GET ENGAGED

GET MOVING

GET REWARDED

Stay on track at the
Be Well @ Shell Health Portal Powered by Rally®

www.bewellatshell.com
2017 Be Well @ Shell Prevention and Rewards Program

WHAT'S NEW?

• Step up your game in the Be Well @ Shell Health Portal throughout the year to earn gift cards to your favorite retailers.

• Continue to earn a discount on your medical premiums by getting a wellness check and registering/logging in to the Be Well @ Shell Health Portal.

• Effective January 1, 2017, adult children are no longer eligible for incentives under the Be Well @ Shell Prevention and Rewards Program. See page 17 for program details still applicable for adult children.

The Be Well @ Shell Prevention and Rewards Program is a voluntary, confidential program. The program is provided at no additional cost to participants and is administered by OptumHealth™.

WHO CAN PARTICIPATE?

• Active employees and their spouses/domestic partners who are enrolled in a US Shell-sponsored medical plan option¹;

• Non-Medicare eligible retirees and their spouses/domestic partners² who are enrolled in a US Shell-sponsored medical plan option; and

• Former employees/spouses/domestic partners who are enrolled in COBRA continuation coverage under a US Shell-sponsored medical plan option.

¹ Employees and their spouses/domestic partners enrolled in the Global Expatriate Medical Scheme (GEMS) are not eligible to participate in the program.

² The entire retiree family is ineligible to participate in the program if either the retiree or spouse/domestic partner is Medicare eligible.

Please see pages 22-23 entitled "Regulatory Notice for the Be Well @ Shell Prevention and Rewards Program." This document is a notice required under the Americans with Disabilities Act that provides details about the information collected, used, transmitted and stored under the Be Well @ Shell Prevention and Rewards Program.
GET ENGAGED IN WELLNESS

BE WELL @ SHELL HEALTH PORTAL
POWERED BY RALLY®

The BW@S Health Portal (and app!) powered by Rally is a resource to help you keep tabs on your health and fitness journey.

See pages 6-7 to learn more

GIFT CARDS

BW@S REWARDS

- Full calendar year (January 1, 2017 – December 31, 2017) to earn gift card rewards
- Each eligible participant can earn up to $200 in gift cards per calendar year by completing certain educational and/or wellness activities

See pages 8-9 to learn more

Still have Health Rewards Account credits?
See pages 14-15
GET REWARDED

WELLNESS CHECK
Fundamental to prevention is your wellness check.

You will learn key facts about your current health including:

- Blood Pressure
- Blood Glucose Levels
- Blood Cholesterol
- Body Mass Index (BMI), based on height & weight
- Tobacco Use

You can choose multiple ways to get your wellness check!
See pages 10-12 to learn more

MEDICAL PREMIUM DISCOUNT

- **January 1, 2017 – September 30, 2017** — Earn a discount on your 2018 Shell medical premiums by getting a wellness check AND registering/logging in to the BW@S Health Portal
  - 10% for active employees or non-Medicare eligible retirees or COBRA Participants and,
  - 5% for non-Medicare eligible spouse/domestic partner

- The total possible maximum discount is 15% (10% for the participating employee/non-Medicare retiree/COBRA participant and 5% for the spouse/domestic partner).
Your maximum discount percentage will be based on your enrollment level in the Shell Medical Benefit Program.

See page 13 to learn more
Available via your computer, tablet or smartphone, the Be Well @ Shell (BW@S) Health Portal shows you how to make simple changes to your daily routine, set smart goals and stay on target.

**BE WELL @ SHELL HEALTH PORTAL**

Start with the quick Health Survey, and get your Rally Age℠ to help you assess your overall health. Rally will then recommend Missions for you: simple activities designed to help improve your diet, fitness and mood. Start easy, and level up when you’re ready.

The BW@S Health Portal will offer you the chance to complete BW@S Rewards activities and earn up to $200 in gift card rewards.

Earn Rally Coins for a chance to win at great sweepstakes! Earn coins by joining Missions, pushing yourself in a Challenge or even just for logging in.

To activate or log in to your account, visit www.bewellatshell.com.

We know security and privacy are important to you, and they are important to us, as well. Rally makes security a priority to give you confidence that your information is safe. You can learn more about the use and disclosure of personal information in Rally’s privacy policy at www.werally.com/corporate/privacy/.
Get your Rally Age℠

New to Rally℠? Complete your Health Survey and get your Rally Age℠, which compares your health age to your actual age. This survey only takes about 15-20 minutes, and it’s a great way to see if your body is in tip-top shape or if some lifestyle changes are in order.

Existing Rally℠ User? This is a great time to retake the Health Survey and see your progress from last year. You will be prompted to do this at your first 2017 log in.

