


RedBrick Health

2014 | OVERVIEW



*Look inside for
information about
Fidelity's health
improvement and
incentive program!*



CONTACT US

RedBrick Health Representatives are available at **800-395-0676** to answer your questions and help you understand our programs, tools and services.

Monday - Thursday, 8 a.m. to 11 p.m. ET
Friday, 8 a.m. to 8 p.m. ET
Saturday, 8 a.m. to 3 p.m. ET
(excluding certain holidays)

NetBenefits® > Health & Insurance
(single sign-on access for employees only)

RedBrickHealth.com/login

(direct access for employees, eligible spouses/domestic partners and dependents)

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Your health and wellness are important to Fidelity. That's why Fidelity has selected RedBrick Health to provide a health improvement and incentive website to help employees, eligible spouses/domestic partners and dependents get and stay healthy.

**At RedBrick Health,
our mission is simple:**

Help people be healthy.

Whether you are already healthy or have room for improvement, RedBrick Health (RedBrick) makes it easier and more rewarding to maintain and achieve your wellness goals. At RedBrick, we draw on our extensive experience in helping people develop healthy habits and technology innovation to help you take a more active role in managing your health. Our innovative and informative programs and services will empower you with the knowledge, tools, and resources to help you get or stay healthy.



New To RedBrick Health?

RedBrick Health offers a variety of innovative and informative programs and services to make it easier for you to get healthier, including:

- Opportunities to learn more about your health through a Health Assessment and Health Screenings.
- Free health and wellness programs to help you manage stress, lose weight, get active, eat better, and more.
- Earn points for completing Healthy Activities available through RedBrick Health. Points can be converted into a Health Incentive Credit to reduce the Fidelity employee's medical plan contributions in the following quarter. See the Eligibility section for more information on the Health Incentive Credit.

Visit our website to learn more and watch the welcome video.

Eligibility

WHO IS ELIGIBLE TO ACCESS THE REDBRICK HEALTH WEBSITE?

All benefits-eligible employees can access the RedBrick Health website. Additionally, your eligible spouse/domestic partner and dependents age 18 and older who are enrolled in your Fidelity medical coverage can use the RedBrick Health website.

WHO IS ELIGIBLE FOR THE HEALTH INCENTIVE CREDIT?

Both you, your eligible spouse/domestic partner and dependents as described above are eligible to access the RedBrick Health website. However, only eligible employees and their spouse/domestic partner can earn points that can be converted into a Health Incentive Credit to reduce the Fidelity employee's medical plan contributions in the following quarter. In order for the Fidelity employee to receive the Health Incentive Credit, the Fidelity employee must meet eligibility requirements at the time the Health Incentive Credit is earned and received:

- 1) Be an active employee or on a Company-approved leave of absence
- 2) Be enrolled in a U.S.-based Fidelity medical plan option (excluding CIGNA International)
- 3) Be registered on the RedBrick Health website

For the points earned by a spouse/domestic partner to be counted toward the employee's quarterly Health Incentive Credit, the spouse/domestic partner must meet the following eligibility requirements at the time the points are earned and Credit is received:

- 1) Be age 18 or older
- 2) Be enrolled in the Fidelity employee's medical plan coverage
- 3) Be registered on the RedBrick Health Website

Quarterly Incentives

(Payable to eligible employees only)

Health improvement requires an ongoing commitment to engage in activities that promote better health. The quarterly incentive program is designed to help Fidelity employees and their eligible dependents age 18 and over stay motivated throughout the year, and reward eligible employees for doing so. Here's how it works:

- Each quarter, eligible Fidelity employees and their eligible spouse/domestic partner will have the opportunity to earn points by completing Healthy Activities.
- For every one point that the eligible Fidelity employee and his or her eligible spouse/domestic partner earns, the Fidelity employee will receive a one dollar Health Incentive Credit (One Point = One Dollar) that reduces medical plan contributions in the following quarter. For example, earn 100 points in the first quarter, and the Fidelity employee's medical plan contributions will be reduced by \$100 in the second quarter.
- The maximum Health Incentive Credit a Fidelity employee can earn is up to \$125 each quarter, up to \$500 annually. Employees can earn up to an additional \$125 per quarter when an eligible spouse/domestic partner participates in RedBrick Health for a total of up to \$250 per quarter, and \$1,000 annually.
- If you earn more than 125 points in a quarter, those points will roll over to the next quarter within a calendar year. Points in your piggy bank at the end of the calendar year will not carry over to the following calendar year.
- Generally, the Fidelity employee's Health Incentive Credit will appear within 2-3 pay cycles in the following quarter and will be amortized over the remaining pay cycles in that quarter.

