

M.C. Dean

2025-2026 WELL-BEING REWARDS GUIDE

M.C. Dean partners with Health Advocate to provide you with tools and resources to support your well-being. We encourage you to focus on your health and happiness. Plus, you'll earn exciting rewards for your efforts!



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Reward #1: 2025-2026 Medical Premium Discount

M.C. Dean offers three opportunities for employees to earn the premium discount for the 2025-2026 plan year. The earlier you complete the required activities, the sooner you will start receiving the premium discount. You will also need to take steps to maintain the discount in 2026. **Learn more about the steps you need to take to EARN and KEEP the premium discount on pages 2 - 4.**

Reward #2: \$300 in Reward Mall Dollars

Medical enrolled employees and their enrolled spouses can also earn up to \$300 to spend in the Health Advocate Rewards Mall. Complete well-being activities to earn points. You will earn \$1 for every 2 points earned, up to \$300 max for 600 total points.

Learn more on pages 4 - 5.

Tobacco-Free Discount

If you attested to using Tobacco during enrollment, you can still earn the same discount as a non-tobacco user by participating in our Tobacco Cessation program. **See page 6 for more.**



M.C. Dean Well-Being Program and Rewards Eligibility

The M.C. Dean Well-Being Program and Rewards are available to all medical enrolled employees and their enrolled spouses. Non-enrolled employees or spouses and dependent children age 18+ can utilize the well-being program features but are not eligible for the rewards or incentives.

Reward #1: 2025-2026 Medical Premium Discount

Medical Enrolled Employees

M.C. Dean employees enrolled in the health plan can earn a medical premium discount for the 2025-2026 plan year by completing the steps below. Achieve Level 1 to EARN the discount and achieve level 2 to KEEP the discount.

The chart below outlines the steps you need to take to achieve both levels and when to complete them by to maximize your discount.

New Hires and New Medical Plan Enrollees have varying deadlines to complete Level 1 required activities based on their insurance effective date. Please see new hire / new medical enrollee chart on page 3 or online.

Level	Actions to Complete	Deadlines*	Rewards
Level 1	Complete the two REQUIRED activities: <ul style="list-style-type: none"> • Step 1: Personal Health Profile • Step 2: Health Screening OR Annual Physical You can complete both a Health Screening and Annual Physical to earn points, but only one (1) is required to earn the premium discount. Report Annual Physical completion by visiting your “Rewards” page on your Health Advocate wellness account.	Achieve Level 1 by 10/15/2025	Earn Premium Discount as of 11/1/2025
		Achieve Level 1 by 2/15/2026	Earn Premium Discount as of 3/1/2026
Level 2	Complete the required activities in Level 1 AND reach 500 Total Points.	6/15/2026	Keep Premium Discount through 10/31/2026
Level 3	Complete the required activities in Level 1 AND reach 600 Total Points. Learn more about the reward mall dollars on page 4.	8/31/2026	Earn up to \$300 to spend in the online Rewards Mall

How To Verify Completion of Required Activities

Log in to your wellness account with Health Advocate. Click on Well-Being and select Rewards from the menu options. Find the ‘M.C. Dean 2026 Well-Being Rewards Program’ tab and scroll down to the Required section to find the required Personal Health Profile and Annual Physical or Health Screening activities.

There will be a green check mark in both boxes once completed. The view below reflects that both required activities are completed and Level 1 was achieved.

The screenshot shows two 'REQUIRED' activity boxes, both with green checkmarks, indicating completion. The first box is for 'Personal Health Profile - REQUIRED by 10/15/24 for Premium Discount' and the second is for 'Annual Physical OR Health Screening - REQUIRED by 10/15/24 for Premium Discount!'. A 'MY STATS' summary box on the right shows 'LEVEL 1', 'POINTS EARNED 411/ 600', and 'AVAILABLE REDEEMED \$205 \$0'. A '100 PTS EARNED' badge is also visible at the top right of the activity boxes.



New Hire and New Medical Enrolled Employees

Insurance effective on:	Complete the PHP AND Health Screening OR Annual Physical		Complete the PHP AND Health Screening OR Annual Physical AND Earn 500 Points By:
	First Chance	Second Chance	
November 1, 2025	December 1, 2025		June 15, 2026
December 1, 2025	January 1, 2026	February 15, 2026	
January 1, 2026	February 1, 2026		
February 1, 2026	March 1, 2026		
March 1, 2026	April 1, 2026		
April 1, 2026	May 1, 2026		
May 1, 2026	June 1, 2026		
June 1, 2026	July 1, 2026		
July 1, 2026	August 1, 2026		

Get Started!