Build better habits

Once you have your Rally Age℠, you’ll get personalized activity recommendations to reach your health goals. Rally looks at where you’re succeeding — including how you move, feel, eat and care — and where you could improve. It’s a fun way to get inspired and focus on what’s most important to you.

Complete Missions

From drinking enough water each day to getting plenty of sleep each night, Rally gives you Missions you can achieve. Some of the Missions might even surprise you, such as doing something creative each day, laughing or calling friends more often.

Join Challenges

Lace up your shoes and participate in a walking Challenge on a virtual course. Whether you choose to compete against friends, coworkers or the whole community, Challenges are a great way to stay active, get rewarded and have fun along the way.

Link to a fitness device

If you’d like, you can connect Rally with a Fitbit®, Jawbone®, BodyMedia® or other wearable device.

Win cool stuff

Collect Rally Coins and use them for a chance to win at great sweepstakes. Visit the BW@S Health Portal for details.

Earn a medical premium discount and gift card incentives

The BW@S Health Portal will offer you the chance to complete BW@S reward activities. Don’t miss out on your chance to earn a medical premium discount in 2018, as well as up to $200 in gift card rewards.

RALLY ANYWHERE!

Download the app to use Rally® on the go.

» Get personalized recommendations to improve your health
» Set custom reminders to keep you on track
» Earn Rally coins for a chance to win great rewards
» Safe and secure
» Available for iOS® and Android®
Stay engaged on the BW@S Health Portal throughout the year to earn up to $200 in gift cards. As the year goes on, more BW@S Rewards activities will be available. A few activities in January, grows to even more in April, and by July you have a total of 14 activities to choose from to earn up to $200 in gift cards. So log in to the portal, check out the options and get moving!

Once you complete a BW@S Rewards activity, you earn that gift card value. Exchange it on the portal by March 31, 2018 for a digital gift card – choose from 70+ retailers!

Full calendar year to earn up to $200 in gift card rewards.

January 1, 2017 – December 31, 2017

Log in to www.bewellatshell.com

Here's how it works:

**Reward Earning Period:**
From January 1, 2017 – December 31, 2017, you can...

**Complete 1 of the following Exercise Rally Missions:**
- Walk 10,000 steps a day
- Walk 5,000 steps a day
- Stretch every day

**Complete 1 of the following Sleep Rally Missions:**
- Stick to a regular bedtime
- Get 7 to 8 hours of sleep a night
- Turn off screens early

BMI of 30 or greater? Achieve 7% weight loss

---

1. Gift card values are awarded based on the completion of each activity and are not impacted by your achieved results.

2. Depending on the particular facts, all applicable taxes associated with the rewards are the responsibility of the covered employee or the reward recipient. The cash value of any reward received by a covered employee or his/her covered spouse or domestic partner will be included in the employee’s wages.
Complete a Rally Challenge

Complete 1 of the following in 2017:
- Annual flu shot
- Preventive dental screening

Complete an Optum Coaching Program

Complete 1 of the following Exercise Rally Missions:
- Work up a sweat 3x a week
- Work your core
- Weight train twice a week

Complete 1 of the following De-Stress Rally Missions:
- Be grateful each day
- De-clutter for 10 minutes
- Volunteer once a week

Complete 1 of the following Quizzes:
- Are you getting enough sleep?
- Are you sitting too much?

Complete a 2017 local wellness challenge (employees only)

Participate in a community run, walk, bike or swim event in 2017

Complete 1 of the following Fitness Rally Missions:
- Exercise 30 minutes a day
- Walk 3 miles a day

Complete 1 of the following Nutrition/Weight Rally Missions:
- Swap a sugary drink for water
- Cook at home more
- Meatless day

Watch 1 of these videos:
- Tips to help manage stress
- How to use nutrition facts labels

Reward Earning Period:
From April 1, 2017 – December 31, 2017, you can...

Reward Earning Period:
From July 1, 2017 – December 31, 2017, you can...
WELLNESS CHECK OPTIONS

The Be Well @ Shell Prevention and Rewards program continues to offer 6 options to get a wellness check.

Choose the option below that works best for you! You may get your wellness check with a Premier Prevention Partner or family doctor once a year and use any of the other options – on-site, LabCorp, at-home kit, CVS MinuteClinic – as frequently as once per quarter to check your progress.

Get Your Wellness Check Form Online

You asked, BW@S delivered!
Get your Wellness Check Form pre-populated with your information and upload your completed form – all online!

For appointments with a Premier Prevention Partner, your family doctor, or a CVS MinuteClinic, download your personalized wellness check form and bring it with you.

