- **Earning a Reward is Easy**
 - 1) Use Bluebook to search for the test or procedure you need.
 - 2) Use a provider with a "green" rating.
 - 3) Bluebook will automatically send you your reward in the mail. No forms to fill out, no receipts to turn in.
 - 4) Spouses and dependents can earn rewards too!
- **Other info:**
- You or your dependent must search for the "Go Green to Get Green" procedures on Bluebook's web or mobile app prior to having the procedure to be eligible for the "Go Green to Get Green" cash rewards.

Go Green to Get Green Categories and Rewards

Procedure Name	Cash Reward
Colonoscopies (screening, with and without biopsy)	\$100
Ear Tube Replacement (Tympanostomy)	\$100
Knee Arthroscopy	\$100
Most CTs	\$100
Most MRIs	\$100
Removal of Adenoids	\$100
Shoulder Arthroscopy	\$100
Tonsillectomy	\$100
Upper Gastrointestinal Endoscopies	\$100
Cataract Surgery	\$50
Fetal Ultrasound	\$50
Gallbladder Removal (Laparoscopic)	\$50
Heart Perfusion Imaging	\$50
Lithotripsy	\$50
Sleep Study	\$50
Transvaginal Ultrasound	\$50
Transthoracic Echocardiogram (TTE w/Doppler)	\$25
Transthoracic Echocardiogram (TTE)	\$25

Pregnancy Tracking

Ovia Health Pregnancy Tracking is a program available through a partnership with Ovia Health, a company focused on using data and technology to help couples understand their reproductive health.

Ovia Health Pregnancy is a smart pregnancy tracker that takes a high-tech, personalized approach to tracking your pregnancy and baby's development and goes beyond traditional apps. Get immediate feedback on your progress as you track your weight, sleep, symptoms and more. Ovia Health uses data science and your daily information to deliver personalized plans, milestones, and immediate alerts for health risks

- **Who is eligible?** Female employees and spouses/DPs (participation is optional)
- **How can I earn points?**
 - Create an account – 50 points
 - Download the app – 10 points
 - Track your pregnancy – 10 points daily
- **Additional reward of an amazon gift card up to \$250 for every day your track.** Gift cards are processed on an annual basis. Reward amounts are taxable and will be reflected on your W2 as additional earnings.

Fertility Tracking

The Fertility Tracking program is also offered through a partnership with Ovia Health. Ovia Health Fertility can help users conceive up to 3x faster than the national average. Ovia Health uses algorithms based on cutting-edge fertility research to track your cycle and predict your exact ovulation and fertile window.

- **Who is eligible?** Female employees and spouses/DPs (participation is optional)
- **How can I earn points?**
 - Create an account – 50 points
 - Download the app – 10 points

REWARDS

How do my points convert to dollars earned and what else can I use my points for?

Use your points in the Rewards Center in the Jiff app. You must first trade in your points for a \$25 HSA/HRA contribution until you hit your annual earnings limit. After you reach your limit, use your points to enter sweepstakes. There are a variety of sweepstakes to choose from and more will be added throughout the year.

What is my HSA/HRA contribution limit?

Your limit is \$250, \$500 or \$1,000 depending on your plan and dependents:

- Earn up to \$250 (for single coverage) or \$500 (with dependent coverage) if you are enrolled in any medical plans other than the CDHP medical plan.
- Earn up to \$250 (for single coverage) or \$500 (with dependent coverage) if you are newly enrolled in the CDHP medical plan in 2017.

- Earn up to \$500 (for single coverage) or \$1,000 (with dependent coverage) if you have continued your CDHP medical plan into 2017.
- Earn up to \$250 if you are a Regular Full-Time employee but waived coverage in an AB medical plan.
- Temporary employees that join the CDHP and open an HSA may earn up to \$500 (Employee-only) or \$1,000 (Employee + Dependent(s)) by participating in the Healthy Incentive Program.

How long will it take the HSA/HRA dollars to be added to my account?

It will take roughly two weeks after you redeem your points in the Jiff Rewards Center for the HSA/HRA dollars to be deposited in your account.

