

## 2020 WELLNESS PROGRAM

Each eligible participant can have up to 4 chances to win one of 76 prizes, all while making progress towards a healthier lifestyle!

## THIS IS HOW IT WORKS

- 1. Each eligible participant\* will receive a set of four CHALLENGE CARDS.
- 2. Each set of CHALLENGE CARDS reminds you to complete health-related challenges during the calendar year; these are probably things that you are already doing! Completion of each challenge and submission of the corresponding CHALLENGE CARDS allows your name to be entered into the KBA Benefits Trust Wellness Program drawings. This provides you with four opportunities to be entered!
- 3. In order to participate you MUST complete the 1st CHALLENGE CARD by April 1, 2020.
- 4. Once the 1st CHALLENGE CARD is completed, complete and submit your CHALLENGE CARD entries for one, or all, of the remaining Challenges, in any order, at any time during 2020!
- 5. Once you have completed a Challenge, attach sufficient postage and return the completed CHALLENGE CARD(S) to the address provided. Each CHALLENGE CARD is designed to be returned as a postcard, or all may be returned at once in an envelope addressed to KBA Benefits Trust, as indicated on the CHALLENGE CARDS.

NOTE: Don't forget to fill in Your Name and the **Employer Group Name** on the CHALLENGE CARDS!

6. Each eligible CHALLENGE CARD you return will be entered. The winning CHALLENGE CARD for each prize will be randomly drawn in January of 2021, from the group of all CHALLENGE CARDS received, for the following prizes:



50 Bronze prizes	\$100
20 Silver prizes	\$500
5 Gold prizes	\$1000
1 Platinum prize*	\$5000

7. Eligibility of each winner will be determined in accordance with Eligibility Requirements.









## **ELIGIBILITY REQUIREMENTS**

In order to be eligible for ANY of the prizes above, the participant whose name is drawn must:

- ullet Be 19 years of age on or before January 1, 2020 AND
- Be covered by employer group medical insurance offered pursuant to the KBA Benefits Trust (COBRA is not be considered coverage for purposes of this Program) both at the time of each completed Challenge and at the time of the prize drawing.
- Provide proof of completion of the 1st Challenge and provide proof of completion of the CHALLENGE CARD drawn, if different.

\*PLATINUM PRIZE REQUIREMENTS

In order to be eligible for the Platinum prize, the participant whose name is drawn must:

- •Be 19 years of age on or before January 1, 2020 AND
- Be covered by employer group medical insurance offered pursuant to the KBA Benefits Trust (COBRA is not be considered coverage for purposes of this Program) both at the time of each completed challenge and at the time of the prize drawing.

DISCI AIMERS

It is each participant's sole responsibility to return completed, original CHALLENGE CARDS to KBA Benefits Trust in a timely manner.

KBA and KBA Benefits Trust assumes no responsibility for lost, incomplete or otherwise unusable or unreceived CHALLENGE CARDS.

CHALLENGE CARDS must be submitted to the address indicated as a postcard or in an envelope, through USPS regular mail. No other method of communicating completed Challenges will be accepted. Eligibility will be verified by an unaffiliated certified public accounting firm.

