

Digital healthy living program

Live Healthy. Earn Rewards.

Living healthy is one of the best investments you can make. It provides many benefits, both physical and emotional.

But finding time to be active can be hard. And staying motivated can be even tougher.

Manulife *Vitality* Group Benefits can help — by providing the guidance you need and rewarding you for living healthy.



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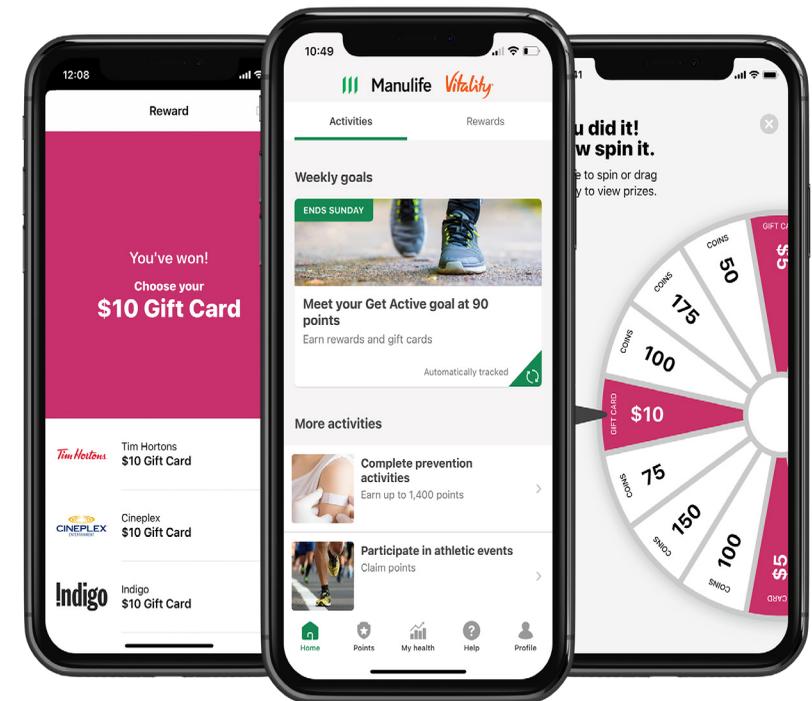


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What is Manulife *Vitality* Group Benefits?

Manulife *Vitality* Group Benefits is a wellness app that rewards you for making healthy choices — like being active and making improvements to your lifestyle.



How does it work?

Step 1 **Know your health.** The first step to improving your health is knowing your starting point. That's why your Manulife *Vitality* experience starts with taking the Vitality Health Review™ to find out your Vitality Age™. Depending on your overall health and lifestyle, your Vitality Age could be higher or lower than your actual age.

Step 2 **Improve your health.** Track your physical activity and preventive healthcare, like visits to the dentist, to earn Vitality Points™. Vitality Points determine your Vitality Status™. The higher your status, the richer the rewards!

Step 3 **Get rewarded.** Rewards include gift cards and discounts at major retailers. See the Reward partners tab for details.

Ready to take the next step to a healthier you?

Step 1:

Download the Manulife *Vitality* Group Benefits app.

Scan the QR Code



or

Go to the App Store or Google Play and download the Manulife *Vitality* Group Benefits app. (You'll see two Manulife *Vitality* apps. Be sure to choose the "Grp Benefits" option.) Look for this icon... 

Step 2:

