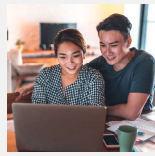


Without Further Ado

A New Benefits Experience Awaits You!
Enroll by November 15 on the **Total Wellbeing Portal**.

¿HABLAS ESPAÑOL? Este anuncio está disponible en español en el **Total Wellbeing Portal**.



Annual Benefits Enrollment is your once-a-year opportunity to make changes to your benefits for the new year. **You will need to enroll this year to have benefits in 2020, even if you don't want to make changes. If you do not enroll by November 15, you won't have coverage next year.**

How to Prepare

- Read this email**—you are well on your way to having a successful Annual Benefits Enrollment!
- Check out** our 24/7 virtual assistant. Ask Emma, for help determining which benefits are right for you. She's available during your enrollment, and se habla español.
- Review** the Annual Benefits Enrollment Newsletter and the 2020 Benefits Summary Guide, both of which are posted on the **Total Wellbeing Portal**.
- Discuss** with your family to determine the benefits that best meet your needs.
- Enroll by November 15**. Visit the **new Total Wellbeing Portal** at [\[redacted\].com](#). **You must take action this year to have benefits in 2020.**

If you need to review the benefits you've had in 2019, you can refer to **The Hub**.

Vitality Wellness Program

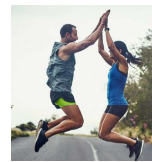
Equity is committed to being an active partner in your efforts to maintain a healthy lifestyle. The Vitality Program offers you rewards for taking healthy actions, including the opportunity to lower your medical premiums.



Every action you take earns Vitality Points, and these points determine your Vitality Status. For 2020, you will receive a flat dollar credit amount for your Vitality Status, regardless of your coverage tier or plan. The amount of the credit will be visible to you during enrollment so you can see exactly how your status impacts your medical premium costs. The higher your Vitality Status, the less you pay in medical premiums.

To see how your Vitality Wellness credit impacts your personal medical premium rate, visit the **new Total Wellbeing Portal** and start your enrollment. Your credit can be found when you make your medical plan selection, under the **Your Cost per pay period** dropdown.

To view all medical plan rates for 2020, [click here](#).



Your medical premium credit for 2020 will be determined by your Vitality Status as of December 1, 2019:

Vitality Status*	Monthly Medical Premium Credit
Bronze	\$0
Silver	\$40
Gold	\$95
Platinum	\$140

*All new employees are defaulted to the Silver medical premium credit through the end of the plan year in which they are hired. One employee hired on or after June 1, 2019, per Vitality chose the purpose of determining the medical premium credit for the following plan year will be defaulted to Silver (not Bronze) Plan Status in Vitality, unless you've achieved a higher Vitality Status.



View your current status by visiting the **Total Wellbeing Portal** at [\[redacted\].com](#) or at **PowerOVitality.com**. If you're not where you want to be, the following activities can earn Vitality Points and help increase your status:

- Take the Vitality Health Review
- Complete a Vitality Check biometric screening
- Participate in athletic events like charity walks and runs
- Take a nutrition course
- Complete your annual health screening
- Get a flu shot
- Download the Vitality Today app and track various activities
- Plus many more!

Your spouse and children can also earn points toward your Vitality Status. Visit **PowerOVitality.com** for more details.

Need help choosing benefits?



ask EMMA™

For help choosing the benefits that are right for you and your family, just **Ask Emma**, our 24/7 virtual assistant. **Ask Emma** will guide you through a series of questions and then make a final recommendation based on your answers. Simply visit the **Total Wellbeing Portal** at [\[redacted\].com](#).
¿Preferes español? **Ask Emma** habla español!

Questions?

If you have any questions on your benefits or need help enrolling, please call the **Benefits Center** at [\[redacted\]](#) or start a chat on the **Total Wellbeing Portal**.

Assistance is now available in Spanish as well as more than 28 additional languages.