NorthWestern Energy Energize Your Life Wellbeing Program Frequently Asked Questions 2025 Program Year

About the Program:

What is the program?

NorthWestern Energy'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.

Who is eligible to participate in the program?

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

When does the program start and end?

The 2025 program year starts on Oct. 1, 2024 and will end on Sept. 30, 2025.

Can I participate in the wellbeing program if I am hired after the start of the program year?

Yes, you can participate in the program right away! NorthWestern sends a weekly eligibility file to Virgin Pulse. Once your eligibility is established on the Virgin Pulse platform, you can then register and start earning points toward the incentive for the year. Your incentive will be based on the points you and your spouse, if applicable, earn during the program year.

How do I enroll in the program?

Enrolling in the program is easy. On iConnect, click on the Health & Wellbeing link on the main page and then the "Click here" link under the Energize Your Life Website heading. You'll be asked to enter your first and last name, gender, date of birth and country. When you register, you will be asked for an email address that will become your username. NorthWestern recommends that you use a personal, rather than your NorthWestern email address.

Will my spouse be able to participate?

A spouse who is enrolled in NorthWestern Energy's medical plan is eligible to participate. Coverage under NorthWestern Energy's medical plan is effective on the first day of the month following your hire date. Your spouse can enroll in the wellbeing program after that date. If your spouse already has a Virgin Pulse account, see Q&A below for additional information.

How does my spouse enroll in the program?

Your spouse can enroll in the program at www.join.virginpulse.com/northwestern.

Have there been changes to the program since the last year?

There has not been any major changes to the program since last year. One minor change is that Virgin Pulse will administer biometric screening forms, rather than LabCorp. See biometric screening questions below for more details.

How does the program work?

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. At the start of the program year on Oct. 1, your points are set at zero (0) and accumulate over the course of the year.

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 mobile app.

What are the financial rewards I can earn under the program?

You can earn an additional company contribution toward your health insurance premium cost and, if eligible, an additional company contribution to your health savings account (HSA) for the next plan year.

How many points do I need to earn during the program year to receive the financial rewards? The number of points required will be determined and communicated prior to Oct. 1. For 2025, you must reach Level 4 (64,000 points) to receive the full financial reward or Level 3 (48,000 points) to receive a partial reward.

At the end of the program year, the rewards you, and your spouse, if applicable, earn will determine the premium and HSA (if applicable) incentives you will receive in 2026.

The financial rewards under the 2025 wellbeing program year, along with additional information about the program, are provided in the Wellbeing Program Brochure.

What are some of the activities that provide the most significant points?

Activities that provide significant points include:

Activity	Points Per Program Year
Complete annual primary care physician (PCP) exam	16,000
Complete annual dental exam	16,000
Complete annual vision exam	16,000
Complete annual biometric screening through your PCP	16,000
Complete a colon cancer screening	10,000
Complete a breast cancer screening	10,000
Contribute to your 401(k) through payroll to meet the company	1,000 points for each 1%
match of up to 4%	(max of 4,000 points)
Contribute to your HSA through payroll	1,000 points for each \$500
	(max of 2,000 points)
Complete annual Financial Wellness Checkup through Fidelity	2,500

If my spouse participates in the program, do we each have to earn the required points or are our points combined?

The established points are for each participant and need to be earned separately. If your spouse is enrolled for coverage under NorthWestern Energy's medical plan, he or she can contribute to the financial rewards you receive by also reaching Level 3 or 4 for the year. The amount of your incentive will be based on the points each of you earn separately.

How far back can you log information?

That varies by category. Daily Cards, for example, are only available for the day. For most other categories, such as Healthy Habits, Steps, Workouts, Sleep and Active Minutes, you can track seven days of data through the mobile app and fourteen days through the website. If you are using a tracking device or app, the device or app will typically sync when you log in to both. The length of time will depend on how long the device or app stores data, but will generally not bring in information that goes back more than fourteen days. Contact Virgin Pulse at 888.317.0881 or northwesternsupport@virginpulse.com for more specific questions.

Can I earn points for creating or participating in a Personal Challenge on the Virgin Pulse platform?

You don't earn points for Personal Challenges. Getting healthy is always more fun when you do it with someone else. The Virgin Pulse option to create Personal Challenges with co-workers adds a healthy dose of friendly competition to wellbeing. Information about Personal Challenges can be found on the Virgin Pulse website or mobile app.

What challenges can I participate in and earn points?

