

CITY NATIONAL BANK



AN RBC COMPANY



Wellness Counts *2024 Program Guide*

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Welcome

City National Bank encourages colleagues to take PRIDE in their health. Our colleague wellness program, called Wellness Counts, can help you take ownership of your overall wellbeing. Whether your goal is to maintain your current healthy lifestyle, create a healthy lifestyle, have more energy, improve your diet, learn new things, or manage stress – Wellness Counts provides access to a wide range of health tools and resources to help you stay on track toward your individual health goals. The program provides a variety of activities from which to choose, including coaching and tobacco cessation,

City National partners with **Virgin Pulse**, a health management solution provider, for services offered through the Wellness Counts program.

Participation in Wellness Counts is **voluntary**. Eligible colleagues will need to opt-in to participate, and the wellness services provided through the program are **free** to eligible colleagues. Individual health information is kept **confidential** and is not shared with City National Bank.

Eligibility

City National Bank colleagues that are eligible for the health and welfare benefits will have access to the Wellness Counts Portal through Virgin Pulse and participate in the activities and resources managed through the portal. Spouses and Domestic Partners enrolled in a City National medical plan and who have an attestation on file for tobacco use are eligible to participate in the Wellness Counts tobacco cessation program. **Separate rules apply to receive wellness incentives, as described later in this guide.**

Confidentiality

Virgin Pulse is committed to maintaining the confidentiality of personally identifiable colleague health information and to protecting colleagues' rights to privacy, and accordingly, has developed strict policies and procedures to ensure compliance with HIPAA and other appropriate regulations and standards. These policies ensure member information is appropriately collected, accessed, used, disclosed, stored and destroyed in accordance with HIPAA regulations.

Virgin Pulse may contract with other wellness providers to deliver services on behalf of the Wellness Counts program. For example, LabCorp may provide off site biometric screenings, and Wellness Corporate Solutions may provide onsite biometric screenings. All Virgin Pulse vendors are held to the same high standards.

City National does not receive or have access to individual health data. If you participate in coaching, City National never knows why you joined, what you discuss with your coach or any of your individual health information. Only aggregate, or total results for all participants are reported to City National for purposes of future planning, and the names of those who qualify for a wellness incentive (**PulseCash**) or removal of the tobacco surcharge.

The Membership Agreement, Data Consent, and Privacy Policy are available during the registration process and accessible at any time on the Virgin Pulse portal.. The privacy policy and terms of use can also be found here:

<https://www.virginpulse.com/privacy-policy/>
<https://www.virginpulse.com/terms-of-use/>

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Wellness Counts Incentive

Colleagues enrolled in a City National Bank medical plan for 2024 can qualify for **PulseCash** up to **\$240** by completing certain qualifying activities within the designated period.

- The designated period is **February 1, 2024 through November 15, 2024**. *Preview starts January 1, 2024.*
- There are a variety of qualifying activities from which to choose, including an online health assessment, health coaching, and several self-initiated activities. Activities vary by the specific wellness focus, amount of wellness credit, and the time frame to complete.
- **PulseCash** can be redeemed for products or gift cards (e.g.; Visa, Amazon, Home Depot, Apple iTunes, Target) through the Virgin Pulse store on the Wellness Counts portal.

REMINDER - The Internal Revenue Service (IRS) considers **PulseCash** as taxable income whether or not you have redeemed the award.

New Activities for 2024!

Health Check Survey is an online questionnaire available through the Wellness Counts portal focused on your health status and current lifestyle designed to assess health status and identify behaviors that may present a health risk.

Biometric Screening includes a series of measurements that provide a snapshot of your current health status (e.g., blood pressure, body mass index, total cholesterol, LDL, triglycerides, HDL, and glucose). When combined with your online health assessment, this information provides a personalized health profile with recommendations for a positive effect on your health and well-being.

