



The 2026 Team Fishel Wellness Program

THERE ARE SEVERAL EXCITING CHANGES THAT IMPACT YOUR PARTICIPATION IN THIS PROGRAM FOR 2026.

PLEASE READ THIS ENTIRE DOCUMENT CAREFULLY!

Team Fishel will soon be launching this year's Wellness Program with HealthCheck360. To participate, you must complete both the biometric screening and Health Risk Assessment Survey.

Participation is open to all full-time Teammates and their health plan spouses. Teammates will be asked to complete their screening onsite at their work location. Health plan spouses are encouraged to complete their screening at an onsite screening event at a Team Fishel location. If an onsite location is not nearby, they can complete the screening at LabCorp in August.

LabCorp walk-in clinics will be available starting August 3rd, and onsite screenings at Team Fishel locations will take place between August 3rd and August 14th. Scheduling information begins on page 4.

What Does the HealthCheck360 Program Include?

- **Biometric Screening:** A screening given by a certified health professional, which includes a series of measurements and a blood draw. The exam requires an eight hour fast before your scheduled appointment.
- **Health Risk Assessment Survey:** A lifestyle survey that includes topics shown to be significant future health risks. After your survey and biometric screening are complete, you will receive an individual report outlining your HealthCheck360 score (0-100) and an overview of your physical and emotional health. The score you receive is based solely on objective measurements from the screening. The way you answer the survey questions has no effect on the score you receive. **Take the survey BEFORE you complete your screening since the survey will be available online beginning July 10th (see instructions on page 5).** This gives you more time to complete the required components.
- **Health Coaching Call:** A call with a HealthCheck360 Health Coach to review your biometric results, set attainable goals, and gain confidence in your ability to maintain good health.
- **myHC360+ platform and mobile app:** A NEW online wellness portal which provides nutrition and activity trackers, articles targeted to you, the ability to form interest groups, and the chance to participate in wellness challenges with coworkers. myHC360+ puts the wellness program at your fingertips. View your health score, sync your fitness device, take your survey and schedule your coaching call on your mobile device.

Your privacy is protected! We want you to feel completely comfortable. Team Fishel will never see your personal screening results. Your personal health information stays between you and HealthCheck360. The only information Team Fishel receives is whether you are eligible for a preferred or semi-preferred premium contribution rate.

3 Reasons to Participate in the Team Fishel Wellness Program

1. **Know your numbers:** The HealthCheck360 program allows you to identify your personal health risk and motivates you to take control of your future wellness.
2. **Improve your health:** The HealthCheck360 program helps you to make lifestyle changes that increase energy, improve productivity, and assist you in living life to the fullest. You gain tools to be active in managing your health. You can set goals with a health coach and use the myHC360+ online wellness portal and app to track your progress.

3. **Save money:** The HealthCheck360 program can save you up to hundreds – even thousands – of dollars throughout the year. And that not only includes premium dollars, but also those dollars spent to treat a medical condition that, if identified early, can be easily managed before it becomes expensive – AND life-threatening. Team Fishel feels strongly about supporting health awareness and realizes that HealthCheck360 is the tool to assist you.

How Does the Program Work?

Teammates AND health plan spouses must participate in the program and meet the wellness requirements in order to receive the lowest health premium incentive amount. Teammates and spouses are not required to participate in the Wellness Program, but non-participation means you will not be eligible for a preferred rate.

If you previously participated in the program, you can qualify for the preferred weekly contribution rate beginning in September if you maintain your health by scoring a 71 or higher, or improve your score by five or more points from the previous year.

If you are a new participant who has never taken part in an annual screening, you will be eligible to receive a lower premium contribution rate beginning in September if your screening results determine you are a non-tobacco user and you complete a coaching call with a HealthCheck360 health coach. This is a 15-20 minute telephone call with a health coach to review your screening results. Then, in order to continue to qualify for a preferred rate in the future you will have to score either a 71 or higher each year, or improve your score by five points or more over the previous year's score.

What's Changing for 2026?

There are 2 important changes to the scoring matrix in 2026.

1. Removal of the Body Mass Index (BMI) component, to be replaced with a Waist-to-Height Ratio.

- This measurement is calculated using your waist circumference and height, making it simple and easy to understand
- It's a strong predictor of visceral fat – the type of fat stored around internal organs that poses the greatest health risk.
- It's consistent and reliable across all ages and sexes, unlike BMI which can vary significantly based on body type.
- It reduces misclassification concerns for individuals with higher muscle mass, who may have an elevated BMI despite being in excellent health.
- The total points available (20) remain the same – this change improves fairness and accuracy in how body composition is assessed.