Review the full program details, plus access activities, track your points and progress, view curated health information and more through Health Advocate’s member platform. Once logged in, click on the “Well-Being” icon and select “Rewards” to access all the required activities and program details.

HealthAdvocate.com/mcdean

Registration Code: MCDWELLNESS



Reward #2: \$300 Reward Mall Dollars

Medical Enrolled Employees and Enrolled Spouses

Complete activities to earn points toward Level 2 of the premium discount reward and the reward mall dollars.

Earn \$1 for every 2 points earned, up to \$300 max for 600 total points. The deadline to earn points is August 31, 2026.

Employees can start redeeming points in the mall upon completion of Level 1. Spouses can start redeeming as soon as they earn points. There are no required activities or levels to achieve for spouses.

Points and reward dollars expire after 9/30/2026; they do not roll over. Spend your earned dollars or lose them!

Activity	Points/Max.	Activity	Points/Max.
Personal Health Profile (PHP)*	100/100	Preventive Cancer Screenings	40/240
Annual Physical Exam**	100/100	Dental and Vision Exam	40/80
Health Screening**	100/100	Flu Shot	25/25
Healthy Outcomes from Screening	5/25	Participate in a Group Sport	20/20
Well-Being Workshops	30/120	EAP Webinars	25/50
Engage with an Advocate	15/30	Donate Blood	10/10
Learning Center	5/25	CPR Certification	15/15
Personal Pathfinder	5/20	Track Healthy Behaviors	150 max
Personal Pathways	75/150	MCD University Trainings	20/40
Personal Challenges	20/80	dCBT Learning Module	75/75
Nurse Coaching - Chronic Care Support (CCS)		dCBT Flash Course	10/10
Enroll in CCS	50/50	Fitness and Community Events	10/20
Complete the CCS Program	250/250	M.C. Dean Company Challenges	100 max
Wellness Coaching Programs			
Health Education Session	25/25		
3-Session Program	75/75		
6-Session Program	150/150		

*Level 1 Required Activity.
 ** You can earn 100 points for the Health Screening and 100 points for the Annual Physical Exam but only one (1) is required to achieve Level 1.

Activate the eligible trackers below for them to count toward points. Earn a maximum total of 150 points across all trackers.

Be Well Trackers	Recommended Goal	Points
Fruits and Vegetables	Boost your nutrition by eating 5 or more servings daily	1
Water	Stay hydrated by drinking 8 glasses (64 ounces) of water daily	1
Physical Activity <i>Combined tracker</i>	Stay on your feet by taking 5,000 steps daily	1
	Keep moving and get 10,000 or more steps daily	1
Strength Training	Get fit by exercising for at least 150 minutes weekly	5
	Increase your strength by performing this activity 2 or more days weekly	5
Be Balanced Trackers	Recommended Goal	Points
Sleep	Function your best by sleeping at least 7 hours each night	1

There are many other trackers available on the website for your use that are not incentive reward-eligible. Use trackers that help you with your personal goals.

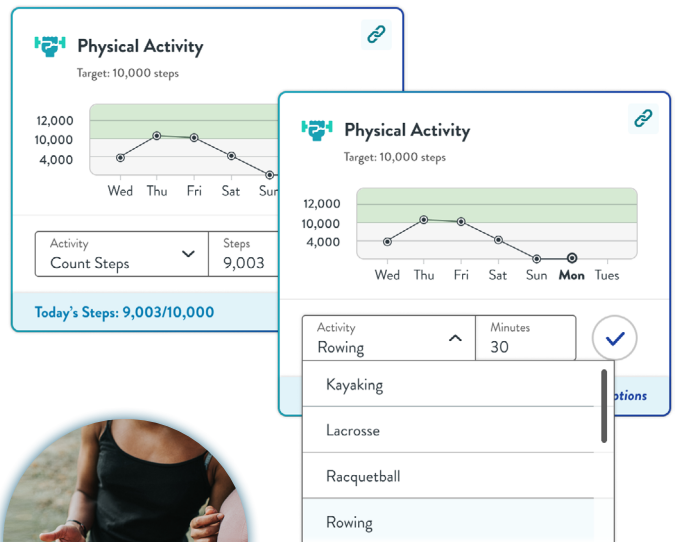


How to track your activity using the physical activity tracker



Health Advocate’s Well-Being program provides you with a physical activity tracker to help you stay on point with your goals—plus, you can link to your fitness device! [Here’s how the tracker works:](#)