Wellness Counts provides two options for satisfying the biometric screening activity:

1. **LabCorp Facility** – Visit any approved LabCorp location. Refer below to find a LabCorp facility.
 - On the Wellness Counts portal, click **Programs** from the toolbar on the top of your screen.
 - Select **Start Now** on the Biometric Screening Card.
 - Select “LabCorp Voucher” card and select “Download Form.”
 - Your personalized lab voucher will automatically download and must be presented once you arrive at the lab.
 - The LabCorp voucher is good through **October 15, 2024**.
 - Confirm all information on the voucher is correct. Fill-in fasting state and collection date and time.
 - Within three weeks of your screening, visit your Wellness Counts Profile to view your results.

To search for a LabCorp facility in your area, visit www.labcorp.com/findalab. Enter your address or zip code and select “Employee Wellness with body measurement” from the service options. Choose your preferred clinic and select “Appointments.” Fill in your appointment details, and on the billing page, select “My employer or another company is responsible for this visit.”

2. **Personal Physician** – Using physician results from on or after November **15, 2023**, submit a Physician Screening Form for biometric screening completion. This form **MUST** be submitted per below by **October 15, 2024**.
 - On the Wellness Counts portal, click **Programs** from the toolbar on the top of your screen.
 - Select **Start Now** on the Biometric Screening Card.
 - Select “Physician Form,” then select “Download Form.”
 - Your personalized physician form will automatically download. Print and present to your doctor.

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- Once your doctor completes the form, submit the form online via the **Programs** page of the portal.
- Select “Physician Form” then “Submit Form” and upload the form.
- Please note the uploaded form must be in PDF format and less than 1 MB in size.

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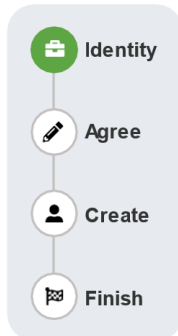
Sign up and get started



Step 1

Visit join.virginpulse.com/company or open the app and select **Create Account**.

Follow the progress bar as you complete these easy steps:



Tell us who you are. We'll ask for a few details about you and your sponsor organization to check your eligibility. Some of the fields may already be filled.

Legal and privacy. Review and agree to the rules, data collection and privacy policy.

Create your account. Add your email, make a password and give us some additional details to customize your experience.

You're all set. Your account is ready. Click **Take Me There** to sign in.

Step 2

Connect a device or app to get credit for your wellbeing activities like steps, nutrition and sleep. We sync with many trackers, such as Max Buzz, Apple Watch, Fitbit and MyFitnessPal, just to name a few.



Syncing is the simple process of uploading information from your fitness tracker to the mobile app, so it's all in one place. Be sure to sign in to your Virgin Pulse app **at least once every 14 days** so your data syncs and counts toward your activity goals. Activity tracking varies by device. Please consult your device instructions to learn more about available tracking features.

Step 3

Upload a profile picture and add some friends.

Step 4

Set your interests to get personalized daily tips to help you eat healthy, get active, reduce stress, sleep well and more!

Step 5

Download the Virgin Pulse mobile app for iOS or Android. Access your account and track your activity anywhere, anytime. Turn on your notifications to stay motivated and get friendly reminders.

Scan the QR code to download the app.



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To join please click on join.virginpulse.com/wellnesscounts

Customize Your Wellness Counts Profile

The following areas within your profile are **Visible** by all CNB colleagues:

- About Me Section
- Friends
- Devices & App

The following areas within your profile are **Private** only visible to you:

- My Wellbeing Goal
- Account Settings
- Email Preferences

✓ **To opt-out from receiving the list of various email invites**, please log into your wellness counts portal, <https://join.virginpulse.com/WellnessCounts>. Click on your photo, select My Profile, and then scroll down to Email Preferences and update accordingly.

