



NeverStop: Living life on your own terms

Introducing an innovative Wellness Rewards Program that's built into some of the most innovative long-term care insurance contracts on the market today.

Introducing NeverStop

If you are like most people planning for the future, you know how important good health is to realizing your retirement goals. Paying attention to your physical and emotional well-being will help you remain active and independent for as long as possible. It will also help you age in place.

Now there's NeverStop to help you get there. It's a new innovative Wellness Rewards Program that offers personalized health coaching to help you achieve your individual health and wellness goals, including,

- Better physical and brain health
- High levels emotional well-being
- Improved nutrition with advice that cuts through the hype
- Elevated social engagement

When you start the NeverStop program, you will work with a certified Wellness Coach. Together you will develop a customized wellness plan with a series of healthy actions, all developed just for you, with your goals and needs in mind.

Where personal health coaching and financial rewards meet

Once you have an insurance plan in place that includes NeverStop, you will automatically be enrolled in the program and have access to valuable rewards including,



Access to a Wellness Coach

Your coach will be part of a team of certified Wellness Coaches that bring experience from many health-related backgrounds, and include dietitians, occupational therapists, personal trainers, and more. They are real people (not avatars or chat bots) that will be available to you via phone, email or video.



Flexibility for Changing Needs

Because the NeverStop Wellness Program is built on relationships, as your needs or situation change, your Wellness Coach will be by your side to ensure your NeverStop plan changes too. You will never be stuck in an outdated plan.



Recognition for Current Healthy Lifestyles

If you are already committed to a healthy lifestyle, like a regular exercise routine, healthful diet or getting quality sleep, you will have the opportunity to get rewarded and recognized for what you are already doing!



Financial Rewards at no Additional Cost

For every successful action you complete (like improving sleep, getting more exercise, eating a more healthful diet, expanding social interactions, and more) you will earn additional long-term care insurance benefits. They will add up over time, increasing the total value of your coverage, at no additional cost.

How NeverStop works

- **Welcome Gift** – You will receive a gift as part of our welcome to NeverStop as well as details of the program to help you get started.
- **Get to Know You** – A Wellness Coach will call you to discuss and understand your individual needs and goals so we can build a plan tailored to you.
- **Personalized Plan** - Your Coach will recommend actions you can take to address your specific wellness goals and needs as well as send you personalized materials and rewards.
- **Ongoing Support** - Once you've finalized your NeverStop plan, your Wellness Coach will be there to guide you in completing your actions every step of the way. At the click of a button, you'll have access to one-on-one sessions with your coach, educational materials and other tools and resources to help you reach your goals.
- **Celebratory Rewards** - Every 2 years, we will provide you with financial rewards for completing up to 3 of the recommended actions.

Choose a plan with NeverStop, and have access to,

- Certified wellness coaches dedicated to helping you be your healthiest you! Today, tomorrow and well into the future.
- A program that helps you earn additional insurance benefits, at no additional cost.
- A quick and easy application process from the comfort of your home. It only takes 30 minutes to join.

Become a NeverStopper Today!



How NeverStop helped Barbara stay true to her Health and Wellness Goals

Barbara is a 71-year-old retired schoolteacher who's very active in her community. As part of her retirement plan, she decided to purchase a long-term care product that included the NeverStop Wellness Rewards Program. In one innovative plan, Barbara could meet her retirement income goals, get help with future long-term care expenses and have access to a Wellness Coach to keep her active and independent.

Barbara and her NeverStop Coach worked together to develop a plan to help ensure her future health and wellness

- Soon after Barbara's insurance coverage became effective, she received her NeverStop (NS) welcome gift and a call from her NeverStop Wellness Coach, Susan.
- After talking with Susan, Barbara logged into the NS dashboard to complete her Wellness Assessment.
- With the help of her Assessment, Barbara and Susan identified three healthy actions important to Barbara. They included,
 - Physical health
 - Emotional support (as a caregiver for her mother); and
 - Proper nutrition

Barbara has never wavered in her commitment

- Barbara and Susan have worked closely over the months to develop healthy actions to fulfill her successful aging opportunities. And Susan has been happy to send her supporting materials and recognition gifts along the way!
- Susan was pleased to help Barbara reach her Emotional Support goal by identifying local caregiver resources, giving Barbara more time to help her community, which also benefits her emotional health.
- Barbara visits the local YMCA pool weekly to participate in their water aerobics classes to satisfy her Physical Health goal.
- And she's getting the proper nutrition she knew she needed by joining a local Weight Watchers chapter.

Barbara and Susan have made a great team and will continue to work together as Barbara's needs change over time!