

Healthy Rewards Program

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There is a strong correlation between high stress/emotional issues and poor lifestyle choices. To be effective, our health improvement programs must and will focus on your emotional and physical well-being. CITGO will continue to partner with a recognized wellness provider to bring our employees and their eligible covered spouse healthy living resources, on-line, and telephonic coaching. Having an independent healthy living provider assures confidentiality of your information.

Prevention is the key to better health and regular preventive care helps:

- Detect health problems early.
- Reduce risk of disease.
- Protect you from higher costs down the road.
- SAVE YOUR LIFE.

CITGO is excited to continue the Healthy Rewards Program in 2025 with Rally. Rally is a personalized, interactive health experience designed to help you create positive habits that may improve your health and well-being. When you sign up with Rally, the first thing you discover is your Rally Health Age, which tells you how your body is feeling right now. Then you can start exploring all the great digital tools that may help you make healthier choices based on your life, schedule and needs.

All active CITGO employees enrolled in one of the CITGO eligible medical plan options can participate in the Healthy Rewards Program and access Rally. An employee's spouse who is enrolled in one of the medical plan options may also participate through Rally and earn rewards. Even enrolled dependents over age 13 can access Rally. Your spouse and dependents will need to create and use their own separate log-in to myuhc.com in order to reach the Rally site.

- To start your participation in the 2025 Healthy Rewards Program, go to www.myuhc.com and click on the Rally icon or Health & Wellness tab. Please note, the first time you visit the site you will need to create a Rally username and

password. If you participated in the Rally last year, your information will carryover but after January 1, you will be prompted to complete the Rally health Survey again to begin earning your rewards for 2025.

IMPORTANT NOTE

For 2025, all healthy reward activities must be completed and reported to Rally by September 30, 2025.

- **Incentives are processed via payroll and paid only to active employees enrolled in a CITGO medical plan within the plan year in which they are earned. Activities completed under a medical plan outside of CITGO will not be accepted.**
- **Biometric screening form must be submitted to Rally and received by September 30, 2025.**
- **Incentives are normally deposited on a monthly basis for activities earned in the prior month. Results are processed by Rally and incentives earned are reported to CITGO for funding through the normal payroll process. You must be actively employed to receive the incentive deposit.**
- **Please allow at least 30 days for processing of all completed rewarded activities.**
- **Exceptions are not permitted.**

Start your Rally Experience by Visiting
www.myuhc.com

All active CITGO employees enrolled in one of the CITGO medical plan options are eligible to participate in the Healthy Rewards Program and access Rally. An employee's spouse who is also enrolled in one of the medical plan options may also participate through Rally and earn rewards.

CITGO Benefits

Health & Wellness

| | |
|---------------------------|-----------|
| Medical | 14 |
| Dental | 38 |
| Vision | 40 |
| Coordination of Benefits | 42 |
| Monthly Contributions | 43 |
| Flexible Spending Account | 44 |
| Life & Accident Insurance | 48 |

Additionally, the SDHP offers an annual enrollment incentive just for enrolling in the SDHP option:

- Employee-only coverage -\$500 deposit to HSA.
- Employee plus Dependent/Family coverage - \$1,000 deposit to HSA.
- **For those employees enrolling during Annual Election, the enrollment incentive will be deposited during normal payroll processing in January. However, Fidelity cannot accept contributions to your HSA until you have opened your account. See Setting Up Your Fidelity HSA on [page 29](#).**



- When calculating your contributions to your HSA, it is very important to include the amount of the SDHP annual enrollment incentive plus the amount of Healthy Rewards incentives you plan to earn in your calculations. Once the IRS maximum annual HSA contribution limit is reached, all contributions, deductions and incentives will cease.

Preventive Annual Exam Activity

Annual preventive exams and screenings can help you and your physician identify illness or disease early. Take part in maintaining your health by completing one of the following annual exams and earn an incentive as part of the Rally Healthy Rewards Program.

1. Annual Physical
2. Mammogram
3. Cervical Cancer Screening
4. Colon Cancer Screening
 - a. Colonoscopy screening
 - b. Fecal Occult Screening
 - c. Flexible Sigmoidoscopy Screening
5. Prenatal Exam

Earn CITGO Healthy Rewards Program Incentives through Rally

| ACTIVITY to be completed by enrolled Employee OR enrolled Spouse by Sept. 30, 2025 | SDHP | PPO | EPO |
|--|------------------------------------|------------------------------------|------------------------------------|
| COMPLETE online Rally Health Survey between 1/1/2025 AND 9/30/2025 | \$50 – Employee \$50 – Spouse | \$25 – Employee \$25 – Spouse | \$25 – Employee \$25 – Spouse |
| COMPLETE three personalized online Rally Missions between 1/1/2025 AND 9/30/2025 | \$50 – Employee \$50 – Spouse | \$25 – Employee \$25 – Spouse | \$25 – Employee \$25 – Spouse |
| COMPLETE Biometric Screening and submit to Rally between 1/1/2025 AND 9/30/2025 | \$225 – Employee \$225 – Spouse | \$50 – Employee \$50 – Spouse | \$50 – Employee \$50 – Spouse |
| Complete a Preventive Annual Exam between 1/1/2025 AND 9/30/2025 | \$175 – Employee \$175 – Spouse | \$50 – Employee \$50 – Spouse | \$50 – Employee \$50 – Spouse |
| TOTAL 2025 Healthy Rewards Incentives Available | \$500 – Employee \$500 – Spouse | \$150 – Employee \$150 – Spouse | \$150 – Employee \$150 – Spouse |
| Deposited to Employee's Account | HSA | FSA | FSA |