Summary of 2024 Activities

Wellness Counts runs on a point system. Eligible colleagues earn points toward **PulseCash** throughout the year by completing qualifying program activities within the designated period noted above.

| Access the Wellness Counts portal at join.virginpulse.com/Wellness Counts for specific requirements for completion. Depending on the activity, supporting documentation may be required. | | | | |
|--|---|----------------|----------------|----------------|
| MAXIMUM WELLNESS CREDIT IS \$240 FOR 2024 PLAN YEAR | | | | |
| Earn Points | Level 1 | Level 2 | Level 3 | Level 4 |
| Points (maximum per level) | 10,000 | 20,000 | 35,000 | 60,000 |
| Rewards (maximum per level) Enrolled in a CNB Medical Plan | \$30 PulseCash | \$50 PulseCash | \$70 PulseCash | \$90 PulseCash |
| Complete List of Activities found under Home > My Action section > View more actions > View Rewards > How to Earn | | | | |
| Activities | | | | Earn Points |
| Getting Started | First Login to mobile app | | | 250 |
| | Complete Registration | | | 100 |
| | First 5 Friends | | | 250 |
| New 2024 | Complete the Health Check Survey | | | 10,000 |
| | Biometric Screening | | | 20,000 |
| Daily Activities Available | Upload Steps from your activity tracker (per 1,000 steps) | | | 10 |
| | Do your Daily Cards (2 per day) | | | 40 |
| | Track sleep nightly (through validated device) | | | 50 |
| | Sleep > 7 hours in a night (through validated device) | | | 100 |
| | Complete a Journey step | | | 50 |
| Monthly Activities Available | Win the promoted Healthy Habit Challenge | | | 200 |
| | Complete 20 daily cards in a month | | | 200 |
| | Track Healthy Habits 20 days in a month | | | 300 |
| | Complete a coaching appointment | | | 250 |
| | 20-Day Triple Tracker: 7,000 steps /15 active minutes /15 workout minutes | | | 500 |
| | Wellness Screening - Self Report | | | 1,500 |
| | Dental Cleaning - Self Report | | | 1,500 |
| | City National University (CNU) Self-Paced Learning Module | | | 1,500 |

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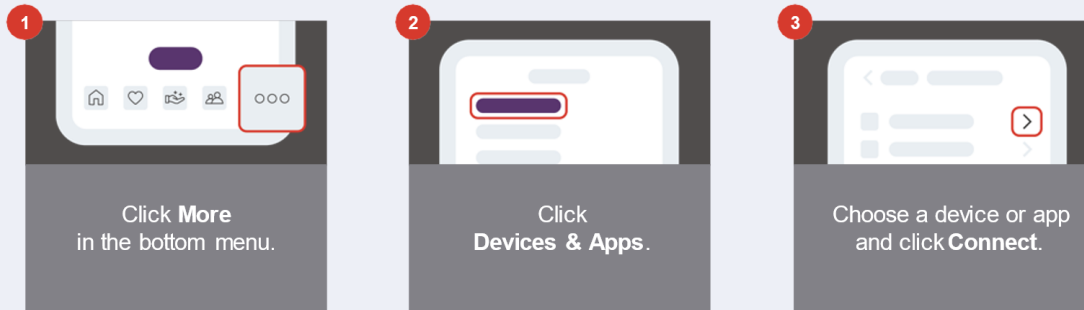
| | |
|--------------------------------|--------------|
| Vision Exam - Self Report | 1,500 |
| 401(k) Education - Self Report | 1,500 |

