

1. Vitality Points

Q: What are Vitality Points?

A: Vitality Points are awarded to you after you complete educational, fitness, healthy living and/or preventative activities toward the achievement of your wellness goals. Different activities are worth more points than others. For example, you will earn 10 Vitality Points for completing a single workout at one of our partner health clubs. Your completion of an organized 5K walk or run is worth 250 Vitality Points. Your accumulated Vitality Points determine your Vitality Status. In addition, they can be redeemed for Vitality Bucks that you can use to "purchase" significantly reduced merchandise in the Vitality Mall.

Q: Does my spouse earn his or her own Vitality Points?

A: Yes, spouses, if eligible, earn their own Vitality Points.

Q: I just completed an activity. It's on my statement, but I don't see any Vitality Points awarded for it. Why?

After you complete an activity and it posts to your statement, it can take up to 24 hours for the appropriate number of Vitality Points to also post.

Q: How long after I complete an event may I submit the required documentation and receive Vitality Points?

A: You have up to 90 days to do so.

Q: What happens to my Vitality membership when my employer renews with Vitality for the next year?

A: Your Vitality membership will remain in active status and you will retain the Vitality Status you earned in the previous year provided that you complete another Health Risk Assessment (HRA). (Vitality members are required to complete an HRA in each program year.) Once you complete the HRA, you will be awarded carryover Vitality Points to help you maintain or increase your Vitality Status. You may spend these points in the Vitality Mall.

Q: What is the HRA?

A: The HRA is an excellent tool that evaluates your current health status, determines your health risks, and helps you decide how and where to make healthy changes to your lifestyle. It's free, takes only a few minutes, and once you complete it, you'll immediately receive your personal assessment and be awarded Vitality Points.

Q: How are Carryover Vitality Points determined?

A: The number of carryover Vitality Points credited to your account in a new year is equal to 10 percent of the Vitality Points you earned in the preceding year. This number does not include any carryover Vitality Points credited to your account in the previous year.

Q: How many Vitality Points can I earn in a program year?

A: There is no limit to the number of Vitality Points that you can earn during a program year.

2. Membership

Q: How do I register on your website?

A: Go to www.powerofvitality.com and click on [Register today]

Q: How do I activate my Vitality membership?

A: Activating Vitality is simple. All you need to do is complete your Health Risk Assessment (HRA). When you log into the member area of our website for the first time you will be prompted to complete the HRA.

Q: What is the Health Risk Assessment (HRA)?

A: The HRA is an excellent tool to help evaluate your current health status, determine health risks, and helps you decide where and how to make improvements. It's fast, free and it only takes a few minutes to complete. You'll immediately receive your personal profile and be awarded Vitality Points for completing the HRA!

Q: Who is receiving the HRA results I enter?

A: Please refer to our Privacy Statement on the website for details on the collection and use of personal information.

Q: What if I am unable to answer some of the questions? How does this affect my health risk report?

A: Some information on the Health Risk Report will be incomplete. Do your best to answer all questions on the HRA.

Q: Am I able to update the answers provided in the HRA at a later date?

A: You will be able to update your answer in any section with the exception of the Key Measurements section. Once we have captured the results from your Vitality Check or Fitness Assessment, you may only update this information by faxing us your most recent results.

Q: What is Vitality Status?

A: Vitality Status is determined based upon the number of Vitality Points that you earn. There are five Vitality Status levels - Blue, Bronze, Silver, Gold and Platinum. You begin at Blue, but once you complete your Health Risk Assessment you move to Bronze. As you achieve higher Vitality Status levels you receive status perks including increased discounts at the Vitality Mall, bigger discount for your health club membership, and more.

You retain the Vitality Status you earned in a prior policy year provided you complete the HRA again, but you must re-earn status each policy year.

Q: How long do I keep my Vitality Status?

A: You are required to complete your Health Risk Assessment (HRA) annually for your Vitality membership to remain active. Once you complete the HRA you will regain the Vitality Status that you earned in the previous year. Therefore, your Vitality Status lasts for the remainder of the year in which you earned it, plus the entire next year, provided you complete your HRA annually.

Q: Are there other ways to engage in Vitality if a disability prohibits me from participating in the regular program?

A: Yes. Please contact the Vitality team at (877) 224-7117 to discuss if alternative Vitality engagement activities are appropriate for your disability. Vitality will require documentation of a disability, including a medical or osteopathic physician's assessment of the disability.

3. Vitality Check

Q: What is a Vitality Check?

A: A Vitality Check is a simple and quick biometric assessment and includes your physical measurements and a blood draw used to determine your:

- Fasting Blood Glucose Levels
- Blood Pressure
- Total Cholesterol
- Body Mass Index (BMI)

Some - not all - Vitality Checks include a cotinine test to determine tobacco usage.

A Vitality Check can identify warning signs for potential health problems and risks such as heart disease and diabetes. You will receive Vitality Points when you complete a Vitality Check and submit your results.