There are monthly promoted healthy habit challenges that allow you to earn points for participating in the challenge. These challenges last for a week and you earn points for tracking the healthy habit at least 5 of the 7 days. To participate, you can register beginning 3 days prior to the start of the challenge. Information about the challenge is available through the Virgin Pulse website or mobile app 3 days prior to the start of the challenge. To participate, you need to register before the challenge begins. Click here for the 2024 Promoted Healthy Habit Calendar.

NorthWestern will periodically sponsor Corporate Challenges that allow you to earn additional points, including bonus points for being a member of a top team. Look for additional information about each challenge in an email from Virgin Pulse and posters at your work location.

Can I still participate if I am using PTO to retirement?

You will continue to have access to the Virgin Pulse platform for 30 days after your last day worked but will not be able to earn points during that time.

Friends & Family

Can friends and other family members participate in the program?

Yes, you can invite up to 10 friends or other family members to participate in the program for free. They will receive an auto-generated email from you inviting them to be in your network. They will also receive information about the benefits of joining and an easy one click "**SIGN ME UP TODAY**" to start the enrollment process.

What activities can my friends and other family members participate in?

They can:

- Participate in Personal Challenges that you create.
- Establish and track their own Healthy Habits.
- Complete Daily Tip Cards based on their own interests.
- View the Leaderboard that includes you and the other people you invited to be part of your outside network.
- Purchase items from the Virgin Pulse Store.
- Receive Star Rewards and Trophies.

What activities can my friends and other family members not participate in?

They cannot:

- Participate in corporate or featured challenges, such as the monthly healthy habit challenges.
- Add friends themselves.
- Earn points or incentives.
- Access your Program page.

What if my friend or other family member already has a Virgin Pulse account?

If they already have a Virgin Pulse account, they will need to use a different email address to register as your Friends & Family. If they experience problems, they should contact Virgin Pulse at 888-317-0881.

Should my spouse be added as my Friends & Family?

No. If your spouse is enrolled in NorthWestern Energy's medical plan and already participating in the wellbeing program, he or she should not be added to the Friends & Family feature. Keep in mind that friends and family members you add are not eligible to earn points that contribute to your wellbeing incentive.

How do I add my Friends & Family?

Go to the **Social** tab and then **Friends** on the website or the mobile app to add up to 10 friends and other family members.

Volunteerism

How do I earn points for volunteering?

You can earn points for the hours you volunteer through the following NorthWestern Energy programs:

- Charitable Team Participation Grant
- Employee Volunteer Grant
- Company Endorsed Voluntary Activity (CEVA)

How many points can I earn for volunteering?

Through CEVA and the Charitable Team Participation Grant programs you can earn 50 points for each hour you volunteered.

Through the Employee Volunteer Grant program:

- Employee who certifies 10 volunteer hours will earn 200 points
- Employee who certifies 20 volunteer hours will earn 300 points
- Employee who certifies 32+ volunteer hours will earn 400 points

The maximum points you can earn for volunteerism for the program year is 1,600

When are the points credited to my Virgin Pulse account?

CEVA and Charitable Team Participation Grant program points will generally be credited on a quarterly basis. In the case of CEVA, point awards are dependent on the date the hours are recorded through payroll.

Points earned under the Employee Volunteer Grant program will generally be credited to your account in January of the year following your volunteer activity.

Can my spouse earn points for the hours he/she volunteers under these programs? No, spouses are not eligible to earn points for volunteerism.

Who can I contact if I have questions about NorthWestern Energy's volunteer programs? Questions about NorthWestern Energy's volunteer programs can be addressed by <u>Colleen McDonald</u> or Amie Thompson.

Additional information about the employee grant or team grant programs can be found at Employee Volunteer or Charitable Team.

Primary Care Provider (PCP), Dental and Vision Exams, Cancer Screenings

Are annual PCP, dental and vision exams and cancer screenings required activities?

No. Annual PCP, dental and vision exams, and cancer screenings are not required, but rather encouraged. As noted previously, there are significant points that you can earn by completing these activities. The points associated with these activities reflect that NorthWestern Energy considers these activities to be important, but a participant can achieve the necessary points to earn an incentive through other activities.

When will points for the exams be credited to my Virgin Pulse account?

Points earned for PCP, dental and vision exams, and cancer screenings will generally be credited on a monthly basis. The exams must be completed between Sept. 1, 2024 and Aug. 31, 2025. **The points for these activities are once per program year.**

Can new employees, who received an annual exam between Sept. 1, 2024 and Aug. 31, 2025, prior to coming to work for NorthWestern Energy, still receive points for the exam?