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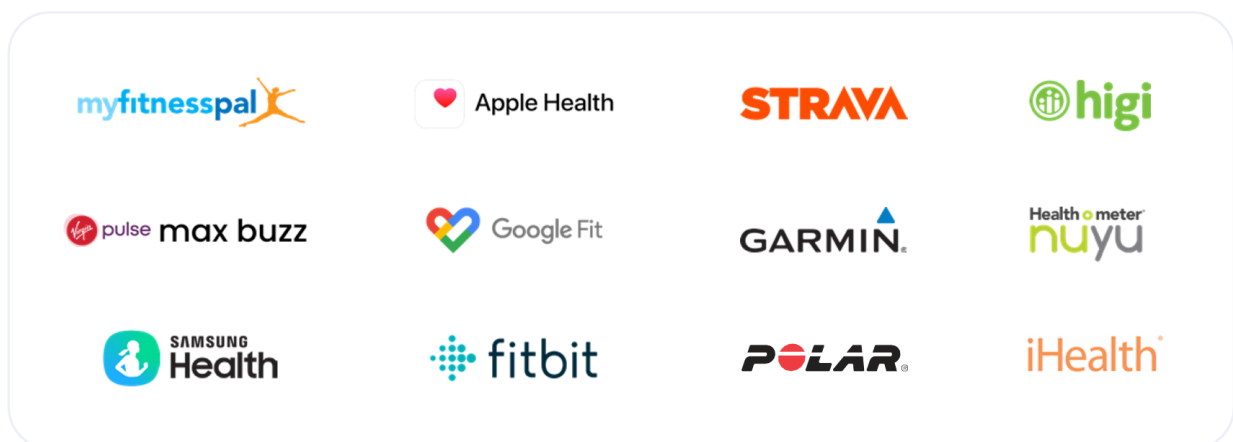
Connect a device or app

Download the Virgin Pulse app, then follow these easy steps:



Compatible devices and apps

Virgin Pulse supports a variety of tracking devices and apps that will help you get credit for validated steps, active minutes, sleep, meditation sessions and more. So, pick your favorites, connect them to your account and start tracking your activity. Sign in to your account to see all of the options available to you. Here are just a few:



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Ways to engage

Engage in activities that fit your interests

Learn easy ways to get more active, eat well, and manage life's ups and downs —every day!

Challenges

Rally your coworkers for the latest company step challenge! Or gather a small group of coworkers or friends, and challenge one another to start a new healthy habit.

Daily Cards

Every day we'll send you two new tips to help you live well. Plus, we'll make sure they're about the areas that interest you the most.

Friends and Family

Add your work friends so you can encourage and motivate one another. You can also invite up to 10 friends and family members outside of work!

Health Check

This short, confidential survey assesses your health across seven factors, from mental health to fitness. You'll receive a personalized report and recommended actions you can take to start improving your wellbeing

Healthy Habits

Healthy Habits offer you bite -size ways to build a healthy routine and improve your wellbeing. Your Healthy Habits will be customized based on your Health Check results and the interests you set in your profile.

Journeys®

Want to exercise more? Better manage a health issue? Now you can use our digital coaching tool to make simple changes to your health, one small step at a time.

Media Library

The Media Library offers interactive videos led by our team of trainers and coaches on a variety of topics. There's something for everyone.

My Care Checklist

My Care Checklist is a handy healthcare tracker that assists you in managing your health by keeping track of well visits, screenings and vaccinations—all in one place.

Pillars

Get straight to the information that matters to you the most. Pillars make it easy to find content that is important to you and provide quick access to many helpful tools and resources.

Shoutouts

Support a colleague or friend with a message of thanks or appreciation using the Shoutout feature.

Social Groups

Getting healthier and learning something new is easier with friends. Join a group to stay motivated, chat with others and achieve goals together.

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Create a challenge

About challenges:

Personal Challenges

Create a personal step challenge to increase your activity for one, two or five days in a week. Make sure your fitness tracking device or app is connected to your account and start stepping. Invite your [coworkers and friends] for some friendly competition and see who comes out on top.

Healthy Habit Challenges

You can create a challenge for a Healthy Habit you're currently tracking, or try out one of the many other habits from topics like Sleeping Well, Being Productive, Managing My Finances and more. Simply track it every day in order to reach your goal.

How to start a challenge:

Step 1

From the home page, go to the **Social** tab, select **Challenges** and then select **Create**. Once you're in this section, choose **Personal Challenge** or **Healthy Habit Challenge**.

For Personal Challenges, you'll choose the duration of the challenge and start it up.

For Healthy Habit Challenges, you'll select the habit you want to work on, write a personal message and get it started.