Follow these steps for downloading your form, scheduling your appointment, and returning your form:

1. Log in to the BW@S Health Portal at www.bewellatshell.com
   - If already registered, go to #2
   - If not yet registered, create your account
2. Click the Resources tab
3. Click the link to the Optum Screening Scheduler and download your personalized Wellness Check Form
4. Schedule and complete your appointment with a Premier Prevention Partner, your family doctor, or at a CVS MinuteClinic – make sure to bring your form and have them complete it!
5. Upload your completed form into the Optum Screening Scheduler or Fax to OptumHealth at 1-877-457-2612

Get Your Wellness Check Form Online

You asked, BW@S delivered!
Get your Wellness Check Form pre-populated with your information and upload your completed form – all online!

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2. Click the Resources tab
3. Click the link to the Optum Screening Scheduler and download your personalized Wellness Check Form
4. Schedule and complete your appointment with a Premier Prevention Partner, your family doctor, or at a CVS MinuteClinic – make sure to bring your form and have them complete it!
5. Upload your completed form into the Optum Screening Scheduler or Fax to OptumHealth at 1-877-457-2612

Make an appointment with a Premier Prevention Partner

(see page 12 for details)

This option is available if you live in or near Houston, New Orleans or Baton Rouge.

• Choose the Premier Prevention Partner closest to you from the list on page 12
• Call to schedule an appointment
• Download your Wellness Check Form by following the steps in the call-out box above and bring it with you to your appointment
• Complete your appointment with a Premier Prevention Partner
• The Premier Prevention Partner will handle sending in your Wellness Check Form to OptumHealth, or if you prefer, you can upload into the Optum Screening Scheduler

Visit your family doctor

If you have a regular doctor, your annual preventive physical can be used to complete your wellness check.

• Schedule an appointment with your doctor
• Download a Wellness Check Form by following the steps in the call-out box above and bring it with you to your appointment
• Have your doctor complete the Wellness Check Form during your visit (or once all tests and screening information are complete)
• Upload your completed form into the Optum Screening Scheduler, or fax to OptumHealth at 1-877-457-2612
Register for an **on-site appointment** (available at some Shell locations)

Look for information about wellness check events at your location. Information will be updated frequently at [www.bewellatshell.com](http://www.bewellatshell.com), available on the Resources tab.

- Once an event is announced at your location, sign up for a wellness check through the Optum Screening Scheduler at [www.bewellatshell.com](http://www.bewellatshell.com)
  - Log in to the BW@S Health Portal at [www.bewellatshell.com](http://www.bewellatshell.com)
  - Click the Resources tab
  - Click the link to the Optum Screening Scheduler
- Attend the wellness check at your scheduled time
- The wellness check facilitators will handle everything else, including sending the required wellness check information to OptumHealth

**Note:** On-site wellness checks are available to active employees enrolled in a US Shell-sponsored medical plan option (excluding expatriates enrolled in GEMS). At certain on-site events, we will be able to accommodate employees’ enrolled spouse/domestic partners; please check [www.bewellatshell.com](http://www.bewellatshell.com) for locations with this offering. We cannot accommodate pre-Medicare retirees, COBRA participants, or their enrolled spouse/domestic partners at our worksites.

**Schedule a LabCorp appointment (1300 locations nationally)**

LabCorp is a chain of national labs with locations around the United States. You can visit one of their locations to complete your wellness check at your convenience.

- Log in to the BW@S Health Portal at [www.bewellatshell.com](http://www.bewellatshell.com)
- Click the Resources tab
- Click link to the Optum Screening Scheduler to get a lab requisition form
- Bring the lab requisition form and your photo ID with you when you visit LabCorp
- LabCorp will take care of everything else, including the secure transfer of your results to OptumHealth

**Order and complete an at-home kit**

You may order an at-home kit to complete your wellness check in the privacy of your own home. Please allow 3-4 weeks for the entire at-home kit process.

- Log in to the BW@S Health Portal at [www.bewellatshell.com](http://www.bewellatshell.com)
- Click the Resources tab
- Click the link to the Optum Screening Scheduler to order your kit
- The kit will be mailed to your home
- Follow the instructions for conducting the screening and mailing your sample for analysis

**Visit a CVS MinuteClinic (for HSM participants only)**

Complete your wellness check at a MinuteClinic in a local CVS Pharmacy. MinuteClinics are staffed by nurse practitioners and physician assistants.

- Download your Wellness Check Form by following the steps in the call-out box on page 10 and bring it with you to a MinuteClinic
- Visit [www.minuteclinic.com/locations](http://www.minuteclinic.com/locations) to find a nearby MinuteClinic and review walk-in clinic hours; they do not accept appointments
- Have the CVS MinuteClinic complete the Wellness Check Form during your visit
- Upload your completed form into the Optum Screening Scheduler, or fax to OptumHealth at 1-877-457-2612

For on-site appointments, LabCorp appointments, or at-home kits, there is no need to get the Wellness Check Form. Just schedule your appointment or order your kit using the steps for that option.
Using a Premier Prevention Partner

If you live in or near Houston, New Orleans or Baton Rouge, the Be Well @ Shell Prevention and Rewards program lets you get your wellness check through one of our Premier Prevention Partners. Each of these facilities offers a comprehensive wellness assessment that includes:

- A physical exam and personalized health assessment with a team of medical specialists.
- Screenings, blood tests and specialized testing administered in accordance with clinical protocols related to your age, symptoms and overall health risk.

