

# Your True Balance experience

## Questions & Answers

### Updated January 2024

With the True Balance experience, you and your spouse/domestic partner can participate in activities designed to support your health, community and financial security throughout the year. Not only are we investing in these programs and activities for you, we're offering rewards for your participation, too!

By participating in activities throughout the year, you can maximize your rewards while taking steps to improve your overall health and well-being. There are many options to meet everyone's interests and needs, including those that support our award-winning inclusive and engaged culture. The rewards you can gain extend beyond financial!

### Eligibility & activating your account

#### 1. Who is eligible to participate in the program?

- All benefit-eligible employees (and their benefit-eligible spouse or domestic partner) can access this program, including fun activities, useful tools, educational resources, and social support.
- All benefit-eligible employees will be eligible for up to \$300 in rewards – even those not enrolled in an Allianz medical plan. Spouses need to be enrolled in an Allianz medical plan to be eligible for rewards.
- All other dependents (such as children) cannot access this program and are not eligible for rewards.

#### 2. How do I access the program and activate my account?

1. Scan the QR code below to download Limeade ONE from the app store to your mobile phone or use the desktop version at [truebalance.limeade.com](https://truebalance.limeade.com).



2. Enter Allianz as your employer.
3. If you are an employee, your Unique ID is your 6-digit Payroll ID. Payroll ID can be found in your profile in Employee Central (in the Corporate IDs section) or the Organization Chart Tool in Blue Pages. If you need assistance locating your

Payroll ID, contact HR4U at [hr4u@allianzlife.com](mailto:hr4u@allianzlife.com). Your spouse or domestic partner should enter your Payroll ID followed by an “s” (e.g., 123456s).

**NOTE:** If you are an employee and a spouse or domestic partner of an employee, enter your own Payroll ID as the Unique ID, not followed with an “s”.

**3. Can I choose any username and photo I want?**

Yes, as long as they are appropriate and not offensive. Remember that your username may be visible to others if you comment or manually track activities. Usernames are also visible on leaderboards for participants in the top 20 rank of a challenge. If you're interested in participating in team activities, you may want your user name to match your name so it's easy for your colleagues to invite you to join them and cheer you on.

You will be asked to set your username when you create your account – and you can choose an icon from a library or upload a photo of your choice by clicking on your profile icon in the upper left of your homepage, then the pencil (edit profile) icon. You are able to change your username at any time.

**4. Who should I contact if I am unable to log in, or if I have any other technical questions or problems with my account?**

Contact the Limeade support team at [support@limeade.com](mailto:support@limeade.com).

**5. As a new hire, when will I be able to activate my account?**

After you complete your new hire benefits enrollment in Your Benefits Resources (YBR), your information will be sent to Limeade the following Friday. You will be able to activate your account the week after you complete your benefits enrollment on the YBR website.

## Rewards

**6. Who is eligible for rewards?**

- All benefits-eligible employees will be eligible for rewards – even those not enrolled in an Allianz medical plan. The reward limit is \$300/eligible participant.
- Spouses and domestic partners must be enrolled in an Allianz medical plan to be eligible for rewards. Rewards earned by a spouse/DP will be deposited in the employee's account.
- Company couples: If you are covered on the same Employee+Spouse or Employee+Family medical plan with your Allianz-employee spouse and you are not the policy holder of the medical plan, then you'll be eligible for Recognition Central points regardless of which medical plan you're enrolled in.
- The employee must be actively employed with Allianz or on an approved leave of absence at the time that rewards are deposited.

**7. What are the rewards and when are they deposited?**

Rewards will be distributed based on the following:

- **HSA rewards:** Eligible employees/spouses who are enrolled in an Allianz high deductible medical plan (Enhanced or Standard HDHP) and are HSA-eligible will receive their rewards as HSA contributions. HSA rewards will be deposited within 1-2 pay periods after achieving each level. If you elected to contribute up to the IRS maximum in your HSA, the amount you contribute from your pay will be adjusted accordingly as you earn rewards through the True Balance experience.

- **Recognition Central points:** Rewards for eligible employees/spouses enrolled in the Allianz Premium Plan, employees/spouses who are not HSA eligible, or employees not enrolled in an Allianz medical plan will be deposited as Recognition Central Points. These are deposited into the employee’s Recognition Central account within a week after achieving each level.

1. **Company couples:** Regardless of medical plan enrollment, the employee who is not the policyholder (ie the “spouse” enrolled in the other Allianz-employee’s medical plan) will be eligible for Recognition Central points. Rewards you earn through the True Balance experience will not be determined by medical plan enrollment as noted above.

**8. How will I earn rewards?**

A great first step is to take the personal well-being assessment; you’ll achieve the first “qualifier” level by completing the assessment. New well-being activities are released every few weeks throughout the year, and as you complete these activities, you’ll accumulate points toward other levels. It’s important to note that the program is designed to engage you in well-being activities throughout the year. Don’t expect to achieve the full rewards with a month or two of participation.

**9. How many True Balance points do I have to earn to achieve each Level? And what is the reward at each level?**

Level/Name	True Balance Point Balance	Reward
Level 1 - Qualifier	500	\$50
Level 2 - Bronze	1000	\$100
Level 3 - Silver	2000	\$150
Level 4 - Gold	3000	Drawing for 5-500 Recognition Central Points

**10. Am I taxed on True Balance experience rewards?**

- **HSA contributions:** Employer contributions to your HSA are not taxable in most states.
- **Recognition Central points:** By law, we are required to tax awards given through Recognition Central. Per the normal process, you will be taxed through payroll on your paycheck within two weeks of redeeming your points on Recognition Central.

