

# Vitality QUICK GUIDE

As a member of Vitality, you've taken an important first step to maintain or improve your health. To help you achieve your health and wellness goals, Vitality provides you with an array of tools, guidance and incentives designed for your individual needs.

This is a quick reference guide to help define some of the terms used in the Vitality program. For complete rules and details and the most up-to-date information, please visit the Vitality website at [www.powerofvitality.com](http://www.powerofvitality.com).

## Health Risk Assessment (HRA)

The HRA activates the program for you. It is a questionnaire that will help evaluate your current health status, determine health risks and decide where and how to make improvements. Upon completion, you will receive your Personal Pathway.

## Personal Pathway™

Based on the results from your HRA and health profile, Vitality will recommend goals and related activities to help you address your health risks and achieve optimal health. These goals and activities are customized based upon your health profile—hence together you and Vitality create your own Personal Pathway.

## Vitality Bucks®

Vitality Bucks are the currency used to measure your participation in Vitality. For most goals and activities you accomplish, you will earn Vitality Bucks. Earning Vitality Bucks allows you to enjoy Vitality Rewards by redeeming them for goods and services on the online Vitality Mall. The more Vitality Bucks you receive, the higher your Vitality Status, providing you with greater incentives.

## Vitality Status®

Your Vitality Status is determined based upon the number of Vitality Bucks that you earn in a policy year. There are five Vitality Status levels – starting at Blue, followed by Bronze, Silver, Gold and ultimately, Platinum. You begin at Blue, but once you complete your Health Risk Assessment you move to Bronze. As your participation in the program increases, you achieve higher Vitality Status levels and in turn receive status perks including increased discounts at the Vitality Mall and partner health club subsidies.

## How long do I keep my Vitality Status?

You are required to complete your HRA annually for your Vitality membership to remain active. Once you complete the HRA you will revert to the Vitality Status that you earned in the previous year. Therefore, your Vitality Status lasts for the remainder of the year in which you earned it, and the following year, provided you complete your HRA annually.

## Earning Vitality Bucks

You earn Vitality Bucks by engaging in a wide variety of designated education, prevention, fitness and healthy living activities and accomplishing the goals that make up your Personal Pathway. Examples of Vitality goals and activities include reaching or maintaining a healthy weight, exercising regularly, educating yourself about certain medical conditions or risks, and making smart lifestyle choices such as staying or becoming tobacco-free.

Vitality Bucks are automatically allocated to your account when you perform most activities. However, a few activities do require you to manually submit verification to Vitality using the appropriate Vitality form. Vitality forms are available on the Vitality website.

## Vitality Rewards®

Aside from the benefits of maintaining or improving your health and wellness, Vitality Rewards are the most exciting part of engaging in Vitality. You can redeem your Vitality Bucks for rewards ranging from movie tickets and music downloads to electronics and vacation packages. Vitality offers an exciting selection of rewards at the online **Vitality Mall**—all this for taking good care of your health!

## Membership Renewal

Your membership renews after completion of each program year. You are required to complete your Health Risk Assessment (HRA) every year in order for your Vitality membership to remain active. Once you complete the HRA you will revert to the Vitality Status that you earned in the previous year.

All activity information **will reset** once your membership renews. However, you will not lose any of the spendable Vitality Bucks you earned from the prior year, and as a bonus you will be credited with additional Carryover Vitality Bucks that will add to your spendable account and give you a head start in your new program year.

## Customer Care

For questions or assistance with the Vitality program, please contact a Vitality Specialist at [wellness@powerofvitality.com](mailto:wellness@powerofvitality.com) or (877) 224.7117 during regular business hours, Monday to Friday, between 8:00 am to 5:00 pm CT.

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Office of Education

For complete rules and details, visit [www.powerofvitality.com](http://www.powerofvitality.com)

*If it is unreasonably difficult due to a medical condition for you to achieve the standards for the rewards under the Vitality™ program, call us at 877.224.7117 and we will work with you to develop another way to qualify for the reward.*