**For appointments:** Call 1-713-442-SHLL (7455), email bewellatshell@kelsey-seybold.com or visit www.kelsey-seybold.com/shell

<table>
<thead>
<tr>
<th>Clear Lake Clinic</th>
<th>Main Campus, Mavis and Mary Kelsey Suite</th>
<th>Summer Creek</th>
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<tbody>
<tr>
<td>1010 South Ponds Drive</td>
<td>2727 West Holcombe Boulevard Houston, TX 77025</td>
<td>8233 N. Sam Houston Pkwy E. Humble, TX 77396</td>
</tr>
<tr>
<td>Webster, TX 77598</td>
<td>Houston, TX 77025</td>
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</tr>
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**For appointments:** Call 1-225-761-5753 (Baton Rouge)

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<tr>
<th>Downtown at The Shops</th>
<th>Pasadena</th>
<th>Tanglewood</th>
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<tbody>
<tr>
<td>1200 McKinney Street Suite 473</td>
<td>5001 East Sam Houston Parkway South Pasadena, TX 77505</td>
<td>1111 Augusta Drive Houston, TX 77057</td>
</tr>
<tr>
<td>Houston, TX 77010</td>
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**For appointments:** Call 1-504-842-0600 (New Orleans)

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<tr>
<th>Fort Bend MDC</th>
<th>Spring MDC</th>
<th>The Vintage</th>
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<tbody>
<tr>
<td>11555 University Boulevard Sugar Land, TX 77478</td>
<td>15655 Cypress Woods Medical Drive Suite 100 Houston, TX 77014</td>
<td>10701 Vintage Preserve Parkway Houston, TX 77070</td>
</tr>
<tr>
<td></td>
<td>Houston, TX 77014</td>
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**For appointments:** Call 1-855-517-3926 or visit www.memorialhermann.org/shell

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<thead>
<tr>
<th>Memorial City</th>
<th>The Woodlands</th>
<th>Downtown</th>
</tr>
</thead>
<tbody>
<tr>
<td>929 Gessner Road Suite 1450</td>
<td>9305 Pinecroft Drive Suite 301</td>
<td>919 Milam Street, Suite 103</td>
</tr>
<tr>
<td>Houston, TX 77024</td>
<td>The Woodlands, TX 77380</td>
<td>Houston, TX 77002</td>
</tr>
</tbody>
</table>

**Abbreviated BW@S Exam!**

**For appointments:** Call 1-855-517-3926 or visit www.memorialhermann.org/shell

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<thead>
<tr>
<th>Ochsner Health System</th>
<th>Baton Rouge</th>
<th>New Orleans</th>
</tr>
</thead>
<tbody>
<tr>
<td>9001 Summa Avenue Baton Rouge, LA 70809</td>
<td>1514 Jefferson Highway New Orleans, LA 70121</td>
<td></td>
</tr>
</tbody>
</table>

**For appointments:** Call 1-504-842-0600 (New Orleans)
GET A DISCOUNT

MEDICAL PREMIUM DISCOUNT

All activity must be completed between January 1, 2017 - September 30, 2017 to earn your 2018 medical premium discount.

Active Employees or Non-Medicare Eligible Retirees or COBRA Participants

REGISTER/LOGIN* FOR BW@S HEALTH PORTAL + COMPLETE WELLNESS CHECK = 10% DISCOUNT

Non-Medicare Eligible Spouse/Domestic Partner

REGISTER/LOGIN* FOR BW@S HEALTH PORTAL + COMPLETE WELLNESS CHECK = 5% DISCOUNT

The total possible maximum discount is 15% (10% for the participating employee/non-Medicare retiree/COBRA participant and 5% for the spouse/domestic partner). Your maximum discount percentage will be based on your enrollment level in the Shell Medical Benefit Program.

For examples of how the medical premium discount is applied, see page 20-21.

*If you registered in 2016, you do not need to re-register. But you must log in to the Be Well @ Shell Health Portal AND get your wellness check 1/1/2017 - 9/30/2017.
REVIEWING YOUR ACCOUNT

You can manage and check your account through WageWorks online or over the phone. For the latest information, visit www.wageworks.com and log in to your account 24/7. The “Claims and Activity” page online details all your account activity.

