

WAYS TO EARN POINTS

Although 64,000 points sounds like a lot, there are many ways to earn points under the program. The more you do, the more points you earn! Here are some of the ways:

	Do Healthy Things	Earn Points
Daily	Upload steps from your activity tracker (per 1,000 steps)	10 (up to 140/day)
	Or Workout for 45 minutes	140
	Track your healthy habits	10 (up to 30/day)
	Do your daily tip cards	20 (up to 40/day)
	Track sleep nightly	20
Monthly	Achieve the promoted Healthy Habit Challenge	200
	Take 7,000 steps per day for at least 20 days	400
	Sleep more than 7 hours in a night for at least 20 days	500
	Complete a whole Journey	250
	Track Calories 10 days in a month (via MyFitnessPal)	200
Quarterly	Choose your eating type	250
	Choose your sleep profile	250
Program Year	Physical Wellbeing:	
	Primary Care Visit ¹	16,000
	Dental Exam ¹	16,000
	Vision Exam ¹	16,000
	Primary Care Physician (PCP) Biometric Screening ²	16,000
	Colon Cancer Screening ¹	10,000
	Breast Cancer Screening ¹	10,000
	Set a wellbeing goal	200
	Tobacco-free agreement	100
	Complete the Health Assessment	500
	Financial Wellbeing:	
	Complete Fidelity's My Money Check Up	2,500
	Contribute to your 401(k) to meet the company match up to 4%	1,000 for each 1% (max of 4,000 points)
	Contribute to your HSA (if eligible)	1,000 for each \$500 (max of 2,000 points)

¹ Visit/Exam must be completed by August 31, 2025.

² PCP biometric screenings can be completed through a visit with your personal physician between Sept. 1, 2024 and Aug. 31, 2025. The form to submit biometric results from a physician visit can be found on the Virgin Pulse website under Benefits>Primary Care Provider (PCP) Biometric Screening. The form must be submitted no later than Aug. 31, 2025.

For more ways to earn points, from the **Home** radio button, visit **Rewards** and **How to Earn** on the Virgin Pulse site, or **Rewards** and **Learn how to earn more points** on the Virgin Pulse mobile app.

DOWNLOAD THE APP



The Virgin Pulse mobile app is one of the best ways to get involved in the **Energize Your Life** program. Go to the App Store or Google Play to download the app and access the same features of the Virgin Pulse website while on the go!

Some of the activities under the program require the use of an activity tracker or mobile app on your smartphone or computer to upload steps, track sleep and record calories. A list of devices and apps compatible with Virgin Pulse can be found under the **"Devices & Apps"** tab on the website or app.

If you want to purchase an activity tracker, Virgin Pulse offers their proprietary tracker, the Max Buzz, at a reasonable price through the Virgin Pulse store found on the site.

HOW TO ENROLL

It's easy to enroll online. Go to join.virginpulse.com/northwestern to register and set up your account. You won't be able to participate in the program without an account.

QUESTIONS?

Log into your Virgin Pulse account. Under the **Support** tab, you will find general information about the site, a list of Frequently Asked Questions and other helpful information. You can also contact the Virgin Pulse customer care center at:

Email: northwesternsupport@virginpulse.com

Phone: 888-317-0881

PRIVACY NOTICE

Your information is protected under the same federal and state privacy requirements that prevent your doctor's office from sharing your private health information. Individual information is not disclosed nor made available to NorthWestern Energy. Our health partner, Virgin Pulse, reports aggregate participant information to NorthWestern to provide an overall picture of employee health and identify areas where NorthWestern can focus future health initiatives and wellbeing programs.



ENERGIZE YOUR LIFE 2025 WELLBEING PROGRAM



THE PROGRAM

NorthWestern's **Energize Your Life** is a voluntary wellbeing program offered in partnership with Virgin Pulse. Effective January 1, 2025, Virgin Pulse will become Personify Health. Additional information about the change to Personify Health will be provided in December 2024. Build healthy habits, have fun with coworkers and experience the lifelong rewards of better health and wellbeing. **The 2025 program is based on an annual structure, with a variety of opportunities to earn significant points!**

PARTICIPATION IN THE PROGRAM

The program is free and is offered to all employees. Spouses who are enrolled in NorthWestern's medical plan are also eligible to participate. Temporary employees and their spouses are not eligible.