2. Removal of the glucose score, to be replaced with the A1c result if the glucose is over 110.

- A1c reflects your average blood sugar over the past 2-3 months, providing a more comprehensive picture than a single glucose reading taken at one point in time.
- A1c offers a clearer view of long-term blood sugar management and is less influenced by daily factors such as meals, stress or exercise.
- A1c is a strong indicator of future health risks related to blood sugar control, including type 2 diabetes and cardiovascular complications.
- A1c is closely aligned with clinical best practices and is widely used by healthcare providers for diagnosing and monitoring diabetes.
- If your glucose result is 110 mg/dL or below, your score will continue to be based on glucose alone – no change to you.
- If your glucose is above 110 mg/dL, your A1C result will be used instead, giving a more fair and accurate assessment of your blood sugar health.
- The total points available (20) remains the same – this change improves how accurately those points reflect your actual health

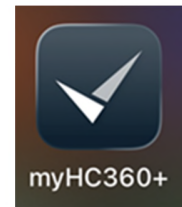
Updated Program Scoring

Category	Biometric	Biometric Points
NEW: Body Composition *Moving from BMI to Height / Weight Ratio*	Height to Waist Ratio	20
Blood Pressure	Systolic/ Diastolic	20
NEW: Blood Sugar *Scoring A1c if glucose is over 110*	A1c OR Glucose	20
Lipid Panel	Cholesterol: HDL Ratio	8
	LDL	4
	HDL	4
	Triglycerides	4
Lifestyle	Nicotine	20
Total		100

New Online Platform and Mobile App

Everyone should delete the old myHealthCheck360 app from their phone or computer

1. Scan the QR code to download the **myHC360+** app
 - a. If you wish to access the platform on a computer, please go to <https://my.hc360.app/auth/sign-in>
2. Register for a New Account: Each Teammate and Health Plan Spouse will need to register for their own account
3. Company Code: **FSHEL**
4. Unique ID:
 - a. Teammates: **Teammate Number**
 - b. Spouses: **Last 4 of your SSN**
5. Complete the forms, agree to the terms and conditions, and select "Create Account".



***Please note that in order to participate in the wellness program this year, you will be required to delete your old myHealthCheck360 app and create a new account on the new myHC360+ app. The old app will not be available.**

If my health insurance rate is affected, when will it change?

Teammates' health insurance contribution rates will be updated effective September 1, 2026 based on program results. Remember, the only information Team Fishel receives about your and/or your spouse's wellness program results is whether or not you qualify for a preferred rate.

Weekly Health Insurance Rates

	Preferred Rate	Semi-Preferred Rate	Standard Rate
Teammate Only	\$28.98	N/A	\$60.71
Teammate + Spouse	\$95.11	\$142.76	\$198.85
Teammate + Child(ren)	\$50.64	N/A	\$106.11
Teammate + Family	\$111.16	\$170.52	\$232.43

How to Qualify for Each Tier*

- **Preferred Rate:** Both you AND your spouse (if applicable) participate in the Wellness Program and meet wellness requirements.
- **Semi-Preferred Rate:** Either you OR your spouse meets wellness requirements, but not both of you.
- **Standard Rate:** Both you AND your spouse (if applicable) DO NOT meet wellness requirements.

**If you are unable to meet a health outcome for an incentive under the HealthCheck360 Program, you can work with HealthCheck360 for an opportunity to earn the same incentive through a reasonable alternative process. To speak with a representative about what options are available to you, contact HealthCheck360 at 1-866-511-0360 by September 25, 2026.*

IMPORTANT SCHEDULING INFORMATION

If you are a Teammate on the health plan and do not wish to participate in the wellness program, please see your Office Manager or Site Coordinator as soon as possible so you can complete a form to "opt-out" of the program. Remember, you will not be eligible for a preferred premium contribution rate if you do not participate.

All participants are encouraged to complete a screening at an onsite event at a Team Fishel location.

Onsite Events at Team Fishel offices

- **Teammates:**
 - If you are on the health plan and wish to complete your screening at a Team Fishel office, your Site Coordinator will schedule your screening and notify you when and where you need to be in order to participate.
 - If you are a full-time Teammate who is not on the health plan, and wish to participate at an onsite event, please see your Office Manager or Site Coordinator to complete a form to request an onsite screening slot.
- **Spouses:**
 - If you are a spouse on the Team Fishel Health Plan, you may be scheduled by Team Fishel personnel. You will receive a screening appointment confirmation by July 10th.
 - It is your responsibility to confirm you are scheduled for a screening!
 - Starting July 13th, use the instructions below to confirm you are scheduled for a screening OR to schedule for an onsite screening.
 - To schedule for a screening, please follow the instructions below.

The deadline to schedule for an onsite screening is July 17th.

If you are unable to attend an onsite screening, you can schedule at a LabCorp starting August 3rd.