- Our physical tracker is a **combined tracker**. This means you can use it to **track steps, activities, and exercise**
- Tracking your steps is simple! Either link your **device for auto-tracking** or **manually enter your steps**
- To track other activities, you will need to **manually enter your information by selecting your activity and entering the number of minutes you participate in it**
- **Using the tracker for activities or exercise converts your information to steps.** For example, if you input 30 minutes of rowing, it will convert this activity to steps



How to sync your fitness device

1. Click on **your name** in the upper right-hand corner
2. From the drop-down menu, select **Account Settings**
3. Click on **Fitness Devices & Apps** and follow the steps to sync your device

Fitness devices and apps from leading manufacturers are supported, including:

Apple Health*, Fitbit®, RunKeeper, Withings, Garmin Connect, MapMyRun, MapMyFitness, MyFitnessPal, Strava, and MyFitnessPal. Follow the steps above to find all compatible apps and devices.

*Offerings are subject to change. *Please note: You will only see Apple Health as an option when logged on to the Health Advocate app on compatible iOS devices.*



Frequently Asked Questions

Q. How do I register for the Health Advocate platform?

A: Employees, spouses and dependent children age 18+ must create their own, individual accounts. Follow these simple steps to register:

1. Visit HealthAdvocate.com/mcdean or download the Health Advocate mobile app
Registration Code: MCDWELLNESS
2. Click on “Register Now”
3. Enter the required information, confirm your registration, then log in

Q. How do I complete the required Health Screening or Annual Physical Exam?

A: Log in to the Health Advocate website or mobile app. Click on “Well-Being” and select “Rewards” from the menu options. Scroll down to the **Required** section to find all your required activities and the steps to complete each.

Q. How do I receive the Tobacco-Free Discount?

A: If you are a tobacco user, you can still earn the same discount as a non-tobacco user. Complete the Health Advocate 12-week Tobacco Cessation Program. There are two options: Tobacco Cessation Coaching with a Wellness Coach or online via the self-guided Quit Tobacco Pathway. Completion will be reported to M.C. Dean monthly following your 8th week or module.

Q. What if I am unable to fulfill a requirement of the rewards program?

A: We are committed to helping you find your path to well-being and thrive. If you think you might be unable to meet a certain standard for points under this program, you may be able to earn the same points by a different means. Please contact Health Advocate for more information.

Q. What are some well-being goals Health Advocate supports?

A: We can help you with a wide range of goals that fall under the four learning pillars of Be Connected, Be Balanced, Be Well, and Be Successful. We’ll also help you find your personal path to well-being, discover what is important to you, and support you every step of the way throughout your wellness journey.

Q. If I went to my doctor earlier in the year, can I earn points for my exam?

A: Yes! Annual Physical exams dates on or after October 16, 2024 will qualify for credit. Preventive cancer screening dates on or after October 16, 2023 will qualify for credit.

Q. Are my rewards taxable?

A: Due to IRS rules, rewards are considered taxable income. They will be included on your W-2 and are subject to applicable payroll taxes such as federal, state, Social Security and Medicare taxes.

Q. What other issues is Health Advocate able to assist me and my family with?

A: Health Advocate can help you and your family:

- Get answers to your insurance and claims questions and resolve billing issues
- Find the right in-network doctors, make appointments and transfer medical records
- Identify emotional and mental health issues and find strategies to cope through support from an EAP professional
- Locate the right support resources such as childcare, eldercare and more

Q. When is Health Advocate available?

A: Normal business hours are Monday - Friday, from 8 AM to 10 PM, ET. Wellness coaching is available weekdays from 8 AM to 9 PM, ET. Staff is available for assistance after hours and on weekends.

Q. Will my information and interaction with Health Advocate remain private?

A: Yes. Your medical and personal information is kept strictly confidential. Our staff carefully follows protocols and complies with all government privacy standards.