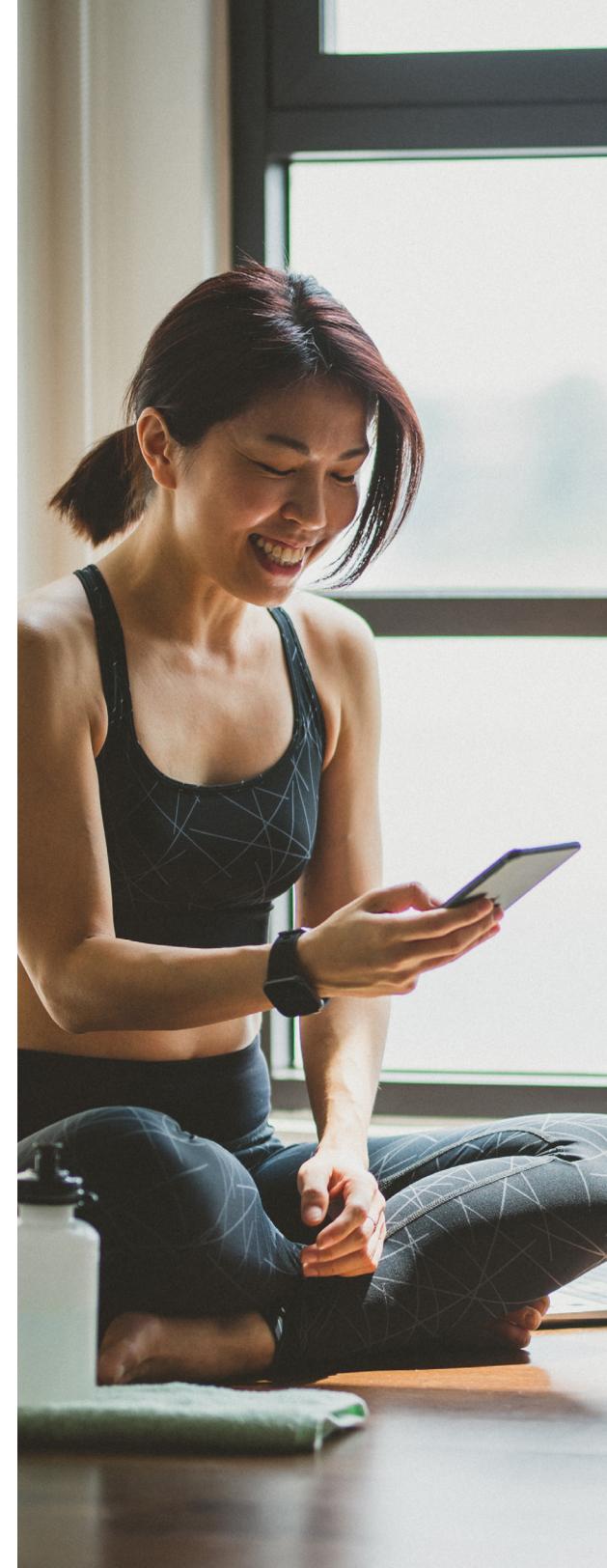
Take the Vitality Health Review (VHR) to understand your current health and how you can improve it.

Step 3:

Activate your weekly Get Active goal. Now you'll be able to rewards as well as Vitality Points.

Step 4:

Link your fitness device or health app to the Manulife *Vitality* app. It's the best way to earn Vitality Points for completing physical activities like going for a walk, taking a bike ride, or going to the gym.



Points add up fast!

You earn points for:

- Taking assessments to better understand your health
- Preventive activities, like going to the dentist or getting a flu shot
- Walking (count your daily steps with your fitness device)
- Any physical activity that gets your heart pumping

Activity	Vitality Points
Vitality Health Review (VHR)	500
Finish VHR in your first 90 days of registering for the program	1,500
Mental wellbeing assessments	300
Vitality nutrition assessment	300
Non-smoker's declaration	1,000
Prevention and Vitality Check™ (visiting the doctor, dentist, etc.)	Up to 5,900
Physical activity	Up to 7,500



No fitness device?

Earn 40% off a Garmin® device!* Do these in-app tasks to reach Silver Status and get your discount:

- VHR in first 90 days
- Non-smoker's declaration
- Mental wellbeing and nutrition assessments



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* You can earn a 40% Garmin discount code when you reach Vitality Silver Status. There are numerous combinations of activities you can complete to earn 3,500 Vitality Points to reach Silver Status. For a complete list of point-earning activities, please see pages 8-9 in this brochure.