Register online now!
If you haven’t registered online yet, please do so today — Visit www.wageworks.com and click “Log in/Register” and select “Employee Registration.” You’ll need to answer a few simple questions and create a username and password.

Questions? Ask us.
If you have any questions or concerns, you can talk to a trained expert to learn more about the program. Just call 877-WageWorks (877-924-3967) Monday through Friday, from 8 a.m. to 8 p.m. Eastern Time.

Download the EZ Receipts® mobile application.
Use your smartphone to file claims and take care of your account paperwork from anywhere.

Go to www.wageworks.com to learn more.

Eligible Out-of-Pocket Health Care Expenses

Credits can be used to reimburse yourself for eligible out-of-pocket medical, dental and other health care expenses that you or your enrolled dependent incur. Eligible out-of-pocket health care expenses must meet the definition of qualified expenses under Section 213(d) of the Internal Revenue Code. These are the same out-of-pocket health care expenses that are eligible for reimbursement under a Health Care Flexible Spending Account (FSA). A comprehensive list of eligible expenses is available at www.wageworks.com. You can also get this information from IRS Publication 502, available at www.irs.gov or by phone at 1-800-TAX-FORM (1-800-829-3676). Expenses that are reimbursed by another group health plan or deducted on your personal income tax return do not qualify for reimbursement under the Health Rewards Program.
**USING YOUR HRA CREDITS**

WageWorks gives you two options to file claims for reimbursement of eligible expenses.

**FILING A REIMBURSEMENT CLAIM ONLINE:**

- Go to www.wageworks.com, log in to your account and click “Submit Receipt or Claim”
- Select “Pay Me Back”
- Fill in all the information requested on the form and submit
- Scan or take a photo of your receipts, Explanation of Benefits and other supporting documentation*
- Attach supporting documentation to your claim by using the upload function
- Make sure your documentation includes the five following pieces of information required by the IRS:
  - Date of service or purchase
  - Patient name
  - Detailed description
  - Patient portion or amount owed
  - Provider or merchant name

If you prefer to submit a paper claim by fax or mail, download a Pay Me Back claim form at www.wageworks.com and follow the instructions for submission.

**USING YOUR SMARTPHONE OR MOBILE DEVICE**

With the EZ Receipts mobile app from WageWorks, you will be able to use your smartphone to file for reimbursement of claims for all HRA-eligible items and manage your HRA from anywhere.

- Download the app at www.wageworks.com/employees/go-mobile
- Log in to your account
- Choose the type of receipt from the menu
- Enter basic information about the claim
- Use your smartphone or device camera to capture the documentation
- Submit the image and details to WageWorks

Most claims are processed within one to two business days after they are received, and payments are sent shortly thereafter.

* You must provide documentation. For more information about the documentation requirements and payment guidelines, visit www.wageworks.com.

**IF YOU TERMINATE EMPLOYMENT WITH SHELL**

If you terminate employment with Shell and remain enrolled in a Shell medical plan option (e.g. retire, elect COBRA), you will be able to redeem your earned Health Rewards Account credits for eligible out-of-pocket healthcare expenses you incur while you are enrolled, through December 31, 2018. If you terminate employment and do not enroll in a Shell medical plan option, you will be able to redeem your earned Health Rewards Account credits for eligible out-of-pocket healthcare expenses incurred prior to your termination.
**GENERAL**

**Why is Shell interested in employee/family health issues?** Shell’s success depends on the talent, productivity and well-being of all of our employees. Our employee benefit programs are designed to provide support and assist employees in taking care of themselves and their families. The Be Well @ Shell Prevention and Rewards Program is an additional, voluntary program that makes it easy for eligible employees and family members to get an annual wellness check and keep tabs on their health on the Be Well @ Shell Health Portal, while earning gift cards to your favorite retailers!

**Do participants enrolled in an HMO or PPO option have access to the Be Well @ Shell Prevention and Rewards Program? Are retirees and COBRA participants eligible?** The Be Well @ Shell Prevention and Rewards Program is available to active employees, non-Medicare retirees and COBRA participants enrolled in a US Shell-sponsored medical plan option (excluding expatriates enrolled in GEMS). Since Medicare provides primary healthcare for older retirees, the Be Well @ Shell Prevention and Rewards Program is not available to those families who have a member enrolled in a Medicare supplemental plan. See page 3 for a more detailed eligibility description.

**What happens to Be Well @ Shell eligibility once a retiree or retiree’s covered dependent becomes Medicare eligible?** Once a retiree or retiree’s covered dependent becomes Medicare eligible, the entire retiree family is ineligible to participate in the program. If possible, work to complete your wellness check before you or a covered dependent becomes Medicare eligible.