Completing Your Health Screening

Screening results are automatically uploaded to your wellness account 1-2 weeks after completion

Free health screenings at LabCorp are available to employees and spouses who have medical insurance through M.C. Dean, Inc. Follow the steps below to schedule your appointment. **Please note: You will not be able to schedule an appointment until your medical coverage is effective.**

Instructions for Returning Users

1. Go to www.ehealthscreenings.com/signup
2. Enter your username and password and click **Submit**. Verify and update your account information as needed, then enter the screening key: **MCD04** and click on the **Click to Select** button
 - If you forgot your username, click **Forgot your username or password?**
 - On the next screen, enter your first name, last name, date of birth and the last 4 digits of your SSN (do not use the Employee ID option as this will not work for M.C. Dean employees).
 - After a few minutes, you will receive an email with your forgotten username.
 - If you forgot your password, click **Forgot your username or password?**
 - On the next screen, enter your username and date of birth, and click **Submit**.
 - After a few minutes, you will receive an email with link to reset your password. Please check both your M.C. Dean and personal email inboxes.
 - Copy the temporary password listed in the email you receive and click on the **Click Here** link to continue with your password reset.
- Enter your username. Paste your temporary password into the password field.
- Under **Change Password**, type your temporary password into the current password box. Type your new password into the new password box. Re-type your new password into the confirm new password box, then click **Submit**.
3. On the next screen, under step 1, enter the screening key: **MCD04** and click **Click to Select**.
4. To schedule an offsite lab screening, under **OFFSITE LAB SCREENING**, and click **Click to Select**.
5. To find a lab, under **FIND LABS BY ADDRESS**, enter your desired address, and click **Find By Address** and a list of labs will appear at the bottom of the screen OR under **FIND LABS BY LOCATION**, click **Using Current Location** and a list of labs will appear at the bottom of the screen.
6. On the next screen, find your desired lab from the list and click **Select**.
7. On the next screen, read the entire **Health Screening Consent**. Check the **I Agree** box (must scroll to bottom of consent). Enter your first and last name in the signature box, if it is not prefilled. Click **Continue**.
8. Once you have completed the sign-up process, a confirmation will generate for you to print for your records. You will then receive email confirmation of your registration and will be emailed a lab form and instructions on how to complete your screening.

Instructions for New Users

- Go to www.ehealthscreenings.com/signup
- Under the **NOT YET REGISTERED?** box, enter the screening key: **MCD04** and click **Submit**
- Enter your assigned default username and password*
USERNAME: First Initial of First Name + First Initial of Last Name + DOB (MMDDYYYY)
Example: John Smith born 4/23/1975 is JS04231975
PASSWORD: Last Name+ Last 4 of Social Security Number (SSN). For example:
John Smith with SSN 123456789 is Smith6789
Manny Clifton Jr. with SSN 123456789 is Clifton6789
Sandra Cayuela Manzur with SSN 123456789 is Cayuela6789
Amanda Holmes-Luckett with SSN 123456789 is Holmes6789
Paul Red-Johnson with SSN 123456789 is Red6789
Joseph O'Brien with SSN 123456789 is O6789

**Username and password are case sensitive*

- Update account information and click **Register**
Username - You can keep your default username or change to another username

Password - You **must** create a new password (you cannot use your default password)

Please note: Some fields may be pre-filled. If First Name, Last Name, Date of Birth, Sex, Last 4 of SSN are prepopulated **do not change even if incorrect**. If your information is incorrect, please go to Human Resources.

- Once you are registered, you'll be directed to the Offsite Lab Screening page. Find a lab by either entering the desired address or clicking **Using My Current Location** button. Click the **Select** button next to your desired lab location.
- Read the Health Screening Consent, scroll to the bottom & check the **I Agree** box. If your name is not pre-filled insert your first name, last name and click **Continue**.
- A pop-up will appear asking if you would like to schedule an appointment with LabCorp. You can click **Yes** or **No**. If you click Yes you will be directed to schedule your appointment.

Once you have completed the sign-up process, a confirmation page will generate for you to print for your records. You will then receive confirmation of your registration and will be emailed a lab form and instructions on how to complete your screening.



Important Screening Reminders

- Fasting before your screening is recommended, but not required.
- Please drink plenty of water. Black coffee is permitted.
- Continue to take any prescription medications. If you are diabetic, please consult your physician before fasting.
- Your results are an important part of your health record. When you receive your results, please share them with your personal physician to help you interpret them.

Questions?

Want to register by phone?

Please call eHealthScreenings
Customer Service
888.708.8807, ext. 1

Hours of operation:
Mon-Fri 8am-7pm



877.233.9487

answers@HealthAdvocate.com
HealthAdvocate.com/mcdean

Registration Code: MCDWELLNESS

Call • Email • Message • Live Chat