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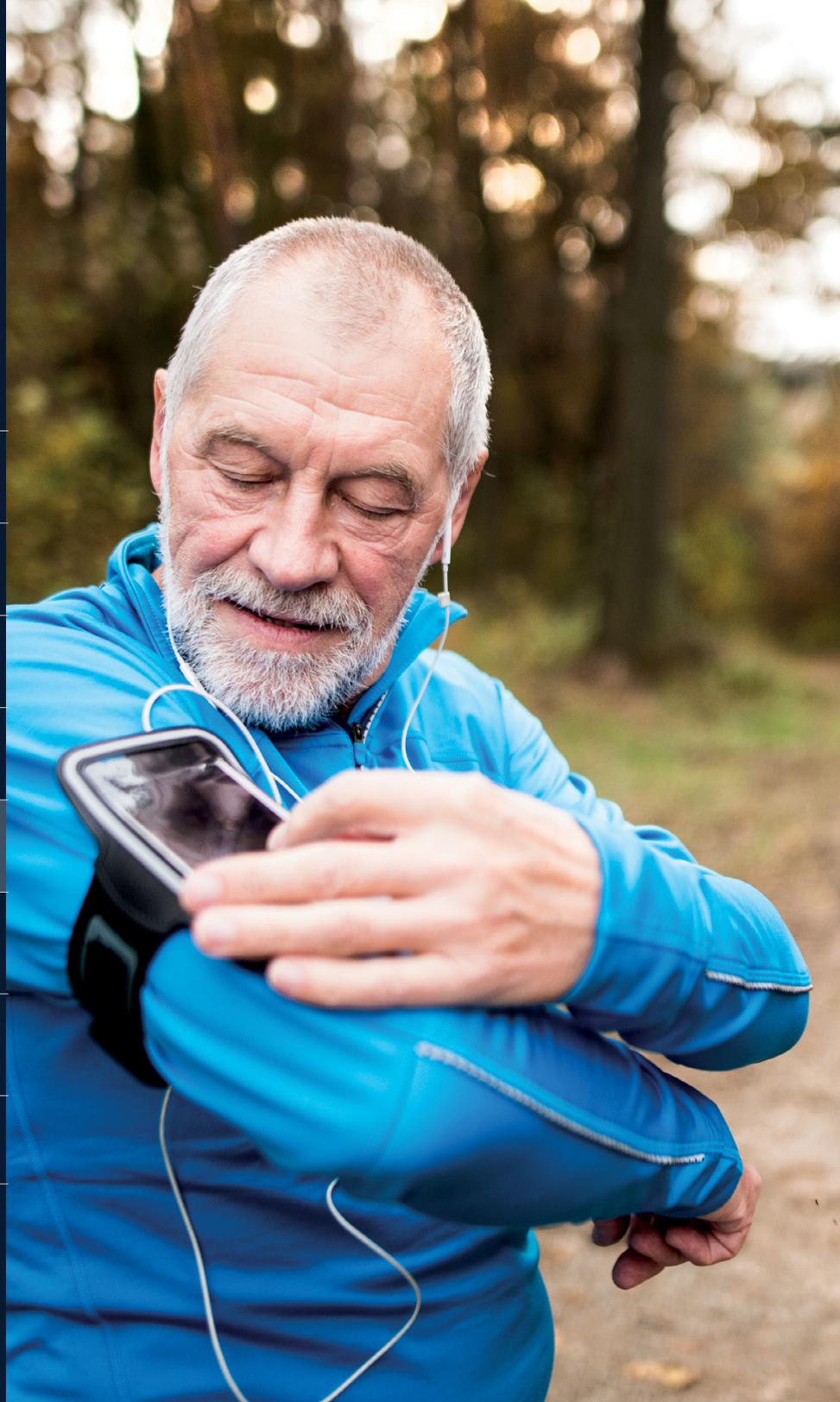
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Raise your Vitality Status for more rewards

The number of Vitality Points you earn determines your Vitality Status™: Bronze, Silver, Gold or Platinum. The higher your status the more rewards you're entitled to — see **Reward partners** tab.

At the beginning of every program year, your Vitality Points go back to 0 and your Vitality Status goes back to Bronze.

A great way to start off your program year is to retake the Vitality Health Review. Not only will you see how much your health has improved, but you'll also earn points and potentially see an improvement in your Vitality Age (a lower age!).

**More Vitality Points
= higher Vitality Status
= more rewards!**



Bronze
0 points



Silver
3,500 points



Gold
7,000 points



Platinum
10,000 points

Sweat it out to earn rewards every week!

