General Questions about LifeEvenBetter

**Why is the LifeEvenBetter approach important to Land O’Lakes?**

At Land O’Lakes, we strongly believe in the importance of health and wellness for our employees and their families. That is why we’re empowering you with tools and resources to help you live your healthiest life. Our total well-being approach helps you find balance in all aspects of your health and wellness – physical, financial and emotional.

**Who is eligible for LifeEvenBetter?**

All employees eligible to participate in Land O’Lakes benefit plans are eligible to participate in LifeEvenBetter.

For your spouse to be eligible, he/she must be enrolled in a Land O’Lakes Medical Plan.

Questions about Keas

**What is Keas?**

Keas is our wellness partner offering an online tool and mobile website packed with fun challenges, quizzes and team activities to help keep improving your physical wellbeing.

**How do I register for the Keas website?**

If you haven’t already, employees can access Keas from [www.ybr.com/landolakes](http://www.ybr.com/landolakes) by clicking on Get Rewarded. You’ll be asked to register with Keas the first time you visit, but then will be able to access the Keas site from YBR without having to log in separately.
How does my eligible spouse register for the Keas website?

Spouses can access Keas directly at play.keas.com/landolakes.

Can I access Keas from my smartphone?

Yes! The Keas site is mobile enabled through your web browser. In addition, if you have an iPhone, a Keas app is available for free from the Apple App Store.

What kinds of things do I need to do to earn points?

There are many different ways you can earn points. Refer to the Points-at-a-Glance PDF available on www.ybr.com/landolakes on the LifeEvenBetter page. You can also find a listing of points earning activities on Keas.

What is the difference between Keas points and Mission Points?

On the Keas website, there are a number of fun activities in which you can participate and earn points. Some activities (like the Weekly Goals on the home page) earn you Keas points. Keas points can be used to increase your Lifetime points. Lifetime points represent every point you’ve ever earned on Keas. They are displayed in the orange bar on the top right hand corner of the Keas page and used to determine levels and access to Quests. Keep an eye out when you progress to a new level because it is possible you will unlock new Quests!

Mission points are points you earn for the activities listed on the Mission Tab, such as completing the Health Risk Questionnaire, the biometric screening and other activities. Only Mission points (not Keas points) can be redeemed at the Rewards Store and used toward your Medical Plan premium credit.
What if I don’t agree with my final points earned on Keas for the 2016 Mission?

If you feel there is a discrepancy with your final 2016 Mission points, you can file an appeal with between October 1, 2016 and November 21, 2016 by contacting Keas at support@keas.com.

How can I track my participation in the Rewards Program?

Keas keeps track of your participation in all activities (even those on Castlight, HelloWallet, Blue Cross Blue Shield and Delta Dental) on your Missions page.

How do I complete a biometric screening?

You have three choices for completing a biometric screening and earning points. You can:

- Go to your doctor,
- Get the screening at one of Land O’Lakes biometric screening events, or
- Go to an approved Biometric lab located near your home.

You can sign up for a biometric screening on Keas. Visit the Keas site, go to the Missions tab and click on the biometric screening activity for more details.

I have already registered for the Doctor on Demand website. Can I earn points for this activity?

If you already registered for the Doctor on Demand website and received points for that activity during a previous wellness year, you cannot repeat the activity to earn points in 2017.

If you didn’t already register for the Doctor on Demand site website prior to October 1, 2016 (or you’re a new hire after that date) you can complete
and earn points for that activity between October 1, 2016 and September 30, 2017.

**What if I completed a biometric screening recently? Can I earn points for completing this activity?**

Biometric screenings completed **October 1, 2016** through today will be counted.

**Will there be onsite biometric screenings at my location?**

Onsite biometric screenings will be offered at some Land O’Lakes locations later in 2016 and 2017. Watch for more information coming soon in the Source and in the biometric screening activity in Keas.

**How do my points get updated if I had a physical and/or preventive cancer screening recently? Do I have to do anything to get those points credited to my account?**

Physicals and preventive cancer screenings completed October 1, 2016 through today will be counted. The points will be uploaded automatically through a file feed that Blue Cross and Blue Shield sends to Keas. It could take up to 4 weeks for these points to load to your account.

