## Virginia Private Colleges Benefits Consortium Summary of Wellness Services

In an effort to support the member colleges ("Members") of the Virginia Private Colleges Benefits Consortium, Inc. ("Benefits Consortium") in their promotion of health and wellness among their benefit-eligible employees, the Benefits Consortium provides access to a variety of wellness programs and services at no cost to the employee. These programs and services are available to all benefit-eligible employees and are completely voluntary. The services are also available to spouses of employees, provided the spouse is enrolled in the Virginia Private Colleges Benefits Consortium, Inc. Health and Welfare Plan ("Health Plan").

The wellness programs may include a health assessment, including the collection of a blood sample, and a lifestyle questionnaire to assist in evaluating the health status and health improvement opportunities for participants. Programs may also include health coaching to assist participants in identifying lifestyle habits and behaviors that may negatively impact health as well as strategies and activities that may be beneficial for health improvement. In addition, periodic health challenges and individual and group activities designed to provide health and wellness education and support may be made available.

Participation incentives may be, but are not required to be, offered by Members. The type, amount, timing and qualification requirements of any participation incentive are at the sole discretion of each Member and will be lawfully determined and set forth in Member communications to the Member's employee participants. No participation incentives are offered by the Benefits Consortium. Incentives may be altered, including the requirements for obtaining an incentive, and reasonably necessary steps may be taken to ensure that an incentive is provided in accordance with all applicable laws.

The Member may take all necessary actions to address the taxation of an incentive, including but not limited to treating the amounts as taxable income on reports and, to the extent consistent with other applicable laws, withholding amounts from an employee's wages to pay for taxes owed by the employee with respect to an incentive.

There is no commitment or guarantee that any amounts paid to or for the benefit of an employee participating in this Wellness Program will be excludable from the employee's gross income for federal, state, or local income tax purposes. It shall be the obligation of each employee to determine whether any payment or incentive under the wellness program is excludable from the employee's gross income for federal, state, and local income tax purposes.

All questions, complaints and appeals concerning these wellness services may be directed to the Plan Administrator at the following address.

Tim Klopfenstein Virginia Private Colleges Benefits Consortium, Inc. 118 Main St. P.O. Box 1005 Bedford, VA 24523