Step 2

Now that your challenge is set up, invite others to join! Select **Invite Players**, and you'll have the option to invite from your friends list, search for friends, or invite a Group. You can also add an email list of up to 250 people.

Things to explore:

Chat

If you invited others to join your challenge, connect and share images or tips on how to build habits and stay active via the challenge Chat feature.



Leaderboard

If you're in a group challenge and are competitively motivated, take a look at the Leaderboard in the app to see who's in the lead. If you're falling behind, put the pedal to the metal and aim for that #1 spot.



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Try Journeys®

How to get started:

Step 1

Open the Virgin Pulse mobile app or go to the website and find **Journeys** in the **Health** menu.

Step 2

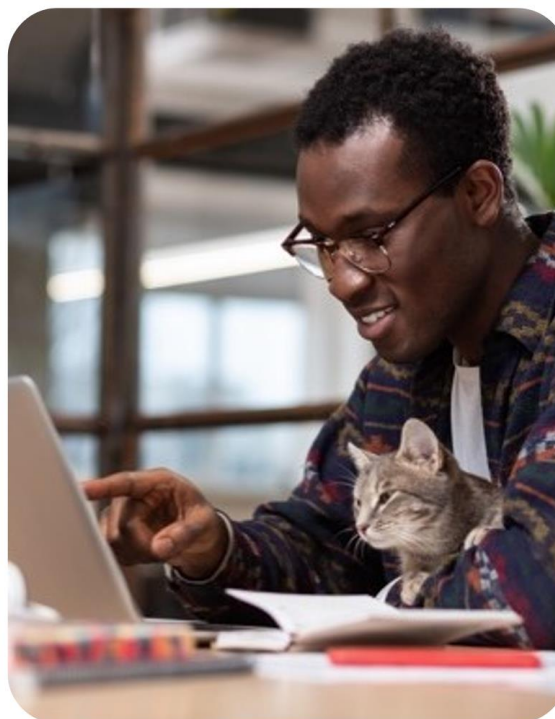
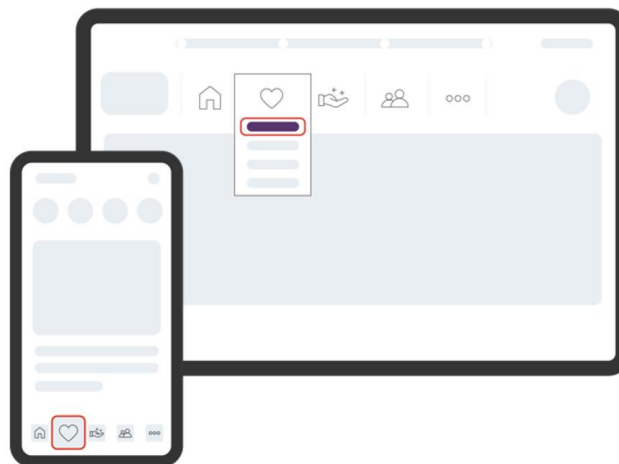
Find the Journey that's right for you. If you would like to view all the available Journeys in a topic, click **View All**.

Step 3

Click on the Journey you would like to learn more about. Click **Start** to begin your Journey.

Journeys can help you:

- Reduce stress
- Embrace diversity, equity and inclusion
- Increase your healthy nutrition knowledge
- Add more physical activity throughout the day
- Improve sleep



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Frequently Ask Questions

What if I am unable to complete the wellness activities due to medical reasons?

In that case, alternative options are available. For more information, please contact Virgin Pulse Member Services at support@virginpulse.com or by calling 888-671-9395 (Monday – Friday, 8A – 9P Eastern) or review the member.virginpulse.com site.

How are Wellness Credits **PulseCash** paid?

PulseCash can be redeemed through the Virgin Pulse store for products or gift cards by selecting:

Shop Deals in the Store

Your **PulseCash** will be applied first; if there is any outstanding balance, you may use your personal credit card.

