



# Wells Fargo & Company

## Notice Regarding Wellness Program

The Wells Fargo health and well-being program is a voluntary wellness program available to all regular and part-time employees, as well as COBRA participants, enrolled in a medical option under the Wells Fargo & Company Health Plan. **Read this notice before deciding whether to participate in any activity under the wellness program.**

The wellness 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, activity options include a voluntary health survey and, for employees and COBRA participants who are enrolled in certain medical coverage options under the Wells Fargo & Company Health Plan, a biometric screening. The health survey 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). The biometric screening includes a blood test for glucose and cholesterol levels. You are not required to complete the health survey or to participate in the blood test or other medical examinations.

However, only employees and COBRA participants (or their covered spouses or domestic partners) enrolled in certain medical coverage options under the Wells Fargo & Company Health Plan who choose to participate in the wellness program may

receive incentives for completion of various activities associated with the wellness program. Although you are not required to complete the health survey or participate in the biometric screening, only those who do so will be eligible to receive up to \$50 for completing the health survey and up to \$300 for completing a biometric screening.

A variety of other activities are also available (without having to complete the health survey or biometric screening) to allow employees, COBRA participants, or their covered spouses or domestic partners enrolled in certain medical coverage options under the Wells Fargo & Company Health Plan to earn up to \$800 in health and wellness dollars associated with the wellness program (a list of available activities is provided at the end of this notice). If you (or your covered spouse or domestic partner) are unable to participate in any of the health-related activities required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard.

The Health Provider Screening Accommodation form can be accessed on Teamworks and Teamworks at Home. Print and complete the form (a signature from your health care provider is required). Submit the completed form via fax to Optum at 1-888-608-2010. For health and wellness dollars, the Health Provider Screening Accommodation form must be submitted no later than November 15 of the plan year.

The information from your health survey 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 online wellness education programs, health coaching programs, and condition management programs. You also are encouraged to share your results or concerns with your own personal care provider.

### **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 wellness program and Wells Fargo may use aggregate information it collects to design a program based on identified health risks in the workplace, the Wells Fargo health and well-being program will never disclose any of your personal information either publicly or to the employer, 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 individuals who will receive

your personally identifiable health information are you, the claim administrator for your medical coverage option under the Wells Fargo & Company Health Plan (if applicable), and depending on the activity you may participate in, the following individuals (associated with Optum or your claims administrator) would also have access to your personally identifiable health information: health coaches or nurses associated with Optum or your claims administrator in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separately 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 one of the following:

- Employees call Employee Care at 1-877-HRWELLS (1-877-479-3557), option 2. Relay service calls are accepted.
- COBRA participants call BenefitConnect™ | COBRA at 1-877-29-COBRA (1-877-292-6272) [858-314-5108 International callers only].

Health and wellness activities are completely voluntary. These activities are not a substitute for and are not intended to provide medical care or treatment. Additionally, the statements made herein regarding biometric screenings are for general information purposes only and do not constitute individual medical advice or care. You should discuss specific questions about your individual health care with your personal care provider.

The information presented provides a general summary of certain employee benefits sponsored or made available to you by Wells Fargo & Company. The employee benefit plans are maintained pursuant to and governed by official plan documents, which may consist of plan documents, summary plan descriptions, insurance policies, and certificates of coverage (collectively, the "plan documents"). In the case of a discrepancy between the information presented herein and the official plan documents, the official plan documents will control. If there are any errors or omissions in such materials, Wells Fargo & Company, the plan administrator, or their authorized designees reserve the right to correct such errors or omissions. For a more detailed summary of the employee benefit plans, see the applicable summary plan descriptions and certificates of coverage (for fully insured plans). Summary Plan Descriptions are found on Teamworks. COBRA participants can access the Summary Plan Description (referred to as the Benefits Book) via the BenefitConnect™ | COBRA website site by clicking on the Plan Information link, or request a print version by calling BenefitConnect™ | COBRA at 1-877-29-COBRA (1-877-292-6272) (858-314-5108 International callers only).

Wells Fargo & Company reserves the unilateral right to amend, modify, or terminate any of its benefit plans (or benefit plan options), programs, policies, or practices at any time, for any reason, with or without notice. Any such amendment, modification, or termination may apply to both current and future participants and their dependents and beneficiaries. Eligibility for, or participation in, the employee benefit plans does not constitute a contract or guarantee of employment with Wells Fargo & Company or its subsidiaries or affiliates.

