NOTICE OF WELLNESS PROGRAM

SAIF's wellness program is a voluntary wellness program available to all employees and their enrolled spouse or domestic partner. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others.

If you choose to participate in the wellness program you will be asked to complete a voluntary health risk assessment or "HRA" that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease). You will also be asked to complete a biometric screening, which will include a blood test for Total Cholesterol, HDL, LDL, triglycerides, and blood glucose, as well as test for blood pressure (systolic and diastolic), height and weight. You are not required to complete the HRA or to participate in the biometric screening.

However, employees who choose to participate in the wellness program will receive the following incentives based on criteria completed.

Medical Plan Type	Monthly Premium Share	Criteria
Well-aware and engaged plan	No premium share	Employee must complete a biometric screening and health risk assessment by August 31.
		Employees must reach 32,000 points in the Virgin Pulse program by September 30. (Pro-rated for new employees)
Well-aware plan	Employee Only: \$33/month Employee + Spouse or DP: \$65/month Employee + Family: \$99/month Employee + Child(ren): \$60/month	Employee must complete a biometric screening and health risk assessment.
Well plan	Employee Only: \$66/month Employee + Spouse or DP: \$131/month Employee + Family: \$198/month Employee + Child(ren): \$121/month	No criteria needs to be met.

Although you are not required to complete the HRA or participate in the biometric screening, only employees who do so will receive premium incentives.

The information from your HRA and the results from your biometric screening will be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you services through the wellness program, such as the Health and Wellness Center nurse and programs such as weight management, nutrition counseling, or other suggestions based on your health results. You also are encouraged to share your results or concerns with your own healthcare provider.

If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by Human Resources by emailing worklife@saif.com or calling Brandee Gerow, Health and wellbeing program specialist, 503.373.8560.

Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the SAIF wellness program and the Health & Wellness Center may use aggregate information it collects to design a program based on identified health risks in the workplace, your personal information will never be disclosed either publicly or to SAIF, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally-identifiable health information is (are) the Health & Wellness Center in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in

the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact Human Resources by emailing worklife@saif.com or calling Brandee Gerow, Health and wellbeing program specialist, 503.373.8560.