Get A Gift Card

Your **PulseCash** can be used to purchase a gift card(s) from various establishments, including Visa, Amazon, Home Depot, Apple iTunes, Target, and Whole Foods. Each card has a minimum threshold for disbursement. Select the denomination of your gift card (how much money you'd like to be on your gift card) ranging from \$5.00 up to \$240.00 depending on which card you choose. Gift cards are only available electronically and will be sent to the email associated with your account.

Will I be **taxed** on my Wellness Counts **PulseCash**?

Yes. In accordance with Internal Revenue Service (IRS) regulations, **PulseCash** is considered taxable income when earned (not when redeemed). This is true even though **PulseCash** is issued separate from your City National Bank paycheck. Any taxes due as a result of this income will be applied in a future paycheck.

When am I **taxed** for my earned **PulseCash**?

Taxes on any earned **PulseCash** are applied and deducted from your pay on a quarterly basis, whether or not you have redeemed the award. Any **PulseCash** that you earned in the previous quarter, will generally be recorded on your first paycheck of the next calendar quarter. Once you have earned the maximum amount of **PulseCash** (\$240) or you stop earning, no additional taxes will be deducted from your pay.

How will **PulseCash** and related taxes appear on my pay advice?

The taxable amount of earned **PulseCash** will be shown under the Earnings section of your pay advice as Wellness Taxable Income and the Deductions section of your pay advice will show the same amount of earned **PulseCash** as Wellness Taxable Income. The taxes due on the value of the **PulseCash** will be included with the tax amounts shown on your pay statement. Access your pay stub by logging into Me@CNB > Myself > Pay > Pay History.

Why am I **taxed** if I haven't redeemed my earned **PulseCash**?

In accordance with IRS regulations, **PulseCash** (e.g. wellness credits) is considered taxable income when earned, even if you haven't yet redeemed it.

What happens to my **PulseCash** if I leave my employer?

If, for any reason, your employment is terminated, your membership will automatically be canceled. You will receive an email from Virgin Pulse to alert you of your pending cancellation, and when your cancellation is final (make sure you have your email subscription settings turned on). You have 30 days after the cancellation request to redeem the **PulseCash** that you have earned.

You may also contact Virgin Pulse directly at (888)671-9395, and they will provide you with a way to obtain your funds. After a certain amount of time (it varies by state but is typically two years) any unclaimed credits will be turned over to your state's abandoned property division.

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Description of Wellness Counts Activities

My Care Checklist is an interactive tool on the Wellness Counts portal. My Care Checklist helps you keep track of your preventive exams, all in one place. It is a Handy healthcare tracker that is right at your fingertips. It assists you in managing your health by keeping track of health checkups. Plus reminders to keep you on track! Some exams are based on your health situations (i.e. age, gender, and health conditions). You can update these anytime.

Coaching can help colleagues set and reach health goals, providing support to manage and improve health. Coaching is available telephonically. It provides lifestyle management outreach, education, and support services to promote healthy lifestyle behaviors and decrease risk factors that contribute to chronic disease. You may self-initiate telephonic coaching at any time. When enrolling in telephonic coaching, you will schedule coaching appointments at times that work for you.

All Virgin Health coaches have 4-year degrees in fields like Nursing, Nutrition, Psychology, Pharmacy, Health Education, Social Work and Exercise Physiology. Over 50% of the coaches also have advanced degrees in clinical and holistic health. The health coaching that Virgin Pulse offers meets the approval standards for the International Consortium for Health & Wellness Coaching. They are NCQA certified in their clinical fields, and their credentials include registered nurses, diabetes educators, dietitians, exercise physiologists, respiratory therapists, behavioral health coaches, and other specialists.

Self-Directed Activities are self-paced courses and learning modules.

Self-Care Activities are activities that promote taking care of you, and provide **PulseCash** for mindful eating and various types of exercise in accordance with specific program requirements. Self-Care activities include mindfulness, meditation, exercise, and gym visits. Visit the Programs page on the portal to view a complete list of individual activities.

