

COVENTRY HEALTH CARE OF DELAWARE, INC.
(Maryland)

SMALL GROUP WELLNESS RIDER

This Rider is part of the *Group Membership Agreement* and is effective on the date your coverage with Coventry Health Care of Delaware, Inc. is effective or renews. All definitions, terms and conditions of the *Group Membership Agreement* apply unless otherwise stated. All benefits described in this Rider are not subject to deductible and coinsurance amounts in accordance with your Schedule of Benefits.

What is included:

In conjunction with the benefits explained in your *Group Membership Agreement*, with this Rider you will also have the following wellness benefits:

1. A voluntary Confidential Health Risk Assessment (HRA) at no charge to the member. Each member that completes an HRA, will receive written feedback and recommendations for lowering any health risks that were identified in the completed HRA.
2. Personalized digital coaching based on HRA results to include the following:
 - Weight management
 - Tobacco cessation
 - Nutrition improvement
 - Physical activity
 - Stress management
 - Cholesterol management
 - Blood pressure management
 - Sleep improvement
 - Depression management

You may actively participate in our digital coaching programs by visiting our website at <http://chcdelaware.coventryhealthcare.com/wellness-resources/index.htm> and accessing any of the above mentioned topics.

3. Tools and trackers to monitor program progress that reinforces healthy, positive behavior changes by tracking the following:
 - Physical activity (walking, running, swimming, cycling)
 - Health statistics (blood pressure, cholesterol, calorie intake, fat grams, medical dosage and weight)
 - Emotions and negative thinking
 - To further help you build better health, you have additional tools:
 - Body mass index (BMI) calculator
 - Portion size tool
 - Food choice and activity
4. A \$20.00 reward per contract year, for each adult member (to include the subscriber, their covered spouse and dependents 18 years or older) who complete the HRA, actively participate in at least one of Coventry WellBeing's digital coaching programs, and visit their primary care physician for an annual physical exam.

All other terms and conditions stated in Your Group Membership Agreement remain unchanged.