Q: I don't smoke. Do I need to have a cotinine test?

A: If you would like to earn points for being a non-tobacco user, you will need to have a cotinine test that produces a negative result. Please note that the only cotinine tests accepted by Vitality are saliva and blood testing.

Q: Will having a Vitality Check by a Vitality Check Partner qualify for Vitality Points?

A: Yes. If you have your blood pressure, cholesterol, glucose and BMI tested or measured by one of our designated Vitality Check Partners or your personal physician, you will qualify for Vitality Points. The results of your tests may also earn additional Vitality Points.

Q: Where can I find a list of the Vitality Check Partners?

A: To find a list of our Vitality Check Partners on our website, click [here](#).

Q: Will having a Vitality Check by my personal physician qualify for Vitality Points?

A: Yes. Again, you'll need to have your blood pressure, cholesterol, glucose and BMI tested or measured to qualify for Vitality Points, and the results of your test may also earn you additional Vitality Points.

Q: How long does a Vitality Check take?

A: It depends on the provider, but on average, testing will likely take approximately 15 minutes. Please allow one half hour for your appointment.

[4. Fitness and Exercise](#)

Q: How can I earn Vitality Points for a sport that is not listed on the Website?

A: If a Sports League or Athletic Event is not listed on the website, please contact our Customer Service Department. The representative will advise you which documents are needed. Once this information has been received, please allow 7 - 10 business days for the documents to be reviewed.

Q: Can I earn Vitality Points for completing both a 5K and a 10K on the same day?

A: No, Athletic Events are limited to one per day. You will receive points for the first race received.

Q: How do I receive a Fitness Assessment?

A: Most Vitality Partner Health Clubs offer Fitness Assessments, which include a sub-maximal VO2 test to measure your level of cardiovascular conditioning. A listing of Vitality partners which perform Fitness Assessments is located here. You may schedule a Fitness Assessment with an authorized Vitality partner. You should mention that you are a Vitality member and bring your Vitality ID Card and Fitness Assessment Form, which you can print from our website, to your appointment.

Q: Are there costs involved with getting a Fitness Assessment?

A: Many Partner Health Clubs offer Fitness Assessments at no cost if you are a member of the club, or at a reduced rate. Fees typically apply for non-partner health club members.

Q: What is a Fitbug and how does it work?

A: Fitbug is a pedometer that tracks the number of steps you take as you wear it throughout the day. Vitality will reward you for achieving 5,000 steps in a given day.

Q: How do I purchase a Fitbug?

A: [Click here](#) to find out how to purchase your Fitbug and link your device.

Q: How do I upload steps from my Fitbug?

A: Your Fitbug includes an activation code and a USB connection. Connect your Fitbug to your computer and follow the prompts to set up your Fitbug user account. Setup includes installing the Bug Manager software and linking your Vitality ID to your account. You can choose how often you want to upload your activity but remember to upload your data every two weeks as the Bug cannot store more than 14 days of steps.

Q: What are Polar heart rate monitors and how do they work?

A: A heart rate monitor consists of a wireless chest transmitter belt and a receiving unit, which can be worn on your wrist like a watch or mounted on your bike. The transmitter belt detects the electric signal from your heart as it beats, and transmits this signal wirelessly to the receiver unit which displays your heart rate in beats per minute. You can earn Vitality Points each day you use a Polar heart rate monitor and meet the qualifications for a workout. More information on how to purchase a Polar Heart Rate Monitor and earn Vitality Points by using it is available in the Fitness section of our website.

Q: Why don't I see my Polar workouts getting credited to my Vitality Bucks Statement?

A: There are several reasons why your workouts may not be appearing on the site

1. Make sure that Polar's site (www.polarpersonaltrainer.com) is capturing all of the workout data that you are trying to upload. Only the information you upload to the polar personal trainer site will be transmitted to Vitality.
2. Your Vitality ID must be registered under your polar personal trainer account for us to receive workout data. You can check this by looking under Polar Account > Partners on www.polarpersonaltrainer.com. You should see 'Vitality' listed as your partner, along with your Vitality ID listed below.
3. Vitality only recognizes workouts that meet specific criteria. See the [Fitness section](#) of our website to review our criteria. Workouts that do not meet these criteria will not appear on your Vitality Points Statement.
4. Please allow 48 hours from the time of upload for workouts to be reflected on your Vitality Points Statement.

Q: Who are the Partner Health Clubs?

A: Vitality includes both national and regional partner health clubs. National partners include Curves International, 24 Hour Fitness and Life Time Fitness. Sport and Health Clubs (Washington D.C. area) and Wisconsin Athletic Club are examples of the regional partners currently in our health club network. More information about these and other partners is available in the Vitality Partners area of our website.

Q: How do I get rewarded for working out at a Partner Health Club?

