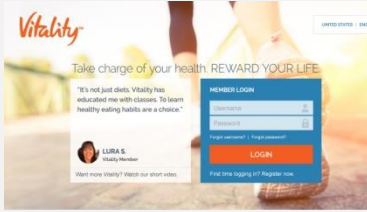




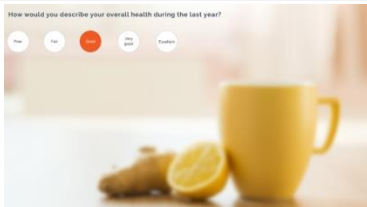
THE VITALITY PROGRAM PowerofVitality.com QUICK GUIDE

Welcome to Vitality, a personalized wellness program that rewards you for making healthy choices. With Vitality, you engage in healthy activities, earn Vitality Points™ for each activity you complete and raise your Vitality Status®. The higher your status, the more Vitality Bucks® you can redeem for great rewards.

Let's get started!



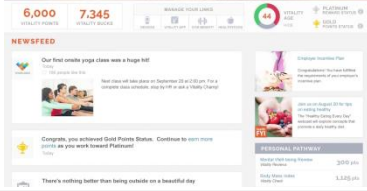
First, create your own confidential Vitality member account by registering online. Go to PowerofVitality.com and click on **First time logging in? Register now** in the middle of your screen. Complete the brief form and choose your own username and password. It's simple and quick.



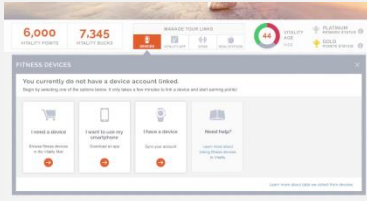
Once you've registered, activate your account by completing the Vitality Health Review™ (VHR): a series of questions about your current health. It takes only about 10 minutes to complete. When you have finished, you will receive your Vitality Age®, a measurement indicating how your current lifestyle and possible health risks may cause you to be younger or older than your actual age. The VHR is found in the **LEARNING CENTER > Health Resources > Vitality Health Review**.



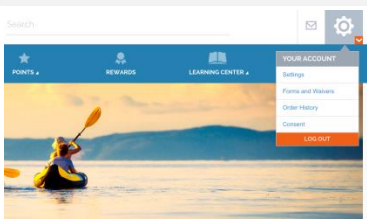
Visit **HOME** in the top navigation menu and see your personal home page. All of the elements of the Vitality program are organized here in easy-to-navigate sections, including your Health Profile, Vitality Points, Rewards and the Learning Center (online education).



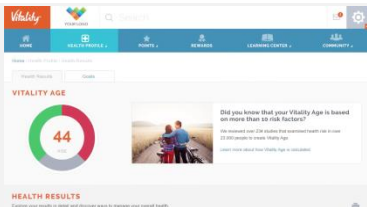
Your home page is also where you'll find a snapshot of your Vitality Age, Vitality Status, Vitality Bucks' balance, and other features personalized exclusively for you - including your banner photo choice. Also, check in every day to be inspired, and get up to date through messages on the home page **NEWSFEED**.



Many mobile devices are compatible with Vitality and you can easily link your device so that your fitness activities will automatically be reported to Vitality. Click on your home page's **DEVICES** button and follow the simple steps to manage your links.



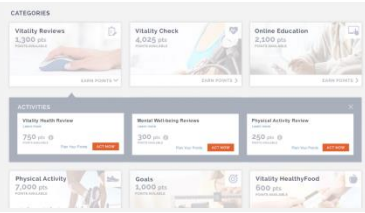
In the upper right corner of your home page, check for messages – just for you – from Vitality or your employer in your **MESSAGE CENTER** mailbox. Also **YOUR ACCOUNT** information, logout, and Vitality forms and waivers can be found through the Gear icon in the upper right corner.



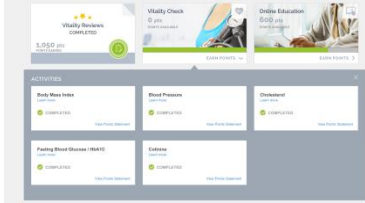
Your **HEALTH PROFILE** is a graphic report that shows you areas where you can improve your health and recommends informational resources on becoming healthier. In this tab you will also find Vitality-recommended **GOALS** that fit your health profile. You may also select and engage in goals of your own choosing. Click on the goal in which you are interested and select **SET**, answer a few questions including when you want to start, and then click **SET GOAL**.



Now you are ready to earn Vitality Points! See how many points are available to you, as well as those you've earned, when you visit the Points Planner under the **POINTS** tab on PowerofVitality.com. The Quick Points Planner tool can suggest activities to help you get where you want to be ... and possibly beyond! Answer just a few questions and Vitality provides you with instant feedback and specific actions to add to your Personal Pathway® that will help you reach a higher Vitality Status.



The **POINTS PLANNER™** lets you chart your own course of healthy activities in a variety of categories – including physical activity, education, prevention and more. You can choose any activity and “Act Now” or you can add it to your Personal Pathway by selecting “add to pathway” and do it later.



In the Points Planner you'll find a button with information on completing a **VITALITY CHECK™**, a simple biometric assessment that includes physical measurements and a blood draw to determine your blood pressure, total cholesterol, body mass index (BMI) and more. Knowing your “numbers” will help you understand any risks to your health.



Keep track of all that you've done on the Vitality program on your **POINTS STATEMENT**. The monthly points graph lets you compare your Vitality Points month over month and you can sort, filter and print your statement.



In the Vitality **LEARNING CENTER > Health Resources**, you'll find interactive tools, webcasts and more to help you make informed health decisions. Choose the right resource for you and know instantly how many points are available to you in that category.



If you have any questions or need more information on Vitality, the **GUIDE TO VITALITY** is an easy-to-use comprehensive directory on the program in which you will find information on “all things Vitality.”



Navigate to **REWARDS** to redeem your Vitality Bucks online! Vitality makes it easy for you to reward yourself by redeeming the Vitality Bucks you earned as a member of the program. Remember, the higher your Vitality Status, the more bucks you can redeem.



Once each month you will have the opportunity to play **Vitality Squares™**, our health-themed game of chance. In addition to possibly winning up to 50 Vitality Points, you might also win eGift cards valued at \$5, \$15 or \$500.

We're here to help you get the most from the Vitality program. If you have a program-related question, please refer to the **Guide to Vitality** or contact a Vitality Specialist at 877.224.7117, Monday through Friday, between 8:00 a.m. and 5:00 p.m., Central time.

You make choices every day. Enjoy the rewards for making healthy ones with Vitality.