EARN POINTS WITH HEALTHY ACTIVITIES:

- Take the Health Assessment
- Submit your Health Screening results
- Participate in RedBrick Journeys™
- Track your physical activity using Boost
- Speak with a Health Coach by phone.

WHAT'S NEW FOR 2014

Exciting program updates include earning more points for, and easier tracking of, your physical activity. And, changes to RedBrick Journeys and Healthy Factors offer more opportunities to earn points as you progress towards, and achieve, your health and wellness goals. Here's how:

Easily track and earn more points for your physical activity:

- After enrolling in Boost on the RedBrick website, you can now sync your Boost account with a RedBrick-approved physical activity tracking device or mobile app to automatically upload your activity.
- Now you will earn three Healthy Activity points for each day you track 30 minutes or more of physical activity in the Boost activity tracker on the RedBrick Health website.

Earn points as you go with RedBrick Journeys:

- Earn points with Journeys when you personalize a focus area (20 points), complete each stage (20 points/stage), and complete the journey (20 points).

Updates to Healthy Factors:

- Receive more points for submitting your annual Health Screening results—now worth 125 points.
- We've added an additional Healthy Factor. Now, you can also receive 15 points per quarter when your glucose is in the healthy target range.
- The upper healthy target range value for Body Mass Index (BMI) has increased to 27.5 (from 24.9 in 2013). Now you will receive Healthy Factor points when your BMI is between 18.5 – 27.5.
- You can now receive points when you submit a new Health Screening that shows rewardable improvement when compared to your prior Health Screening results on file. All Healthy Factor points earned from an updated Health Screening will be awarded for the current and remaining quarters in the calendar year. Learn about the

details on page 9.

Get Started

REGISTER

Here's how to register:

Fidelity Employees:

Log on to NetBenefits > Health & Insurance > RedBrick Health or visit RedBrick directly at RedBrickHealth.com/login.



Eligible spouses/domestic partners, dependents and employees:

Log on to the RedBrick Health website at RedBrickHealth.com/login.

New registrants will be asked to enter preferred contact information to ensure program information is received. Fidelity employees and spouses/domestic partners must register before they can earn points towards the Fidelity employee's Health Incentive Credit.

HEALTH ASSESSMENT

Once you've registered, complete the confidential Health Assessment by clicking the "Complete your Health Assessment" link from the "Get Started" box on the home page. Eligible employees and their spouses/domestic partners can each earn 50 points.

HEALTH SCREENINGS

Eligible employees and their spouse/domestic partner are encouraged to submit individual Health Screening results, which includes height, weight, blood pressure, glucose and total cholesterol. Eligible employees and their spouse/domestic partner can each earn 125 points for completing this activity.

PARTICIPATE

After completing the Health Assessment and Health Screenings, you'll receive a personal HealthMap with a variety of program and activity recommendations based on your current health status and health goals.

RedBrick Programs

Your personal HealthMap recommendations may include the following programs to help you achieve your individual health and wellness goals:

RedBrick Journeys

Journeys can be accessed over the web via computer, tablet, iPhone or Android smart phone. Many people find them to be a refreshing, re-energizing alternative to more traditional online wellness programs.

Select a RedBrick Journey focused on a health topic of your choosing and be presented with bite-sized, fun steps tailored to your interests. Select the steps you'd like to commit to as part of your journey. Steps may incorporate activities as well as brief videos. Continue to personalize your experience by giving feedback on the steps you like and the ones you don't. If you are looking for additional encouragement, you can request live support by phone.

Work on multiple journeys at once or complete one at a time. By moving at your own pace you can make progress in as little as a minute a day, completing a journey in a few days to a few weeks. It's all up to you.

Sample journeys include Get Strong at Home, Move It and Lose It, Smart Snacking, Dine Out: Take Charge, and Stress to Energy Sampler.

RedBrick Boost®

RedBrick Boost encourages participants to make physical activity part of daily life. By tracking your physical activities—from conditioning exercises to dance, and even home activities—you'll see first-hand just how easy it is to maintain an active lifestyle. Once enrolled, you can select from a list of over 200 different activities. Simply keep track of how much time you spend being physically active, enter your time into the online tracker and see the calories you burn.