Yes, but not 16,000 points for the exam. Employees who had an exam within the specified dates can confirm their exams on the My Care Checklist and receive 250 points. If you have biometric screening

results from an exam with your PCP within the specified dates, you can provide the biometric screening results from the exam and receive the 16,000 points for the screening. See Q&A below for information on how to submit the results.

How will points be credited to my Virgin Pulse account?

There is nothing that you will need to do. The dates that you completed your PCP, dental or vision exams will be provided to Virgin Pulse by the claim administrators for NorthWestern Energy's plans – Blue Cross Blue Shield of Montana (medical); Delta Dental (dental) and Vision Service Plan (vision).

Screening/Health Risk Assessment

Are a biometric screening and health risk assessment required activities?

No. A biometric screening and health risk assessment are not required. The points associated with these activities reflect that NorthWestern considers these activities to be important, but a participant can achieve the necessary points to earn an incentive through other activities.

Can I participate in a screening event at my work location?

No. NorthWestern Energy no longer offers screening events at work locations.

Can I submit biometric results from a visit with my personal healthcare provider?

Yes. For the 2025 program, a biometric screening can be completed through a visit with your personal physician that occurs between Sept. 1, 2024 and Aug. 31, 2025. The form to submit biometric results from a healthcare provider visit can be found on the Virgin Pulse website under Benefits>Primary Care Provider (PCP) Biometric Screening. Your physician can fax the completed form or you can submit your form electronically through your Virgin Pulse account. The form must be submitted no later than Aug. 31, 2025.

When will the results from my biometric screening with my personal healthcare provider be posted to my Virgin Pulse account?

You will receive a notification email upon receipt of your form and another upon processing of the form. Notification emails will be sent to the address associated with your account. Results will generally be processed within 10 business days of receipt of your form. If you have questions regarding your personal physician form, contact northwesternsupport@virginpulse.com or 888.317.0881.

Financial Wellbeing – 401(k) and HSA contributions and Fidelity's Financial Wellness Checkup

Are 401(k) and HSA contributions and Fidelity's Financial Wellness Checkup required?

No. 401(k) and HSA contributions and completion of Fidelity's Financial Wellness Checkup are not required, but rather encouraged. As noted previously, there are significant points associated with these activities.

When will points be credited to my Virgin Pulse account?

Points earned for 401(k) savings, HSA savings and completion of Fidelity's Financial Wellness Checkup will be credited on a quarterly basis. **The points for these activities are once per program year.**

How will points be credited to my Virgin Pulse account?

There is nothing that you will need to do. Points will be awarded based on information from NorthWestern Energy's payroll system and reports received from Fidelity. NorthWestern Energy will report the points to Virgin Pulse.

Syncing a Device/App

Will I be able to sync my fitness device/app to the Virgin Pulse platform?

Yes. The Virgin Pulse platform is compatible with some of the most popular health and wellbeing apps and devices available. We encourage you to sync your favorites with the platform so you can track all

your activity from one place. Syncing a device/app is one of the easiest ways to earn points on the Virgin Pulse platform. You should sync your device as early as possible to start earning points toward a wellbeing incentive.

What devices/apps are compatible with the Virgin Pulse platform?

A list of devices and apps compatible with Virgin Pulse may be updated periodically. The most current list can be found under the "**Devices & Apps**" tab on the website or app.

Is there an app that I can use to track sleep if I have an Apple Watch?

When you set up your personalized Sleep Guide, you will need to select which Sleep Tracker you'll be using to track your sleep. If you are using an Apple Watch, Virgin Pulse is compatible with the Sleep Time app by Azumio. The list of apps compatible with Virgin Pulse may be updated periodically. You can view the list under the "**Devices & Apps**" tab on the website or app.

General

Do I have to agree to the data consent, privacy policy, and membership agreement?

You must agree to the data consent, privacy policy, and membership agreement in order to participate in the Virgin Pulse program. Your privacy is a top priority and Virgin Pulse is committed to properly safeguarding and maintaining the privacy of your Protected Health Information (PHI). NorthWestern strongly encourages you to read these documents and contact Virgin Pulse if you have any questions.

How do I change my email address?

If you need to change your email address to something other than the email account you registered with, you may do so under your profile when logged into your Virgin Pulse account. Alternatively, you may contact Virgin Pulse at 888.317.0881 or northwesternsupport@virginpulse.com for assistance.

Who do I contact with questions or for more information?

Log in to 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