**How will my personal information be used?** Any health information obtained during the course of your participation will be used only in connection with the program and will be maintained and disclosed in accordance with the Health Insurance Portability and Accountability Act (HIPAA) and other applicable laws. OptumHealth may use your wellness check information to provide guidance on a Wellness Coaching program that may be right for you. No personal health information will be provided to Shell beyond that which is minimally necessary to support Plan administration. OptumHealth will provide de-identified data to Shell for program management purposes. De-identified data will not contain any information that can be used to identify you.
Will the Company give employees additional time off to get the wellness check or complete the BW@S Rewards activities? No. The Be Well @ Shell Prevention and Rewards Program does not provide additional time off to obtain preventive health care services.

My 19 year-old daughter is enrolled as my dependent in the HSM plan. Can she participate in Be Well @ Shell? Effective January 1, 2017, adult children are no longer eligible for incentives under the Be Well @ Shell Prevention and Rewards Program. Adult children will not be able to: register for the BW@S Health Portal, earn or redeem BW@S Rewards (gift cards), access the Optum Screening Scheduler, or be eligible to earn the medical premium discount. However, adult children will be able to: get their annual physicals with the Premier Prevention Partners and enroll in wellness coaching with OptumHealth. They can access Rally for basic health content and challenges, but only if they registered on the BW@S Health Portal in 2016.

Why isn’t my adult child eligible for incentives under the Be Well @ Shell Prevention and Rewards Program? In May 2016, the Equal Employment Opportunity Commission (EEOC) issued final regulations clarifying the use of incentives in employer-sponsored wellness programs under the Americans with Disabilities Act (ADA) and the Genetic Information Nondiscrimination Act (GINA). As a result of these final regulations, Be Well @ Shell will no longer offer wellness incentives to adult children as of January 1, 2017.

My 22 year-old son earned gift cards through BW@S Rewards in 2016, but he did not redeem his gift cards. How can he redeem his gift cards in 2017? Adult children were required to redeem their 2016 BW@S Rewards gift cards on the BW@S Health Portal no later than December 31, 2016. Gift cards not redeemed by December 31, 2016 were forfeited.

BW@S HEALTH PORTAL

What is Rally? Rally is a digital health experience that helps people be more active in improving their health. The site features an innovative health survey, personalized activity recommendations, fresh content daily, and supportive online communities. Users can link certain wearable devices to their Rally accounts to make it easy to track their movement, check their progress, share information, and compete against others in challenges. Rally continually improves and adds features to the site.

Who is Rally? Rally Health, Inc. is a consumer-centric digital health company, focused on making it easy for individuals to take control of their health and wellness and working with employers and health plans to re-imagine health engagement. The company’s flagship offering is Rally®, a digital health platform that offers a suite of integrated solutions to help consumers manage all aspects of their health and wellness. More than 10 million consumers currently have access to the Rally platform today.
Is Rally safe and secure? Yes! The information you share with Rally is protected with high levels of computer and user security. Rally meets or exceeds data protection compliance requirements of HIPAA (the Health Insurance Portability and Accountability Act) and is certified by TRUSTe, the leader in online privacy solutions. Rally is also certified by VeriSign to ensure they use the highest level of security commercially available. Rally performs regular vulnerability assessments and penetration defense tests.

When will completed wellness check results appear on Rally? Your wellness check activity and results will appear on the Rally site within 30 days from completing an on-site event, completing an exam with a Premier Prevention Partner, returning a completed Wellness Check Form, returning an at-home kit, or completing a LabCorp visit.

When will the Optum Coaching Programs appear as completed on Rally? An Optum Coaching program will appear within 14 business days of your coach confirming that you have completed the coaching program.

BW@S REWARDS

How much will the Be Well @ Shell Prevention and Rewards Program cost me? You can get a wellness check, engage in the Be Well @ Shell Health Portal, earn Be Well @ Shell Rewards, and participate in a Wellness Coaching program at no cost. Charges for subsequent services related to a diagnosis resulting from participation in the BW@S Prevention and Rewards Program will be covered under the terms of the Shell Medical Benefit Program option in which you are enrolled. Please check the Care and Protection Summary Plan Description to determine how charges for diagnostic services apply. If you are using a Premier Prevention Partner for your wellness check and specific diagnostic tests or treatments are discussed, be sure to confirm how any related expenses will be billed.

Will I be taxed on BW@S Rewards gift cards? Depending on the particular facts, all applicable taxes associated with the rewards are the responsibility of the covered employee or the reward recipient. The cash value of any reward received by a covered employee or his/her covered spouse or domestic partner will be included in the employee’s wages.
How do I receive my gift card for the Be Well @ Shell Rewards I earned on Rally? From the Rewards tab, select Redeem Credits for any dollars earned. Then follow the on-screen instructions to select and receive your gift card.