LabCorp

(Available to health plan spouses and approved full-time Teammates who do not have an onsite screening location near them)

- Participants have the option to complete their screening at a LabCorp walk-in clinic.
- If you wish to participate in a LabCorp screening, you will schedule right from your myHC360+ dashboard starting August 3rd. ***Teammates will need prior approval.**
- If you choose to complete a LabCorp screening, you *must* **complete your screening at LabCorp no later than August 21st**. You will not have any other screening opportunities.
- Choose “Schedule Biometric Screening” and then elect the “Offsite Labs” option.

The deadline to complete a LabCorp screening is August 21st.

To Schedule a Screening (**Health plan spouses ONLY**):

- Log in to your myHC360+ app
 - ALL participants in 2026 will need to create a new account and sign in
 - Your company code is **FSHEL**
 - Your unique identifier is the last 4 of your SSN
- You will have the option to select from an onsite visit starting July 10th or a LabCorp facility starting August 3rd.
 - Select the option that best fits your needs and follow the prompts
 - If you were scheduled by Team Fishel Personnel you will see your scheduled time, if you need to reschedule or wish to utilize a LabCorp walk-in clinic you can do so.
 - If selecting an Offsite Lab, enter your address to find a LabCorp nearest to you.
 - The list of available LabCorp locations will show. To choose one, click **Select**.
 - If selecting an Onsite, choose the location date and time that best suits your needs.
- Accept the **Health Screening Consent** form by checking the “**I agree**” box located at the bottom of the consent. In the Signature section below the consent, enter your first & last name and date, then click **Proceed to Confirmation**.
- You will receive an email confirmation for your screening.
 - The paperwork needed for your screening will be emailed to you. Please take your form with you to your screening. While not required, this is still encouraged

If you are unable to access this online schedule, please contact HealthCheck360 at 866-511-0360 x 5099 for assistance.

Complete Your Health Risk Assessment Survey Starting July 10th!

Participants do NOT have to wait until after their biometric screening is complete in order to complete the online HRA. You can log in starting July 10th using the instructions below to complete your survey. Remember, you will still need to log in 10 business days after your screening to retrieve your results.

1. Log into your myHC360+ app or <https://my.hc360.app/auth/sign-in> on a computer
 - a. ALL participants in 2026 need to create a new account by clicking ‘Register’ at the very bottom of the screen
 - b. Your company code is **FSHEL**
 - c. Your unique identifier is:
 - i. **Teammates**: Teammate Number
 - ii. **Spouses**: Last 4 SSN
2. On the dashboard under “**my to do’s**” select Health Risk Assessment
3. Click “**Take Assessment**”
4. Click “**Start HRA**”

Important Dates to Remember

July 10th	Health Risk Assessment survey opens
July 13th	Spouse onsite registration opens for spouses who were not scheduled by Team Fishel personnel
July 17th	• Deadline to schedule an onsite screening • Deadline to submit Opt-out & Voluntary Agreement Forms (can be obtained from local office)
August 3rd- August 14th	Company-sponsored Wellness Events held (you will be notified separately of your location's screening date)
August 3rd	LabCorp registration opens for spouses and approved teammates
August 21st	Deadline to complete LabCorp screening
August 21st	Deadline to complete Health Risk Assessment Survey
September 1	Rate changes based on wellness program results take effect*
September 25th	Deadline to complete Review of Findings Coaching Call (required for new participants only)
September 25th	Deadline to Enroll in the Reasonable Alternative Process if you do not meet the score outcome

Frequently Asked Questions

Q: Will I see my old results on the new myHC360+ platform?

A: Yes. If you completed a screening in a prior year the results will be listed in your myHC360+ account under the 'Care Tab'.

Q: I don't have an email address, what now?

A: Before registering for a new account, you will need to create a unique email address. Teammates and spouses cannot use the same email address for registration.

Q: What should I expect during my biometric screening?

A: The screening includes height, waist, and weight measurements, a blood draw, and blood pressure reading. Wear short sleeves, drink plenty of water beforehand, and remove shoes and bulky clothing for accurate measurements. Your results will be available on your myHC360+ account on the **Care tab** within 10 business days.

Q: Can I have my measurements retaken?

A: Yes. After measurements are taken, the examiner will ask you to verify and initial them. You can request a retake at that point, but you will not have another opportunity after you have initialed and left your appointment.

Q: Is my health information kept private?

A: Absolutely. Team Fishel never sees your individual screening results. Your personal health information stays between you and HealthCheck360. The only thing shared is your incentive tier, so Team Fishel can apply your preferred rate.

Q: What if I have questions about my results?

A: Call the HealthCheck360 team at (866) 511-0360 x5099 to schedule a coaching call. Coaches can help you understand your results, become aware of lifestyle habits, and gain confidence in improving your health. First year participants must complete a coaching call.

Q: Can I share my results with my doctor?

A: Yes. Bring the myHC360+ mobile app to your appointment to show your doctor your results, or fax them directly through the app by going to Care → Biometric Screening → Fax to a Physician.