## Available Wellness Activities

The following activities are available for regular and part-time employees (and their covered spouses or domestic partners) enrolled in certain medical coverage options under the Wells Fargo & Company Health Plan to earn incentives. The activities marked with asterisks are also available to all regular and part-time employees, but no incentive is available for employees who are not enrolled in certain medical coverage options under the Wells Fargo & Company Health Plan.

Activity Description	Action	Dollar Amount
<b>Online Health Survey*</b> The online health survey can help you identify lifestyle risks, reinforce healthy habits, and learn about resources to improve your health.	Complete the health survey	\$50
<b>Biometric Screening</b> A biometric screening checks your blood pressure, cholesterol, and other health indicators.	Complete a biometric screening	\$300
<b>Preventive Care</b> Complete your annual physical and routine preventive screenings.	Complete recommended preventive care Men: <ul style="list-style-type: none"> <li>• Annual physical</li> <li>• Colonoscopy or sigmoidoscopy or Cologuard®</li> </ul> Women <ul style="list-style-type: none"> <li>• Annual physical</li> <li>• Cervical screening</li> <li>• Mammogram</li> <li>• Colonoscopy or sigmoidoscopy or Cologuard®</li> </ul>	\$150 each
<b>Second Medical Opinion (2nd.MD)</b> Employees have access to a second medical opinion service, 2nd.MD, at no additional cost where you can get answers to your questions from medical experts through a video or phone consultation. <b>Note:</b> HDHP — Kaiser medical plan members do not have access to 2nd.MD.	Watch a video and complete the quiz	\$100
<b>Financial Health Video</b> Watch a short video to learn about resources that are available to help support your financial health and then complete an attestation.	Watch a video and complete the attestation	\$100
<b>Wellness Coaching*</b> Wellness Coaching is all about helping you get and stay healthy. Choose Wellness Coaching and work one-on-one with a coach by phone or live chat.	Complete three calls	\$300
<b>Online Wellness Coaching*</b> Wellness Coaching is all about helping you get and stay healthy. Choose Online Coaching to learn at your own pace.	Complete all lessons in an online program	\$150
<b>Maternity Support</b> If you are pregnant, you can receive educational information and tips for a healthy pregnancy. <b>Note:</b> HDHP — Kaiser medical plan members will not earn health and wellness dollars for maternity support.	Complete three calls	\$300

Activity Description	Action	Dollar Amount
<b>Condition Management</b> The claims administrators provide responsive disease management programs that identify, assess, and support members with specific chronic conditions. <b>Note:</b> HDHP — Kaiser medical plan members will not earn health and wellness dollars for condition management.	Complete three calls	\$300
<b>Real Appeal</b> Real Appeal is an online weight loss program available to eligible medical plan participants at no additional cost. <b>Note:</b> HDHP — Kaiser medical plan members do not have access to Real Appeal.	Complete nine sessions	\$300
<b>Livongo®</b> Livongo is a program that helps make living with diabetes easier by providing you with an advanced meter, unlimited strips, remote coaching support, and more. <b>Note:</b> HDHP — Kaiser medical plan members do not have access to Livongo.	Enroll in Livongo and complete four blood-sugar checks using the Livongo meter in a month for two consecutive months	\$300
<b>Rally Missions*</b> Rally Missions are online activities that help guide you, in small steps, toward better health and well-being.	Complete three missions	\$150
<b>Rally Challenges</b> Participate in a variety of well-being challenges.	Close the blue milestone ring	\$50 each (up to four per year, \$200 combined max)
<b>Well-being Quizzes</b> Test your knowledge and learn more about your well-being by completing Rally's quizzes, on the Rally website or mobile app. <b>Note:</b> Well-being quizzes are only available to the Kaiser medical plan members.	Complete three quizzes	\$150

\*Activity is available to all regular and part-time employees, but incentives are only available for employees who are enrolled in certain medical coverage options under the Wells Fargo & Company Health Plan.

You and your covered spouse or domestic partner cannot receive health and wellness dollars for repeating the same activity or program during this same plan year, unless otherwise specified. All activities must be completed by the plan year's program deadline in order to earn that year's health and wellness dollars. Amounts earned will be prorated for midyear enrollments and may be prorated for midyear status changes that affect your level of coverage. In certain cases, these amounts may be reduced due to legal limitations imposed under applicable law or program administration provisions (even if you and your covered spouse or domestic partner complete the required health and wellness activities).