What happens to my BW@S Rewards gift card credits if I terminate from Shell? If you terminate employment with Shell and are no longer eligible for the Be Well @ Shell Prevention and Rewards Program, you will no longer be able to access the BW@S Health Portal. You must redeem your gift card credits prior to your termination. Any credits not redeemed prior to termination will be forfeited. If you terminate employment with Shell and continue to be eligible for BW@S (e.g. retire or elect COBRA), then you will still be able to access the BW@S Health Portal to earn and redeem your gift card credits as explained in the BW@S Rewards section of this Guide.

WELLNESS CHECK

Who is OptumHealth? Optum is the administrator of the Be Well @ Shell Prevention and Rewards Program. As a growing leader in health services, Optum is fortunate to have a global team of more than 100,000 professionals who are the most experienced, talented and dedicated people in our industry. Half of the Fortune 500 employers rely on Optum to help them meet their employees’ health and wellness needs, maintain a healthy workforce and manage cost. Optum is part of UnitedHealth Group, a diversified health care company that currently ranks number 6 on the Fortune 500.

Do people have to use specific doctors under the Be Well @ Shell Prevention and Rewards Program? No. Eligible participants can go to any licensed medical provider to get their wellness check. Refer to pages 10-12 for all wellness check options. If an eligible participant goes to his or her own physician for the wellness check, benefits will be determined based on the provider’s network status under the US Shell-sponsored medical plan option.

Is there any advantage to using a Premier Prevention Partner? If you live in the Houston, New Orleans or Baton Rouge area, using a Premier Prevention Partner for your wellness check can be more convenient since you can have an exam and get all your prevention screenings completed on the same day. Additionally, patients are given extended time with the doctor to discuss the results of their tests, family history and any other medical concerns. The medical specialists are familiar with and support the Be Well @ Shell Prevention and Rewards Program, encouraging patients to take the next step toward improving their health and well-being.

If I do not get my wellness check or register/login to the Be Well @ Shell Health Portal by September 30, 2017, do I still earn a medical premium discount? No. To receive a discount toward your 2018 Shell medical premiums, all activity must be completed by September 30, 2017. This means that the Wellness Check Form, if applicable, must be completed and received by Optum AND you must register/login to the Be Well @ Shell Health Portal no later than September 30, 2017.
How is the wellness check offered through the Be Well @ Shell Prevention and Rewards Program different from an exam I might receive through an HSM Centers of Excellence program? The Be Well @ Shell Prevention and Rewards Program wellness check focuses on five key facts about your current health. Depending on where you get the wellness check (e.g. from your personal physician or through a Premier Prevention Partner), it may be part of a more comprehensive exam that looks at family history and other indicators that can together develop a more accurate picture of your overall health status. Exams completed through the HSM Centers of Excellence program are focused on specific conditions like cancer and cardiovascular disease.

MEDICAL PREMIUM DISCOUNT

How will I know if I earned my 2018 medical premium discount? Log in to the Be Well @ Shell Health Portal at www.bewellatshell.com and click the Rewards tab to confirm that you’ve completed all activity to earn your discount. The medical premium discount % on the portal will only reflect what you individually are eligible to earn (e.g. 10% as the employee). If applicable, you spouse/domestic partner will see his/her % (e.g. 5% for spouse). If you have questions about the status of your discount, please contact Optum at (877) 440-0367.

What is the maximum medical premium discount I can earn? The total possible maximum discount is 15% (10% for the participating employee/non-Medicare retiree/COBRA participant and 5% for the spouse/domestic partner). Your maximum discount percentage will be based on your enrollment level in the Shell Medical Benefit Program. The following scenarios will help demonstrate:

• John and Jane are married and are both Shell employees. John is enrolled in participant only coverage in the Cigna HMO plan. Jane is enrolled in participant only coverage in the Be Well Kelsey plan. Both complete their wellness check and register/log in to the BW@S Health Portal by September 30, 2017. The medical premium discount they earn for 2018 is 10% each.
• Bill and Mary are married and both are Shell employees. They are enrolled in participant plus spouse/domestic partner coverage in the HSM plan. Since Mary is enrolled as Bill’s dependent, the maximum 2018 medical premium discount they can earn is 15%, if both complete their wellness check and register/log in to the BW@S Health Portal by September 30, 2017. If only Mary gets a wellness check and registers/logs in to the BW@S Health Portal, they will get a 5% discount. However, if only Bill gets a wellness check and registers/logs in to the BW@S Health Portal, they will get a 10% discount.

• Mike is a Shell employee and is married to Julie. They have 18 year old twin daughters, Zoey and Bridget. They are enrolled in family coverage in the Aetna Health Network Only Open Access plan. They all get a wellness check, and Mike and Julie register for the BW@S Health Portal by September 30, 2017. The total 2018 medical premium discount is 15%. Mike and Julie can participate in the BW@S Rewards program and each earn $200 in gift cards.

