



OVERVIEW

1. What is the goal of Dawson's Wellness program?

The goal of our Wellness Program is to get 100% of employees and spouses on our health insurance plan to use our preventive care benefits; these include an annual physical exam and age/gender recommended screenings. Reaching this goal will help you maintain areas of good health and address health risk factors in their earliest stages – when you have the best chance to avoid developing chronic condition or having a catastrophic health event.

Our other goal, and equally important, is helping employees that are tobacco users to stop or reduce their tobacco use.

Your health is fundamental to your success and happiness, both at work and in life!

2. Who is eligible to participate in Wellness?

All employees and spouses currently enrolled in a Dawson medical plan are eligible to participate.

3. What is the benefit of participating in Wellness?

The most important reason to participate is improved health. The program is designed to help you maintain areas of good health and address health risk factors in their earliest stages – when you have the best chance to avoid developing chronic condition or having a catastrophic health event.

In addition to maintaining areas of good health and improving health risk factors that are identified, if you complete all the wellness steps in the program you will qualify for a wellness discount off your health insurance premiums in 2027.

2026 WELLNESS STEPS & 2027 WELLNESS DISCOUNT

1. How much is the wellness discount in 2027?

Completing the two wellness steps in 2026 qualifies you for a wellness discount on medical premiums in 2027:

Wellness Step	Wellness Discount
Annual Physical Exam & Age/Gender Recommended Screenings	\$600/year or \$50/month
Tobacco User Affidavit and/or Tobacco Cessation Program	\$600/year or \$50/month
TOTAL	\$1,200/year or \$100/month

2. How do I receive the wellness discount in 2027?

If you qualify, you will receive your wellness discount in the form of an annual discount off your medical plan premiums in 2027.

3. What wellness steps do I have to complete in 2026 to qualify in 2027?

To qualify for the wellness discount in 2027, there are two wellness steps you need to complete:

1. Annual Preventive Screenings

All employees and spouses enrolled in the medical plan are required to complete an annual wellness visit and receive their age/gender recommended screenings with their Primary Care Physician by October 1, 2026.



IMPORTANT: You must fast (no food or liquids except water) for 9 hours prior to your visit in order to receive credit and to ensure accurate test results. If your Physician Screening Confirmation form does not indicate you fasted, you will not receive credit.

2. Tobacco User Affidavit and/or BCBS Well onTarget Tobacco Cessation Program

If you currently use tobacco, you will be asked to complete the BCBS tobacco cessation program through Well onTarget.

If you do not currently use tobacco, you will be asked to certify that you have been tobacco free for at least three months by completing the Tobacco Use Affidavit by May 1, 2026.

4. If I don't complete both wellness steps in 2026 can I still qualify in 2027?

No. Both wellness steps must be completed to qualify for the wellness discount in 2027.

5. If my covered spouse doesn't complete both wellness steps in 2026 can I still qualify in 2027?

To earn the \$600 annual physical discount in 2027, you and your covered spouse must complete your annual physical and age/gender recommended screenings. Your spouse is not required to complete a tobacco affidavit or the BCBS Well onTarget Tobacco Cessation Program. But if your spouse uses tobacco, we encourage them to enroll in the free BCBS Well onTarget Tobacco Cessation Program.

WELLNESS STEP 1: ANNUAL PREVENTIVE SCREENINGS

1. What is required of me to complete this wellness step?

You are required to complete your annual preventative exam and age/gender appropriate cancer screenings by October 1, 2026 and submit your Physician Screening Confirmation Form to Dawson. The Physician Screening Confirmation Form is a special form for tracking purposes.

2. What are the recommended preventive care screenings for **WOMEN?**

- Annual physical exam: Every year for all ages.
- Breast Cancer Screening (Mammogram): Every 1-2 years for ages 40+
- Cervical Cancer Screening (Pap Test): Every 3 years for ages 21-65. Women who have had a hysterectomy may not need a Pap test.
- Colon Cancer Screening (Colonoscopy): Every 10 years, beginning at age 45.
OR Cologuard every 3 years OR fecal occult blood test annually.

NOTE: Cancer screening appropriateness may vary. Make sure you discuss your screening options with your physician, especially if you are at increased risk.

3. What are the recommended preventive care screenings for **MEN?**

- Annual physical exam: Every year for all ages.
- Prostate Cancer Screening (PSA): Discuss the benefits and risks of screening with your doctor.
- Colon Cancer Screening (Colonoscopy): Every 10 years, beginning at age 45.
OR Cologuard every 3 years OR fecal occult blood test annually.



NOTE: Cancer screening appropriateness may vary. Make sure you discuss your screening options with your physician, especially if you are at increased risk.

4. Where do these recommendations for age/gender screenings come from?
The US Department of Health and Human Services and the Centers for Disease Control and Prevention are the source for these recommendations.
5. How do I go about scheduling my annual preventative exam and/or my age/gender appropriate cancer screenings?
To schedule your annual preventative exam and age/gender appropriate cancer screenings, contact your physician directly. If you don't have a physician and need help finding one, call your USI Benefit Resource Center (BRC) at 855-874-0110 or email BRCSouthwest@usi.com
6. Once I complete my annual preventative exam and age/gender appropriate cancer screenings, what do I need to do to make sure I get credit for this wellness step?
You need to obtain a copy of the Physician Screening Confirmation Form and take it with you to your scheduled appointments. Your physician will be required to complete and sign the Physician Screening Confirmation Form, affirming that you completed your annual physical exam and the age/gender appropriate screenings your physician felt were appropriate.
7. What lab values will be evaluated during an annual physical exam?
Your annual physical exam should include a blood screening that provides you with a summary of your overall health status. It includes tests for: blood pressure, HDL/LDL/total cholesterol, triglycerides, and blood glucose, as well as measurements for height, weight, and waist circumference.