Vitality Active Rewards are additional rewards you can earn every week for meeting your Get Active goal. Here's how it works.

Every Monday, log in to the Manulife *Vitality* Group Benefits app to get your individual weekly activity target.

Throughout the week, you can earn points from Standard and Advanced workouts (see below). Hit your weekly activity target and you can earn great rewards from companies like Tim Hortons®, Cineplex®, Indigo® and Hudson's Bay®.

Standard workout = 20 Vitality Points

- 10,000 to 14,999 daily steps
- Exercising at 60% or more of your MHR for 30 to 44 minutes
- Burning between 300 and 1,259 Active Calories** tracked through Apple Watch

Advanced workout = 30 Vitality Points

- 15,000 or more daily steps
- Exercising at 60% or more of your MHR for 45-plus minutes
- Burning between 300 and 1,875 Active Calories** tracked through Apple Watch

** Individual target based on weight



What is MHR?

MHR is your maximum heart rate. To calculate your MHR, subtract your age from 220.

For example, if you're 35 years old, your MHR would be:

$$220 - 35 = 185 \text{ beats per minute}$$

To earn points for your standard and advanced workouts, you want to exercise on average at 60% of your MHR. In this example, that would be:

$$185 \times 60\% = 111 \text{ beats per minute}$$



Spin the wheel and win!

Every week you reach your Get Active goal, you get to spin the Vitality Wheel™*

The wheel will land on an instant gift card OR a defined number of coins ranging between 75 to 300 coins per spin. These coins are deposited into your reward tracker. Once your reward tracker reaches 2,000 coins, you can exchange the coins for a gift card from one of our retailers (Tim Horton's, indigo, cineplex, etc.)

* **Attention Quebec residents:** when you hit your weekly physical activity target – you will get Vitality Coins deposited into your Reward Tracker (without a wheel spin).

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Get healthy and boost your points total

All your activities earn Vitality Points that contribute to your Vitality Status, but only standard and advanced workouts count towards your weekly Get Active goal.

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Activity	Vitality Status	Weekly Rewards	Frequency
Light workout:			
<ul style="list-style-type: none"> 5,000 -9,999 daily steps Exercising at 60% or more of your MHR for 15 to 29 minutes Burning between 160 and 555 Active Calories* tracked through an Apple Watch 	10 pts	–	
Standard workout:			
<ul style="list-style-type: none"> 10,000 to 14,999 daily steps Exercising at 60% or more of your MHR for 30 to 44 minutes Burning between 320 and 1,110 Active Calories* tracked through an Apple Watch 	20 pts	20 pts	Max of 30 points per day based on the highest workout achieved. Category max 6,000
Advanced Workout:			
<ul style="list-style-type: none"> 15,000 or more daily steps Exercising at 60% or more of your MHR for 45-plus minutes Burning between 480 and 1,665 Active Calories* tracked through an Apple Watch 	30 pts	30 pts	
Athletic Event			
<ul style="list-style-type: none"> Walk/run or cycle 5km-99km+ or complete a triathlon (organized or <u>self-guided events</u> permitted) 	Up to 500 pts per event	–	Once per day on the highest level achieved. Category max 1,500

* Individual target based on weight. All Physical Activity has a category maximum: 7,500 points per program year

Activity	Vitality Status	Weekly Rewards	Frequency
Vitality Check™:			
<ul style="list-style-type: none"> • Body Mass Index (BMI) • Blood Pressure • Cholesterol • Blood Glucose or HbA1C 	Up to 1,125 pts	–	Once per activity, per program year. Category max 4,500
Prevention:			
<ul style="list-style-type: none"> • Pap Smear • Mammogram • Colorectal screening • Dental check-up • Fecal occult blood test • Ovarian cancer screening 	200 pts	–	Once per activity, per program year. Category max 1,400 for women and 1,200 for men.
<ul style="list-style-type: none"> • Flu shot • COVID-19 vaccination* 	400 pts	–	
Vitality reviews and assessments			
<ul style="list-style-type: none"> • Vitality Health Review (VHR) • Finish VHR in your first 90 days of registering for the program* • Mental wellbeing assessments • Vitality nutrition assessment • Non-smoker’s declaration 	500 pts 1,500 pts 300 pts 300 pts 1,000 pts	–	Once per activity, per program year.

