

CHOOSING WELLNESS FOR LIFE

People often think about wellness in terms of physical health, but it is much more. Your overall wellbeing includes your physical, mental and financial health.

Achieving overall wellness is a personal responsibility that requires focus and attention. That's where we can help.

As an employee of Graphic Packaging International (GPI), you have access to a variety of programs and tools that can support you on the road to a healthier you. Below is a high-level overview of what's available. Look for more information throughout the year that will detail how these resources can help you set and reach your personal total wellness goals.

Take Charge of Your Total Wellbeing

GPI FIT is your "go to" resource for Wellness. GPI FIT, through our wellness partner Welltok, provides you the opportunity to develop an individualized program to optimize your wellbeing. Through www.gpifit.com, you can find things like:

- Activity and fitness trackers
- Digital coaching and education programs
- Telephonic lifestyle coaching
- Programs to help manage chronic conditions, such as diabetes and asthma
- A health risk assessment
- Tobacco cessation support
- Personal and Company-wide wellness challenges
- Financial wellness tools and resources

All programs are free and 100% confidential. Your personal information and results are never shared with GPI.

Get Rewarded

Choosing to participate in GPI FIT can help you get and stay healthy—and put money in your pocket. How? By completing certain "ActionCards" on www.gpifit.com, you (and your enrolled spouse) can earn money while making improvements to your personal wellbeing. For 2022, you can earn up to \$1,200 in Healthy Rewards; your enrolled spouse can earn up to \$600. Then, if you have out-of-pocket health care expenses, you can use your Healthy Rewards to help pay those costs.

As a newly benefits eligible employee, you have already earned Healthy Rewards for 2021 just by registering for GPI FIT and completing the Choosing Wisely ActionCards. The amount of Healthy Rewards you've earned is dependent on the month you became eligible for benefits in 2021 and is shown in the chart below:

Month you became benefits eligible	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
Complete Registration	\$300	\$250	\$200	\$150	\$100	\$50
Complete Choosing Wisely ActionCards	\$300	\$250	\$200	\$150	\$100	\$50
Total Healthy Rewards Amount	\$600	\$500	\$400	\$300	\$200	\$100

If your spouse is also enrolled in a GPI medical plan, they are eligible to earn an additional 50% of the incentive amount you are eligible for.

Get Started for 2022

When you are ready, log on to www.gpifit.com and review your recommended ActionCards. Decide which ones will best help you reach your wellness goals, then start down the path towards a better you (and earn your Healthy Rewards).

For convenience on-the-go, download the CaféWell app to your smartphone or tablet from Google Play or the Apple Store.

Boost Your Financial Wellbeing

Planning for today and the future will give you and your family peace of mind. Your GPI benefits program includes plans that can assist with your financial security.

- Company-provided **basic life insurance** and **accidental death and dismemberment insurance** provides the financial means for your loved ones to carry on if something should happen to you.
- **Short term disability** and **long term disability** coverage can continue a portion of your income if you are unable to work due to totally disabling sickness or injury.
- The **401(k) Savings Plan** allows you to start saving for your future retirement. Contribute a percentage of your pay through the convenience of pre-tax payroll deductions and GPI will match a portion of your contribution (which vests immediately). Need help with planning? Use the tools available through Fidelity Investments at www.401k.com to learn how to save for tomorrow without sacrificing too much today.
- A **health savings account** provides a tax-effective way to save for current and future out-of-pocket health care expenses. Your contributions are tax-free, the earnings on your account are tax-free and withdrawals to pay for eligible expenses are tax-free. You must be enrolled in the GPI HealthPlus HSA medical plan to qualify (as well as meet certain other IRS requirements).

Focus on Prevention

Good health starts with prevention. Even if you feel good, going to the doctor for a routine checkup is part of living a healthy life. Here are a few reasons why you should consider scheduling an annual preventive care exam:

1. **Your exam is free.** The plan covers an annual preventive care exam at 100%—when you visit an Anthem BCBS network provider.
2. **You can catch small problems before they become big (expensive) ones.** Some health issues, such as high blood pressure, diabetes and heart disease, may not have symptoms but may be detected during an exam. It's good to identify them early.
3. **You will learn about your health and health risks.** You can use that information to build a wellness strategy with GPI FIT that is customized to your specific needs.
4. **You will be rewarded.** Complete a preventive care exam by July 31, 2022, and you (and your enrolled spouse) can earn Healthy Rewards to help offset your out-of-pocket health care expenses.

Important! When you schedule your visit, be sure your doctor knows it is a preventive care exam. If you also receive treatment for a health concern during the visit, you may be billed for a diagnostic treatment instead of a preventive care exam. When the visit is not considered preventive, the plan deductible and coinsurance will apply.

Ready to get started?

- **GPI FIT:** Welltok at www.gpifit.com or **1-833-862-9191**
- **Retirement:** Fidelity at www.401k.com or **1-800-835-5095**
- **Health and insurance benefits:** Your Benefits Resources at www.ybr.com/gpi or **1-800-201-6885**

Your benefit booklets can provide additional information.

This is a high level summary of programs available to salaried, non-union hourly and certain union hourly employees. If there are any discrepancies between this summary and the plan documents, the plan document will govern. If you have any questions about these programs, including your eligibility to participate, talk with your local Human Resource representative.

