

LIVING HEALTHY WELLNESS PROGRAM

This summary plan description, or SPD, outlines the major provisions of DMBA’s Living Healthy wellness program as of January 1, 2026.

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Living Healthy Basics

DMBA’s mission is to improve your health, and the Living Healthy wellness program is one of the most effective tools we offer. By making simple decisions every day, you’ll improve your life for years to come. Plus, you and your spouse can each receive up to \$250 in medical plan premium refunds each year based on your participation.

How It Works

The program consists of six wellness challenges that focus on important components of your overall wellbeing, such as physical health, emotional health, intellectual health, and financial health.

You can earn \$30 toward your premium refund for each two-month challenge you complete. That’s a potential total of \$180 for the year.

By taking a health risk assessment (HRA) at www.dmba.com, you earn an additional \$70. You do not have to complete an HRA to participate in the Living Healthy challenges.

You and your spouse can each earn up to \$250 a year by fully participating in Living Healthy. Plus, you’ll have better health, an even greater reward.

Dependent children can participate in the challenge activities under the supervision of a parent, but cannot earn a premium refund. Only the employee and their spouse can earn a premium refund.

You and your spouse have the option to receive this premium refund until age 65, when you become eligible for Medicare.

The premium refund for active employees will be paid through your payroll during the first quarter of the following year. If you are no longer an active employee, you will receive an address verification letter in January. A refund check will be issued upon receipt of your address verification.

Living Healthy Challenges

The six two-month challenges, chosen by you, are designed to motivate, encourage, and reward you for making healthy lifestyle choices. You can earn a refund of \$30 for completing each wellness challenge, for a total of \$180 for the year.

No registration is necessary to participate in the Living Healthy challenges. You may engage in the program anytime through the year.

Information about the wellness challenges is available at www.dmba.com. Reminders to report your participation will be emailed six times throughout the year. You may track daily progress using any method of your choice. At the end of each challenge, report your success with a simple *yes* or *no* from the *Living Healthy* tile on your dashboard at www.dmba.com. No documentation is required.

For each challenge there is a four-week reporting window. To view the schedule, log in to www.dmba.com. Navigate to *My Health* and under *Living Healthy* select *Wellness Challenges*. If you miss the online reporting window for a challenge, report your results by contacting DMBA's wellness team at 800-777-3622 or wellnesscustservice@dmba.com.

If you can't complete a challenge because of a medical condition, let us know and we'll come up with an alternative for you.

Health Risk Assessment

The health risk assessment is designed to gauge your total wellbeing. The assessment gathers data on your health history and emotional and social health, as well as your lifestyle—stress, exercise, eating habits, community involvement, and so forth.

Your assessment is a tool to help you better understand your lifestyle and its effects on your health. It helps you identify areas in your life you can improve, as well as health risk factors you may not be aware of. It also gives you a baseline, or starting point, to compare your current behaviors to healthy behaviors. The assessment helps you set goals for improving your health now and in the future.

To complete your HRA, log in to www.dmba.com. Navigate to *My Health* and under *Living Healthy* select *Health Risk Assessment*.

We ask you to include important biometric information because these numbers can detect problems from the start. Biometric information includes your blood pressure and complete cholesterol profile—including your HDL (good cholesterol), LDL (bad cholesterol), and triglycerides—plus height and weight.

You can ask your doctor to request some basic lab work to give you the numbers you need, but you don't necessarily have to see a physician to get your biometric information. You

may be able to participate in a health fair in your community or a lifestyle screening at work. Whatever you choose, please remember to follow the guidelines of your medical plan when it comes to the timing of the physicals and lifestyle screenings. For general screening recommendations based on your age and gender please refer to the *Routine Care* tile on your DMBA dashboard after logging in to www.dmba.com.

Your assessment is completely confidential and designed for your use. Our nurses are available if you have questions or concerns about your report.

Online Tools for Better Health

Our website has important tools to help you improve your health. Log in to www.dmba.com and select the *Routine Care* tile for your suggested examinations and screenings and to access your *Personal Health Record*.

The DMBA Wellness Team has developed a resource that can help you live your best life by guiding you through exercises in assessing and living your values, prioritizing physical exercise, eating better, practicing mindfulness, sleeping better, serving more, and taking care of yourself. To find this booklet, log in to www.dmba.com. Navigate to *My Health* and under *Living Healthy* select *Well-being: Seven Simple Steps to Feeling Better*.

Legal Notice

We have made every effort to accurately describe the benefits and ensure that information given to you is consistent with other benefit-related communications. However, if there is any discrepancy or conflict between information in this document and other plan materials, the terms outlined in the plan document will govern.