**I have already designated a beneficiary for Life insurance and/or the 401(k) Plan. Do I earn points for completing this activity?**

If you already designated your beneficiary and received points for that activity during a previous wellness year, you cannot repeat the activity to earn points in 2017.

If you didn’t have a beneficiary designated prior to October 1, 2016 (or you’re a new hire after that date) you can complete and earn points for that activity between October 1, 2016 and September 30, 2017.
How soon do points show up on Keas once I’ve completed an activity?

It varies between immediately, weekly all the way to quarterly for some activities after completion. The Points-at-a-Glance PDF on YBR provides more information on the timing of seeing points on your Mission Page.

Will other people be able to see what I am doing on Keas?

Everything you do to earn Mission points is kept confidential. For example, your personal health risk factors (located on your “Health Risks” page under the Profile tab), is confidential and is only accessible by you. The “2017 Mission Activities” is also private – no other users can see, your progress, or any activities you have completed on under the Mission. In addition, your completion of quizzes, healthy breaks, brain games, and other activities is confidential.

To foster a community environment focused on health and wellness, there are certain elements of Keas that can be viewed by other Keas users, but are not mandatory to earn your incentive dollars. Other users are able to view the weekly goals and quests that you choose, badges that you earn, and any posts that you make on the newsfeed. In addition, the points that you’ve accumulated during the challenge will also appear on the “Leaderboard” page; however, other users will not be able to see how you’ve earned these points.

Can I change the visibility of my profile page?

You can modify the visibility of your profile page by clicking on “Account Settings” under the profile picture. Once on the “Account Settings” page, you can change the visibility of comments in your profile to “Only Me.”

Do I have to use my legal name as my profile name?

No. You can change your profile name in Account Settings if desired. This controls what appears in the Newsfeed should you participate in activities
that are reported there or if you make a comment.

*Will Land O’Lakes be able to see the results from my biometric screening or Health Risk Questionnaire?*

No. The data you disclose in your Health Risk Questionnaire and the results of your biometric screening are completely confidential and private. Personal Health Information is, by law, confidential. Land O’Lakes will not have access to individual data or results, but will receive an aggregated analysis of our participants. Our vendors are also committed to confidentiality and security. You can access their privacy policies by visiting their websites.

*Can I control how many emails I get from Keas?*

Yes, you can set preferences for how/when Keas sends you an email. To do this, select "Account Settings" underneath your profile picture on the Keas home page.

Once you arrive at the Account Settings page, you will see a section called "Reminders and Alerts." Change applicable settings to "No," then click Save. This will turn off any unwanted email communications from Keas.

*Questions about HelloWallet*

*What is HelloWallet?*

HelloWallet is our financial wellness partner offering online tools and mobile app that can help you improve your financial wellbeing. You can create a monthly budget, organize your financial accounts and get financial guidance – all within a best-in-class platform that uses bank-level security.
**Is HelloWallet just for 401(k) Retirement Savings participants?**

No. In fact, HelloWallet’s primary focus isn’t retirement savings, although it is an important component of your overall savings. HelloWallet will help you organize your financial accounts, set a monthly budget, pay off debt and more!

**How do I access the HelloWallet site?**

Go to [www.ybr.com/landolakes](http://www.ybr.com/landolakes) and click Get Rewarded. Once on the Keas website, click the HelloWallet link. You’ll be asked to register with HelloWallet the first time you visit.

You can also get the free app from the Apple App and Google Play Stores.

**Do I have to link my bank accounts to HelloWallet to participate?**

It is not a requirement that you link your bank accounts to HelloWallet, but it does make it easier for you to budget! You can choose to self-report data to HelloWallet instead of linking and still be eligible to earn points.

**Can I access HelloWallet from my smartphone?**

Yes. You can get the free app from the Apple App and Google Play Stores. Check out the list of LifeEvenBetter activities for 2017 – you can earn points for logging into HelloWallet using the mobile app.

**Why can’t my eligible spouse access the HelloWallet site and earn points?**

HelloWallet helps you do household budgeting and planning. We encourage you to work with your spouse to complete activities on HelloWallet and earn points.
Will Land O’Lakes be able to see the data I enter into HelloWallet?

No. The data you disclose in your Financial Assessment is completely confidential and private. Personal Financial Information is, by law, confidential. Land O’Lakes will not have access to individual data, but will receive an aggregated analysis of our participants. Our vendors are also committed to confidentiality and security. You can access their privacy policies at www.hellowallet.com/privacy-notice.