You can also automatically sync activities with your RedBrick Boost account using a RedBrick-approved physical activity tracking devices and apps, for example, Fitbit® and Runkeeper.™ To learn more, go to your Boost account on the RedBrick Health website.

Phone Coaching

RedBrick Health Coaches are certified experts who will work with you by phone to help answer your health questions, provide support in overcoming obstacles and help set small goals to work on between sessions. Choose from topics including managing blood pressure, cholesterol, diabetes, stress and more.

To get started in a program, log in to your RedBrick Account > HealthMap Tab > Programs. Select from the options available to you to get started.

Health Screenings

THERE ARE THREE WAYS TO OBTAIN AND SUBMIT YOUR HEALTH SCREENING RESULTS

Option 1: Fidelity Benefits Fair (employees only)

Each year, Fidelity employee Health Screenings will be conducted on-site at major locations during Fidelity Health & Wellness Fairs. These Health Screening results will automatically be sent to RedBrick Health, and the Fidelity employee will receive 125 points.

Option 2: Fidelity Health & Wellness Center (employees only)

Option 3: Your Health Care Provider

For options 2 and 3, have a member of the Center or your health care provider complete the Health Screening Form based on a screening already conducted in the current calendar year. If you have not yet had a screening in the current calendar year, you can visit your provider to have a screening conducted. Be sure to bring a copy of the Health Screening Form with you to your appointment. Once the form is completed you can submit it to RedBrick.

HEALTHY FACTORS—EARN ADDITIONAL POINTS FOR BEING OR GETTING HEALTHY

It's possible to earn up to 70 points per quarter (that's up to 280 per year!) when your Healthy Factors are in the healthy target ranges, or when your results show rewardable improvement. You can earn Healthy Factor points in three ways:

1) Health Screening results are in healthy target ranges

If you're already healthy and your Health Screening results are within the healthy target ranges, keep up the great work! You'll automatically receive 15 Healthy Factor points per quarter for the following Healthy Factors that are within the healthy target ranges: blood pressure, glucose, total cholesterol, and BMI.

2) A new Health Screening shows rewardable improvement

When your Health Screening results move from a high risk to a moderate risk level for blood pressure, glucose and total cholesterol, you'll receive 15 Healthy Factor points for each Healthy Factor you improved on, for the current and remaining quarters in the calendar year. In addition, if your BMI decreases by 5% or more (and is not less than 18.5), you will receive Healthy Factor points for the current and remaining quarters in the calendar year.

3) Be Tobacco Free

You will earn 10 Healthy Factor points per quarter for being tobacco-free.

By completing the Health Screening and earning Healthy Factor points, you can earn up to 405 points this year!

See the Healthy Target Ranges and Rewardable Improvement information in the chart on the next page for detailed information.