How do I view my account balance?

To view your account balance and submit for reimbursement, log into [Collective Health](#).

What can I use my HSA/HRA dollars for?

See www.myablif.com for a list of qualified healthcare expenses.

When will raffle winners be notified and how will they receive their prizes?

Each raffle item will list the last day to enter in the description in the Jiff app. Winners will be notified through the Jiff app Newsfeed one week after the raffle entry closes.

TRACKING APPS AND DEVICES

How do I redeem my \$75 device credit?

You can redeem your credit from AB in the Jiff Store within the Jiff app or in a browser. The \$75 credit will automatically be applied when you select your tracker and complete the checkout process.

How do I return or exchange my device purchased through the Jiff Store if I changed my mind or want a different size/color?

See Jiff's [Return & Exchanges policy](#).

How do I get a replacement if my device that I purchased through the Jiff Store is malfunctioning or broken?

See Jiff's [Warranty Replacement policy](#).

What options do I have for tracking my steps for the "Activity" program?

1. Download a free step-tracking app on your smartphone. A list of options can be found [here](#).
2. Link a step-tracking device you already own (Fitbit, Jawbone, Misfit Shine, etc.). Full list of compatible trackers can be found [here](#). If the device you use is not on that list email support@jiff.com.
3. Buy a step-tracking device through the Jiff app.

What options do I have for tracking my food for the “Nutrition” program?

A full list of compatible food tracking apps can be found [here](#).

What options do I have for tracking sleep for the “Sleep” program?

1. Use an activity tracker that tracks sleep (list of compatible trackers can be found [here](#)).
2. If your activity tracker does not track sleep or you chose not to use an activity tracker, you can manually log your sleep using the free UP by Jawbone app.

Will my \$75 device credit be taxed?

You will only be taxed for the portion of the \$75 device credit you use. For example, if you purchase a \$40 device you will only be taxed for \$40. Any credit amounts used are taxable and will be reflected on your W2 as additional earnings. If you opt to use a free tracking app on your smartphone you will not be taxed.

My step count doesn’t seem accurate. How do I update my steps?

First, make sure you have synced your activity tracker to its tracking app (for example, if you are using a Fitbit, make sure the Fitbit app reflects your most recent step count). Then, when you open the “Jiff” app, your steps will automatically sync. To force an update, you may also tap the sync button in the lower right hand corner of the home screen. It may take a few seconds for the “Jiff” app to update your steps.

How often do I need to sync to ensure my steps are tracked?

It is best (and we recommend) that you sync your steps at least once daily, and check your steps with your activity tracking service as well as with the “Jiff” app. To ensure that your steps are up-to-date, your activity tracker must first be synced with your activity tracking service. Then, open the “Jiff” app to read the steps from your tracking service.

TECHNICAL

How do I access Jiff from a browser or devices?

<https://app.jiff.com/#/activate> to REGISTER as a new user

<https://app.jiff.com/#/signin> to SIGN IN as an existing user

A list of compatible browsers and devices can be found [here](#).

How do I update my user name and profile?

- Android and web: Navigate to the Menu and select “My Profile & Settings”. Type in the name you want to appear on the leaderboard.
- iPhone: From the main menu click on “My Profile & Settings.” At the top of the screen, type in the name you want to appear.

OTHER

Stay Safe

Always consult with your physician before starting any exercise program. If you have a disability that limits your participation in the program, or if you have a medical condition that makes it unreasonably difficult (or medically inadvisable to attempt) to engage the Healthy Incentive Program, please have your physician complete and submit a Physician Verification Form, which you can obtain by contacting ablif@activisionblizzard.com.

Privacy

Jiff is committed to protecting your privacy. Please see our privacy policy at: <http://www.jiff.com/privacy>

Voluntary

You and/or your spouse/DP's participation in any aspect of the Healthy Incentive Program is completely optional and voluntary

ADDITIONAL RESOURCES

If you have questions about the Healthy Incentive Program, please contact ablif@activisionblizzard.com

If you have technical questions about the Jiff Incentives App, please visit <http://helpcenter.jiff.com> or contact support@jiff.com