Self-Guided Activities are online personal health activities designed to allow colleagues to complete specific activities at their own pace. This category also includes credit for other activities, such as completing a preventive care visit or participating in a weight management program or an organized athletic event. Supporting documentation may be required. Visit the Programs page on the portal for a complete list of individual activities.

Portal Activities allow you to set goals for yourself and keeps you motivated to maintain them.

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Tobacco Cessation Program

If you enroll in City National’s medical coverage and you and/or your enrolled spouse or domestic partner use tobacco or tobacco related products such as cigarettes, electronic or e-cigarettes, pipes, etc. you will pay a \$100 monthly tobacco surcharge. If an enrolled colleague fails to complete the applicable tobacco attestation(s) during enrollment, the Plan will assume that the colleague [and his/her enrolled spouse or domestic partner] is a tobacco user and the surcharge will apply. ⁽²⁾

Wellness Counts offers a voluntary tobacco cessation program for individuals who are serious about becoming tobacco-free. Completion of this tobacco cessation program provides an opportunity to earn back and/or avoid the tobacco surcharge. See the sections that follow for additional information about the tobacco surcharge, and criteria about the tobacco cessation program.

How will the tobacco surcharge be applied?

- The \$100 monthly surcharge is converted to a pay period amount and then applied to each paycheck (see chart below). If you are an existing colleague and fail to record a tobacco-free status during benefits annual enrollment held in **2023** (for coverage in **2024**), the tobacco surcharge will commence January 1, **2024**.
- If you are a newly hired or newly eligible colleague hired during 2023 and fail to record a tobacco-free status during benefits enrollment (for you and/or your enrolled spouse or domestic partner), the tobacco surcharge will commence when your City National medical plan coverage commences. ⁽²⁾
- The tobacco surcharge will continue until you and/or your spouse/domestic partner complete the tobacco cessation program in accordance with rules established by the Virgin Pulse program available through Wellness Counts.

| | |
|---|-------------------------|
| Colleague and/or Spouse/Domestic Partner are enrolled in City National medical coverage, and only the colleague uses tobacco. | \$100 monthly surcharge |
| Colleague and/or Spouse/Domestic Partner are enrolled in City National medical coverage, and only the spouse/domestic partner uses tobacco. | \$100 monthly surcharge |
| Colleague and/or Spouse/Domestic Partner are enrolled in City National medical coverage, and both use tobacco. | \$100 monthly surcharge |

How can I avoid the \$100 monthly tobacco surcharge in 2024?

Colleagues and spouses/domestic partners enrolled in City National’s medical coverage who use tobacco or tobacco-related products as described in the benefits enrollment attestation and who are committed to stop tobacco use have an opportunity to enroll in and complete a free tobacco cessation program provided through Wellness Counts by Virgin Pulse. Completion of this tobacco cessation program provides an opportunity to earn back and/or avoid the tobacco surcharge. **The surcharge paid by the colleague is refunded (and ceases for the remainder of the calendar year) only when all who have a tobacco use attestation on file have completed the Wellness Counts tobacco cessation program** according to the established deadlines (noted below).

What is the Wellness Counts tobacco cessation program?

A program designed by Virgin Pulse that helps individuals to stop using tobacco. The Virgin Pulse tobacco cessation program includes an assessment of the individual's readiness to quit; a quit date preparation, identification of tobacco cues and coping strategies, individualized cessation plan, risk factor education, and unlimited inbound calls.

What are the completion criteria to qualify for removal of the tobacco surcharge?

Colleagues (and spouses/domestic partners as applicable) must enroll in the Wellness Counts tobacco cessation program AND complete five coaching calls as follows:

1. Enroll in the tobacco cessation program no later than September 30, **2024**.
2. Complete tobacco cessation program no later than November 30, **2024**.

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Individuals who miss the September enrollment deadline for **2024** can still enroll and begin to complete coaching calls to achieve tobacco surcharge removal for **2025**.

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