If I registered for the BW@S Health Portal in 2016, do I have to register again in 2017? You do not need to re-register in 2017, but you will need to log in to the BW@S Health Portal AND get a wellness check between after January 1, 2017 – September 30, 2017 in order to earn a 2018 medical premium discount.

FORMER HEALTH REWARDS ACCOUNT

Is the Be Well @ Shell Health Rewards program still being offered? No. The Be Well @ Shell Health Rewards program ended 12/31/2015. See pages 14-15 for more information on where to review and how to redeem previously earned Health Rewards credits.

If I have any questions regarding the Health Rewards Program, whom should I contact? Call 877-WageWorks (877-924-3967) Monday through Friday, from 8 a.m. to 8 p.m. Eastern Time.

Is there a limit on how much I can submit for reimbursement? You may submit claims for reimbursement of amounts up to your available Health Rewards balance.

What happens if I do not use all of my Health Rewards credits? You will lose your credits if you do not use them by December 31, 2018.
REGULATORY NOTICE FOR THE
BE WELL @ SHELL PREVENTION AND
REWARDS PROGRAM

New rules published on May 17, 2016, under the Americans with Disabilities Act (ADA) require employers that offer wellness programs that collect employee health information to provide a notice to employees informing them what information will be collected, how it will be used, who will receive it, and what will be done to keep it confidential. The following notice meets Shell’s obligation to inform you regarding information collected, used, transmitted and stored under the Be Well @ Shell Prevention and Rewards Program.

The Be Well @ Shell Prevention and Rewards Program is a voluntary wellness program available to certain eligible participants in the Shell Medical Benefit Program. Please see the current Be Well @ Shell Prevention and Rewards Guide for detailed information about the program. The wellness program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the Be Well @ Shell Prevention and Rewards Program you will be asked to complete a voluntary health risk assessment or “HRA” that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease). You will also be asked to complete a biometric screening, which screens for various items such as height, weight, blood pressure, tobacco usage, and will include a blood test which will determine, for example, your glucose, total cholesterol, LDL, HDL, Triglycerides, and A1c. You are not required to complete the HRA or to participate in the blood test or other medical examinations.

Eligible individuals who choose to participate in the wellness program will receive a discount towards their Shell Medical Benefit Program premiums in the following calendar year. Although you are not required to complete the HRA or participate in the biometric screening, only those eligible individuals who complete the biometric screening and register on the Be Well @ Shell Health Portal will receive the premium discount.

Additional incentives of up to $200 per calendar year may be available for eligible individuals who participate in certain health-related activities listed on
the Be Well @ Shell Health Portal. These activities include reading health-related articles, recording your fitness activity and completing a coaching program. If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting Optum at 877.440.0367.

The information from your HRA and the results from your biometric screening will be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you services through the wellness program, such as lifestyle coaching or disease management support. You also are encouraged to share your results or concerns with your own doctor.

**PROTECTIONS FROM DISCLOSURE OF MEDICAL INFORMATION**

We are required by law to maintain the privacy and security of your personally identifiable health information. Please reference Shell Oil Company’s Notice of Privacy Practices for the Shell Medical Benefit Program which is available on the Shell intranet site on HROnline and also on NetBenefits.com. Although the wellness program and Shell Oil Company, as program sponsor, may use aggregate information it collects to design a program based on identified health risks in the workplace, the Be Well @ Shell Prevention and Rewards Program will not disclose any of your personal information either publicly or to the Company. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information are service partners of the Be Well @ Shell Prevention @ Rewards Program in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be safeguarded in accordance with applicable law, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you in accordance with applicable law.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact Plan Administrator, Shell Oil Company Comprehensive Welfare Benefits Plan at Shell Oil Company, P.O. Box 2463, Houston, Texas 77252-2463.
This Guide represents a Component Program document under the Shell Oil Company Comprehensive Welfare Benefits Plan – the Medical Benefit Program.

The Shell Medical Benefit Program, including the Be Well @ Shell Prevention and Rewards Program complies with all applicable laws, including the Genetic Information Nondiscrimination Act, the American with Disabilities Act (ADA), the ADA Amendments Act, Employee Retirement Income Security Act (ERISA) and the Health Insurance Portability and Accountability Act (HIPAA).

The information contained in this guide is intended for educational purposes only and is not meant to replace the advice of a medical professional. Always seek the advice of your physician or other qualified health provider with any questions you may have regarding a medical condition.

Each Shell company is a separate and distinct entity. In this guide, the words “Shell,” “we,” “us” and “our” refer to all Shell employing companies in the US, where no useful purpose is served by identifying the specific company or companies.

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