A: If you have registered your membership with a Partner Health Club with Vitality, Vitality Points are automatically awarded each day you visit and swipe your ID card at the club. You can earn Vitality Points for each day you work out (limit of one workout daily). Please note that workouts and corresponding Vitality Points from the current month will appear on your profile approximately three weeks after current month's end.

Q: How do I join a Vitality Partner Health Club?

A: First, you visit one of the partner locations as shown on the gym locator. Make sure to take a copy of your Vitality ID card along with you for enrollment at the club. The sales representatives will guide you through the rest of the process.

Q: Where there are special Vitality discounts available am I able to instantly receive these rates?

A: Each partner health club may vary, and they may require you to fulfill the terms of your current contract prior to accessing the Vitality discounted rates.

Q: Who can I contact for more questions?

A: If you have further questions, feel free to contact a Vitality Specialist at (877) 224-7117.

5. Rewards

Q: What is the Vitality Mall?

A: At the Vitality Mall you can choose from thousands of name brand merchandise for which to redeem your Vitality Points. The cost of the merchandise at the Vitality Mall is discounted based upon your Vitality Status. Merchandise includes books, electronics, gifts, home and garden, **kids**, movies/DVDs, sports and outdoors, and more.

Q: What are Vitality Bucks?

A: Vitality Bucks is the currency used to 'purchase' items on the Vitality Mall. You redeem the Vitality Points you have earned from completing healthy activities for Vitality Bucks at the mall and shop for travel, services and merchandise.

Q: Where can I find the status of an order placed on the Vitality Mall?

A: Please log on to the Vitality website, click on [Get Rewarded] >> [Vitality mall] >> [Learn More] >> Order History / Status.

Q: What is the turn-around time for an order placed on the Vitality Mall?

A: Typically, 2-3 weeks depending on availability.

Q: If I change my mind, can I return an item placed on the Vitality Mall?

A: Unless explicitly stated otherwise, Vitality Rewards are not eligible for return or refund. Members should refuse acceptance of shipments which are visibly damaged or defective.

Q: Why are the Vitality Points amounts on my Statement and the Vitality Bucks in the Vitality Mall different?

A: 'My Vitality Points Statement' reflects the number of Vitality Points you have earned this policy year from completed goals and activities. These points help contribute toward a higher Vitality Status. At the end of the year, this balance will go back to zero.

Your balance in the Vitality Mall, which shows the total Vitality Bucks you have available to spend at any given time, does not reset at the end of the year. You can add to this balance from year to year. As long as you are an active member in good standing, your shopping Bucks will not go away (until you spend them!).

Q: Why am I unable to spend my Vitality Bucks?

A: Only active members are able to spend Vitality Bucks. Common reasons why you might be unable to spend your Vitality Bucks include:

1. You haven't activated your Vitality membership for the current year by completing the Health Risk Assessment.
2. You are no longer employed by the employer who provided you Vitality.
3. You are no longer covered by your employer's health plan.

Q: What Wellness Rebates are available and how do I receive them?

A: Vitality gives members access to programs that help them achieve a healthy lifestyle by offering Wellness Rebates.

The Wellness Rebate forms are available in the [forms](#) section of the website.

The Eligible Wellness Rebates:

- Health Club: Health Club Membership Rebates are available to you for each policy year and applicable to non partner gyms only.
- Smoking Cessation: Smoking Cessation rebates are available to you only once per lifetime.
- Weight Reduction: Weight Reduction Rebates are available to you only once per lifetime.

Q: Are there tax implications with respect to Vitality Rewards or rebates?

A: Vitality does not provide tax reporting to the Internal Revenue Service or its members. It is the responsibility of the member to determine what rewards or rebates, if any, are taxable.

[6. Support](#)

Q: Who do I contact with technical or program-related inquiries?

A: Contact a Vitality specialist Monday through Friday at 877.224.7117 between 8:00 a.m. and 5:00 p.m., Central Time or email wellness@powerofvitality.com.

Q: How long does it take for my fax or email to be received and processed?

A: An auto notification email will be sent to you upon receipt of your email. Please allow two business days for your email or fax to be processed. For Vitality Check and Fitness Assessment submissions, please allow three business days.

Q: Who will assist me in returning a defective item purchased through the Vitality Mall?

A: If upon receipt of the item, you notice it is defective, please contact a Vitality Specialist at 877.224.7117 Monday through Friday between 8:00 a.m. and 5:00 p.m., Central Time to initiate the return process. If however, you have had the item for some time and it is still under warranty, please contact the manufacturer directly.

Q: Why am I receiving a busy signal when attempting to send a fax?

A: Please try again. If the problem persists, please contact a Vitality Specialist at 877. 224.7117 Monday through Friday between 8:00 a.m. and 5:00 p.m., Central Time.

Q: Why do I see a blank screen when attempting to complete the HRA?

A: Please ensure that you have the most up-to-date version of Adobe Flash Player. If the problem persists, please contact a Vitality specialist at 877. 224.7117 Monday through Friday between 8:00 a.m. and 5:00 p.m., Central Time.