Here's a look at some of the blood screening factors in simple terms.

Blood Factor	Measures...	Can Identify...
Glucose	Levels of sugar in the blood	Diabetes
Triglycerides	Levels of fat in the blood	Heart disease, risk for stroke
HDL "good cholesterol"	High-density lipoproteins in the blood, which carry cholesterol away from the arteries and toward the liver	Bad cholesterol, which can lead to heart attack and stroke
LDL "bad cholesterol"	Low-density lipoproteins in the blood, which can build up in the inner walls of arteries that feed the heart and brain	Thyroid disease or dysfunction

8. Why are these specific blood factors so important?
We've all heard that healthy eating, healthy weight management, and physical activity can help prevent heart disease, stroke, diabetes, and many cancers. But the precursors to these conditions – collectively known as "Metabolic Syndrome" – are a silent epidemic that affects an estimated one in four adult Americans. And most of us don't even know if we are at risk or not.

"Metabolic Syndrome" is a collection of risk factors that increase your chance of developing a chronic condition (like diabetes) or having a catastrophic event (like having a heart attack or stroke) by 700%!



9. How do I know if I have Metabolic Syndrome?

These five questions can tell you about your risk for Metabolic Syndrome:

- **Blood pressure:** *Is yours 130/85 or higher?*
- **HDL (good) cholesterol:** *Is your level less than 40 mg/dl for men; less than 50 mg/dl for women?*
- **Fasting blood glucose:** *Is your glucose level above 100 mg/dl?*
- **Triglycerides:** *Is yours above 150 mg/dl?*
- **Waistline:** *Does yours measure 40" or more for men; 35" or more for women?*

**Do You Have
Metabolic Syndrome?**

If you answer YES three or more times, you have metabolic syndrome. This means you have a significantly higher chance of developing diabetes or heart disease within the next several years.

10. What is the cost for my annual physical exam and age/gender recommended screenings?

There is no out of pocket cost for employees; Dawson will pay the full cost of all preventive care services and screenings for employees as long as the provider is in-network.

11. Do I need to fast before my annual physical exam?

Yes, it is important to remember to fast and bring your physician information to your appointment. By fasting (avoiding any food or drink, except water for 9 hours) you ensure you will receive accurate readings during your appointment. Please be sure to drink plenty of water and take your medications as prescribed.

12. What happens if I do not complete the annual physical exam and age/gender recommended screenings by the deadline?

If you or your spouse do not complete them by the October 1, 2026 deadline, you will not be eligible for the wellness discount in 2027.

WELLNESS STEP 2: TOBACCO USER AFFIDAVIT AND/OR TOBACCO CESSATION PROGRAM

1. What if I do NOT use tobacco?

You need to complete the Tobacco Use Affidavit and return it to Human Resources no later than May 1, 2026. By completing this affidavit, you will affirm that you are not a tobacco user and do not need to complete the BCBS Well onTarget Tobacco Cessation Program to qualify for the wellness discount in 2027.

IMPORTANT: Any employee that does NOT complete the Tobacco Use Affidavit and return it to Human Resources by May 1, 2026, will be considered a tobacco user for purposes of qualification for the wellness discount in 2027. This means that any employee that does NOT complete the Tobacco Use Affidavit will be required to complete the BCBS Well onTarget Tobacco Cessation Program by December 31, 2026 (in addition to the other required wellness step).

2. What if I am a tobacco user?

Tobacco users must complete the BCBS Well onTarget Tobacco Cessation Program by December 31, 2026 in order to qualify for the wellness discount in 2027.



3. What constitutes tobacco use?

Tobacco use includes: using cigarettes, electronic cigarettes, cigars, chewing tobacco, pipe tobacco, or other tobacco products on a frequent or recurring basis. If you have used any of these products in the last 3 months then you are considered a tobacco user.

4. How does the BCBS Well onTarget Tobacco Cessation program work?

The BCBS Well onTarget programs consist of methods to help you learn to quit smoking, with one-on-one coaching and innovative lessons developed using the most current academic and medical research.

5. What is the deadline to enroll in the program?

November 1, 2026 is the deadline to enroll in the program. The program can take up to eight weeks to complete (depending on where you are in the "quit cycle") so the date you need to have engaged with the program is November 1, 2026 to ensure you complete it by the December 31, 2026 deadline.

6. What is the deadline to complete the program?

December 31, 2026 is the deadline to complete the program. Provide your certificate(s) of completion to HR prior to December 31, 2026.

7. How do I enroll in the program?

Call (877) 806-9380 or sign up through the Well OnTarget Portal at www.wellontarget.com.

8. Do I have to quit using tobacco to still qualify for the 2027 wellness discount?

No, you are not required to quit using tobacco to qualify for the wellness discount. You are only required to complete the program to qualify for the wellness discount. However, it is strongly advised to help improve your overall health.

GUARDING YOUR PRIVACY

1. If I participate in the Wellness program will Dawson have access to my personal health information?

You can request a copy of Dawson's HIPAA Employee Notice. This Notice explains how your protected health information from the Plan may be used or disclosed to carry out treatment, payment, or health care operations or for any other purposes that are permitted or required by law.

REASONABLE ALTERNATIVE TO WELLNESS PROGRAM

1. What if I cannot complete certain wellness steps due to a medical condition I have?

If it is unreasonably difficult due to a medical condition for you to complete the two wellness steps, or if it is medically inadvisable for you to attempt to achieve the standards for this program, please contact Dawson and they will work with you to develop another way to qualify for the 2027 wellness discount.