* Once per lifetime

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Manulife *Vitality* Group Benefits offers rewards from:

Weekly Rewards

HUDSON'S BAY

Tim Hortons.

Indigo

CINEPLEX

Reach your weekly physical activity targets and you can earn gift cards from our reward partners.

Vitality Status Rewards



Bronze

0-3,499 points

Get 15% off Saucony athletic gear when you complete your Vitality Health Review at 500 Vitality Points

saucony



Silver

3,500 points

Get 40% discount at garmin.ca when you reach Silver Status

GARMIN



Gold

7,000 points

Save 10% on a hotel booking through Expedia*

Expedia
Made to Travel



Platinum

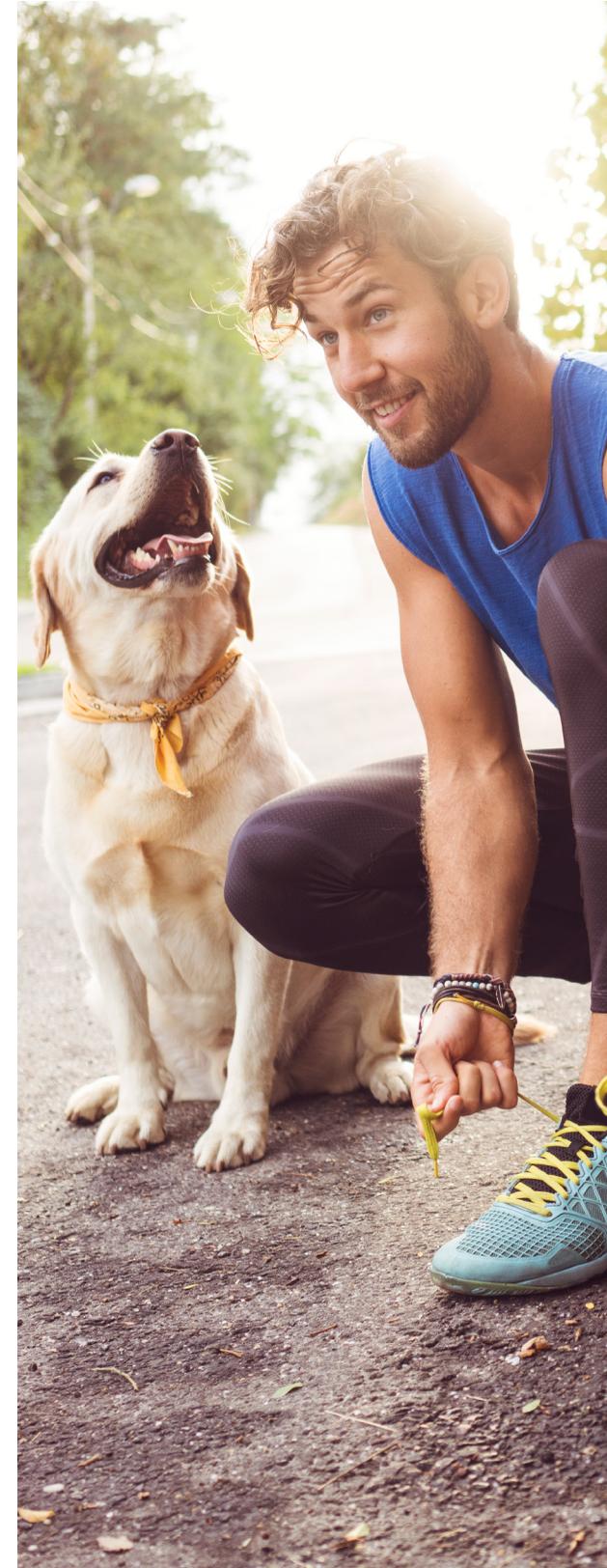
10,000 points

\$25 gift card**
Save 25% on a hotel booking through Expedia*

Expedia
Made to Travel

*Discount applies up to a total maximum hotel booking value of \$500 for one room (unlimited nights), once per program year

**Gift card selection applies to any of our weekly reward partners in the Manulife *Vitality* Group Benefits program.



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