IMPORTANT INFORMATION ABOUT SUBMITTING YOUR HEALTH SCREENING RESULTS

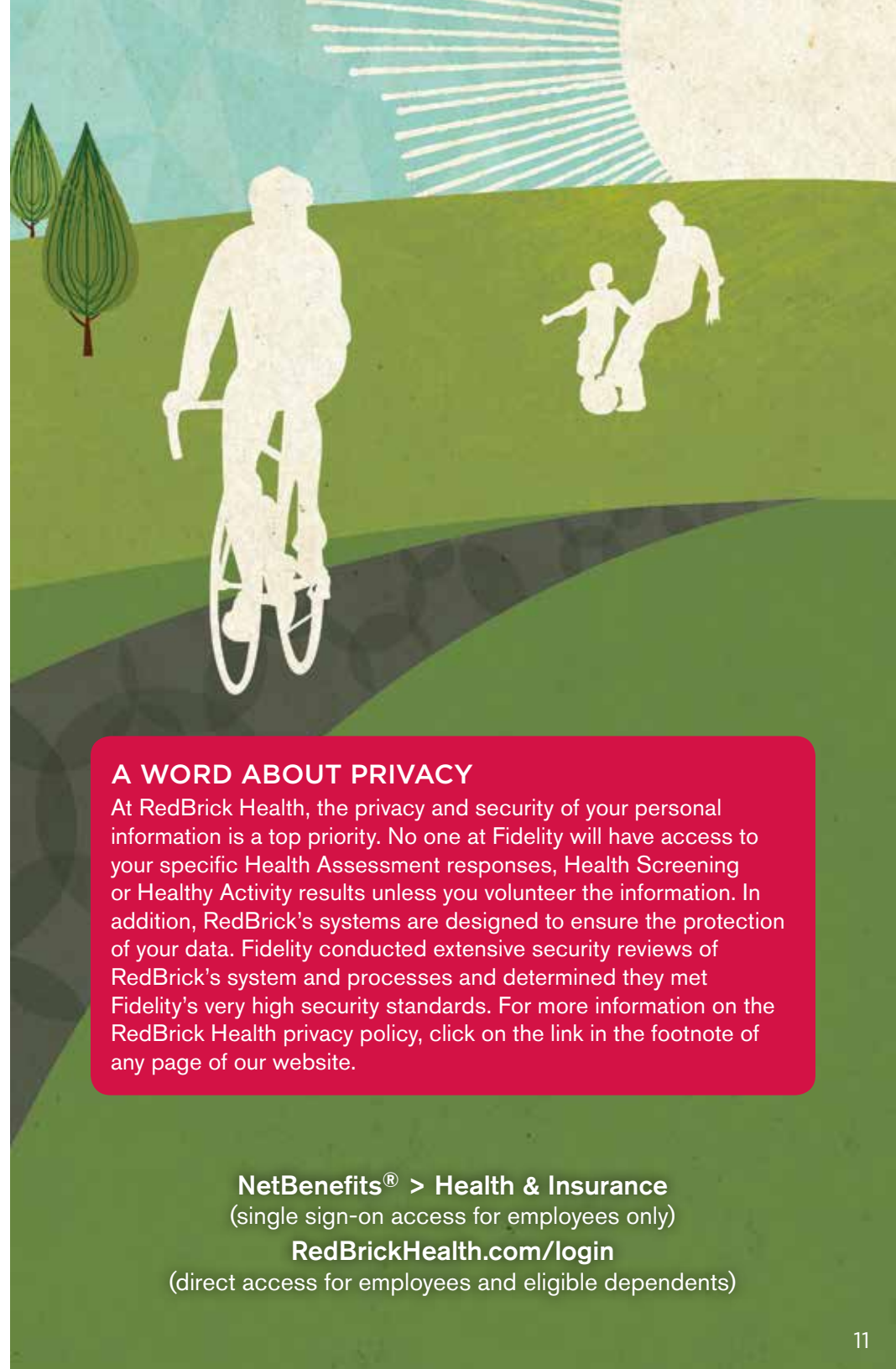
- The Health Screening Form is located on the RedBrick Health Website > HealthMap > Numbers section.
- If you submit your Health Screening results using Option 2 or Option 3, RedBrick Health must receive the completed Health Screening Form by the end of the quarter in order to earn the 125 points for the Health Screening in that quarter.

Healthy Target Ranges and Rewardable Improvement

Measure	Healthy Target Ranges	Rewardable Improvement
Blood Pressure	Less than 120/80	Improved one risk level: Moderate: 120-139/80-89 High: 140/90 or more <i>If systolic and diastolic measures fall into different risk levels, then blood pressure as a whole is considered to be in the higher of the two risk levels.</i>
Glucose (fasting only)	Less than 100	Improved one risk level: Moderate: 100-125 High: 126 or more
Total Cholesterol	Less than 200	Improved one risk level: Moderate: 200-239 High: 240 or more
Body Mass Index (BMI)	18.5 to 27.5	Decreased by 5% or more, and not less than 18.5.
Tobacco Use	Not a tobacco user	N/A

If you complete a Health Screening and submit your health screening results between September 1 and December 31, 2013, any Healthy Factor points you earn will be valid for the remainder of 2013 and for the entire 2014 calendar year. If you complete a Health Screening and submit the results in 2014, any Healthy Factor points you earn will be valid for the current and remaining quarters in 2014.

If you think you might be unable to meet a standard for an incentive under this program, you might qualify for an opportunity to earn the same incentive by different means. Contact a RedBrick Health Representative and we will work with you (and, if you wish, with your doctor) to develop another way for you to qualify for the incentive or waive the requirement.



A WORD ABOUT PRIVACY

At RedBrick Health, the privacy and security of your personal information is a top priority. No one at Fidelity will have access to your specific Health Assessment responses, Health Screening or Healthy Activity results unless you volunteer the information. In addition, RedBrick's systems are designed to ensure the protection of your data. Fidelity conducted extensive security reviews of RedBrick's system and processes and determined they met Fidelity's very high security standards. For more information on the RedBrick Health privacy policy, click on the link in the footnote of any page of our website.

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Need Help? We're Here!

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**Your partner on the path
to better health.**