**11. If my rewards are deposited in Recognition Central, but I do not redeem the points, will I be taxed?**

No, employees are only taxed upon redemption of Recognition Central points.

**12. Do my rewards expire?**

- **HSA contribution rewards:** Once your HSA reward is deposited to your HSA account, the money is yours to keep and can never expire.
- **Recognition Central points:** Please refer to the terms and conditions within Recognition Central.

**13. Is there a deadline to earn rewards?**

Each year, you have until Nov. 15, to achieve Levels 1-3 (Qualifier, Bronze, and Silver) to be eligible to earn each respective level’s reward. You have until the end of the program year (exact date varies in December) to achieve Level 4 (Gold) to be eligible for

the drawings for 500 Recognition Central Points. You will not be able to log points after 11:59 CST on the last program date in December.

#### 14. How do I find which level I am on and how many points I have earned?

In the mobile experience/app, click on your Profile icon in the upper left > My Points > Browse Rewards or Points History. In the website/desktop experience, navigate directly to the My Points tab. Then, click on the sub-tab called “Points History”, where you will see all activities you have completed, the points you earned, and the date you earned them.

### Managing your activities

#### 15. What are ‘My Choice’ activities?

- My Choice activities are displayed based on a combination of the strengths and opportunities identified through your well-being assessment, what you click on within the app/website, and if you thumbs up or thumbs down activities. As the portal learns about you, the program will recommend activities from Limeade’s extensive well-being library. Up to 25% of your annual points goal (total points needed for Level 4/Gold) can be earned by participating in My Choice activities throughout the year.
- Generally, activities in the “Recommended by True Balance” activity carousel are not My Choice activities. You can accumulate points by participating in these activities at any time with no limit.
- To identify which activities are My Choice, click into each activity to open the details window. If it is a My Choice activity, you will see an orange My Choice designation at the top of the activity details. If you have already met your max My Choice rewards, look for an activity without the orange My Choice designation.



#### 16. How far back can I track activities?

The program will allow you to go back two weeks to track activities you’ve completed. If the activity has recently been released, you will only be able to track activity starting with the first day the activity was available. To see when the activity started, click on the activity to view the details and the dates next to the calendar icon will state when the activity started.

#### 17. How do I find which activities I have completed?

In the app/mobile experience, click on your Profile icon in the upper left > My Points > Points History. In the website/desktop experience, navigate directly to the My Points tab. Then, click on the sub-tab called “Points History”, where you will see all activities you have completed, the points you earned, and the date you earned them.

#### 18. Is the well-being assessment a required activity?

No, there are no required activities in the program. You get to choose how you participate. However, this assessment is worth 500 points which will help you achieve the first level worth 500 points. The results of your assessment can help personalize the activities recommended to you within the program. They will recommend activities based on your top three strengths and top 3 improvement opportunities.

### 19. How do I invite people to be on a team with me for a team activity?

Enter their email address or their user name (if you know it). They will receive an invitation in the email account they entered when registering their account.

### 20. How do you add people to a Team Challenge once the team is already created?

- Send an Invite to Join Team
  1. Open the activity tile and in the **Tracking** section click **+Invite**.
  2. Enter the person's username or email address and click **Send**.
  3. Once **Send** is clicked the email to join a team is automatically sent. There is no pop-up or verification for this step. If the email or username is not found, the sender will be notified that the user was not found
- To Join a Team
  1. Open the activity tile and click **Get Started**.
  2. Click **Find a Team** to search for an existing team.
  3. Scroll through the list of available teams, or use the search box to search for a team by team name. Click the team you would like to join, then click **+Join Team**.

### 21. Can I keep my activities private?

Some of the activities allow you to engage socially with other participants. When you register for a challenge or activity, you always have the option to keep your participation private by sliding the button to the locked icon.

### 22. How long do I have to access the activities I'm working on?

It depends on the activity. Some are available all program year, and some are only available during a cycle of approximately six weeks. To see how long you have to complete the activity, click on the activity to view the details and the dates next to the calendar icon will state how long the activity will be available.

### 23. How do I remove an activity from the My Activities section on the Home page?

You can only do this in the desktop version at [truebalance.limeade.com](http://truebalance.limeade.com). On the Home page, click on the activity you want to remove, click on the 3 dots icon in the upper right, then click "REMOVE FROM YOUR ACTIVITIES" or "MOVE TO HISTORY".

## Other

### 24. Who is Limeade?

Limeade is the vendor that powers the True Balance experience and also administers the program. Limeade does not share any individual participation data with Allianz (only aggregate data). The Limeade support team is available to help answer any questions about your site/app experience and/or rewards.

### 25. How do I connect my device?

More than 80 devices and apps can connect, including Fitbit, Apple watch, Nike, Garmin Jawbone and Map My Fitness. Connecting a device makes it easier for you to track your steps or other progress in challenges and other activities. You will also be encouraged to connect your device/app when you join challenges or activities that are enhanced by having this connection in place.

- Desktop version: to connect a device or view the devices that can be connected, log in at and click on the Device icon in the upper right-hand corner and then select "Connect a device".

- Mobile App: join and open activity, click on “connect your device”, scroll to choose device and allow authorization for Limeade to access the device data.

**26. Are biometric screenings required for this program?**

No, there are no requirements to obtain a physical or biometric screening in this program.

**Do you have a question we haven't answered?**

Contact the Limeade support team at [support@limeade.com](mailto:support@limeade.com) for additional support.