Is my financial information safe on HelloWallet?

Yes. HelloWallet is committed to keeping your financial information safe and secure. HelloWallet partners with Yodlee to store account information. Yodlee is the data storage provider used by eight of the top 10 U.S. Banks, such as American Express and Bank of America. Learn more about their bank-level security at www.hellowallet.com/privacy-notice.

Can I control how many emails I get from HelloWallet?

Yes, you can set preferences for how/when HelloWallet sends you an email. To do this, simply hover over the green button at the top right of the application and select “Alerts” from the drop-down menu. From your Alerts page, you will find all of your email and text settings. For more information, check out our support article at https://support.hellowallet.com/customer/portal/articles/1233433-alerts.
Questions about Rewards Redemption

*How can I access the rewards store to browse or redeem points?*

You can access the rewards store from the Missions tab on Keas. The first time you log in to the rewards store, you will be asked for a username and password:

**Username:** EmployeeID@LOL (123456@LOL or 123456S@LOL if you are a spouse of a Land O’Lakes employee)

**Password:** LOLRewards (default password, which must be changed upon first login)

*What kinds of things can I buy at the rewards store?*

There are many options available on the rewards store, including gift cards, sports gear, home electronics and more! 100 points = $1 to spend on the rewards store.

*If I spend my points at the rewards store, will I not be able to get lower 2018 premiums?*

No. It’s not one or the other - you get both! You can redeem your points for merchandise on the Rewards Store anytime throughout the year. These points will also count towards lowering your future Medical Plan premiums.

*Do I have to redeem my points at the end of each calendar year or can I save them to purchase larger items in future years?*

Unredeemed points will roll over to the next calendar year.
What will my premium discount be for 2018?

We will communicate 2018 premiums in the fall during annual benefits enrollment. To ensure you receive the best discount, you and your eligible spouse each should aim to achieve Platinum Level by earning 15,000 or more points.

Does my eligible spouse’s points count towards a premium discount?

Yes! You’ll receive the biggest discount on 2018 Medical Plan premiums when you both participate in LifeEvenBetter.

Is there a maximum number of points you can earn?

You can earn an unlimited number of points, however you will receive the top reward at 15,000 points. Any points earned beyond 15,000 points will be for bragging rights only.

How long do I have to earn points?

The LifeEvenBetter plan year concluded the end of September. A new wellness year began October 1, 2016 and will end September 30, 2017.

What are the levels of rewards?

See the Rewards Levels-at-a-Glance PDF available on YBR on the LifeEvenBetter page for more information.

When can I redeem points?

You can redeem points whenever you want throughout the year. You must have a minimum of 2,500 points to purchase something at the rewards store.
Can my eligible spouse and I combine our points to purchase something more expensive at the rewards store?

No. Unfortunately, accounts cannot be combined.

What is the monetary value of the rewards I can earn annually?

You can earn up to 15,000 points annually, which equals $150 annually to spend in the rewards store. By earning points, you will also receive the best credit toward your next year’s medical premium. The dollar amount for that has not yet been determined, but will be communicated later this year.

Will I be taxed on the items I purchase from the rewards store?

Yes. We are required by the IRS to withhold taxes for the value of the gift cards and merchandise. Taxes will be withheld from your paycheck.

If I completed an activity on the Missions tab, but did not receive the points within the appropriate timeframe, what should I do?

You should contact Keas at support@keas.com.

I completed a few Mission activities at the end of September 2016, will I still receive the points for credit towards my 2017 Medical Plan premium?

Yes, as long as you completed the activity prior to September 30, 2016, the points will be loaded to your account. It might take a few weeks for the wellness partners to send the final point’s files to Keas.
Questions about Castlight

What is Castlight?

Castlight is a LifeEvenBetter partner offering a personalized health care tool that lets you shop for in-networks doctors, hospitals and medical services by quality and price. Castlight helps you be a more informed health care consumer.

Why does it take longer for Castlight activities to show credit on the Keas site?

There are two factors. Blue Cross and Blue Shield relies on providers and facilities to submit claims; depending on how quickly your provider submits your claims will impact when you receive credit. Castlight sends a file to Keas on a weekly basis.