PROGRAM TIMEFRAME

The 2025 program will run from Oct. 1, 2024 through Sept. 30, 2025.

HOW THE PROGRAM WORKS

The program offers something for everyone. Programs and activities are structured to support all aspects of your wellbeing including physical, mental, financial and social. When you log in to your Virgin Pulse account, customize your preferences based on your own interests and goals by choosing activities and programs from core areas of wellbeing:

- Getting active
- Eating healthy
- Sleeping well
- Finding emotional balance
- Reducing stress
- Being productive
- Learning new things
- Staying safe
- Being effective
- Contributing to the community
- Building relationships
- Managing finances
- Acting sustainably
- Diversity, equity & inclusion
- Health situations

The annual program has four levels. Level 1 is designed to get you involved, Level 2 to keep you involved, and Levels 3 and 4 acknowledge or reward you for your sustained engagement, achievements and success. Accumulate as many points as possible to move through the levels.

There are several activities and programs to choose from. A full list of programs and activities can be found under More and then Pillars on the Virgin Pulse website or app.

POINTS AND REWARDS

By participating in the program you can reap the rewards of healthy habits that deliver noticeable benefits, such as reducing your risk of certain diseases, increasing your focus and just making you feel great!

Participants can also earn financial rewards toward their health insurance premium or health savings account (HSA). All employees who pay a premium cost for coverage under the company's medical plan are eligible for the premium reward. Employees who are enrolled in the HSA-qualified option and have a HSA are also eligible for the HSA reward.

Earn rewards by making healthy decisions and building healthy habits. Here's how to progress through the levels and earn the rewards. At the end of the program year, the rewards you earn will determine the premium and HSA (if applicable) incentives you will receive in 2026.

SINGLE COVERAGE

	Level 1	Level 2	Level 3*	Level 4*
Points	12,000	32,000	48,000	64,000
Rewards	Level Complete	Level Complete	Level Complete	Level Complete
Premium			\$150 company contribution toward 2026 medical premium cost	An additional \$150 company contribution toward 2026 medical premium cost*
HSA			If eligible, \$500 company contribution to HSA	If eligible, an additional \$500 company contribution to HSA*

*Maximum annual reward of \$300 toward 2026 medical premium cost and \$1,000 to HSA.

TWO-PARTY OR FAMILY COVERAGE AND **ONLY YOU OR YOUR SPOUSE EARN THE POINTS**

	Level 1	Level 2	Level 3	Level 4*
Points	12,000	32,000	48,000	64,000
Rewards	Level Complete	Level Complete	Level Complete	Level Complete
Premium			\$150 company contribution toward 2026 medical premium cost	An additional \$150 company contribution toward 2026 medical premium cost*
HSA			If eligible, \$250 company contribution to HSA	If eligible, an additional \$250 company contribution to HSA*

*Maximum annual reward of \$300 toward 2026 medical premium cost and \$500 to HSA.

TWO-PARTY OR FAMILY COVERAGE AND **BOTH YOU AND YOUR SPOUSE EARN THE POINTS OR, IF YOU ARE NOT MARRIED OR YOUR SPOUSE IS NOT ENROLLED IN THE COMPANY'S MEDICAL PLAN, YOU EARN THE POINTS**

	Level 1	Level 2	Level 3	Level 4
Points	12,000	32,000	48,000	64,000
Rewards	Level Complete	Level Complete	Level Complete	Level Complete
Premium			\$300 company contribution toward 2026 medical premium cost	An additional \$300 company contribution toward 2026 medical premium cost*
HSA			If eligible, \$500 company contribution to HSA	If eligible, an additional \$500 company contribution to HSA*

*Maximum annual reward of \$600 toward 2026 medical premium cost and \$1,000 to HSA.