

Live Well and Virgin Pulse Frequently Asked Questions



Live Well

Q: What is Live Well?

A: You give so much to Assurant every day to help us be successful. Your wellbeing resources under the Live Well program are just one of the ways we give back to you. Focusing on your wellbeing and making yourself a priority will help you do your best and be at your best for the people and things you care about. To learn more and see our global wellbeing resource, visit [Live Well](#) on Connect.

If you are a U.S. employee, there many wellbeing programs summarized on myassurantbenefits.com.

Q: How does Assurant support me as a whole person?

A: It's important to remember that wellbeing isn't just about your physical or mental health. We support you as a whole person. And no matter your background, who you are, where you're from, where you are in life or what you need, we have resources to support you. Through our four pillars (Physical, Emotional, Financial, and Social), we help you live well in several different areas of your life. All four pillars are an important part of your wellbeing and will support your needs and priorities as they shift over time.

Q: How do you define the four wellbeing pillars?

A: See definitions below.

- **Physical:** Your body and physical environment. We help you build good habits and take care of your body so you can feel and function at your best.
- **Emotional:** Your mind and balance. We help you strengthen your mental health—whether that's working through some of life's most difficult challenges or building routines and resilience to help you show up at your best.
- **Financial:** Your money: your current financial obligations and preparedness for your financial future. No matter your financial status, we help you improve your circumstances today, make informed choices and set yourself up well for the future.
- **Social:** Your involvement with other people and your communities around you. We help you build connections and strengthen relationships, in and outside of work—so you can have a network of support and help others.

Virgin Pulse

Q: What is Virgin Pulse?

A: Virgin Pulse is a wellbeing platform (and app!) that gives you an array wellbeing resources right at your fingertips, available 24/7. In Virgin Pulse, you get a personalized and secure experience (in your preferred language) based on your wellbeing goals. No matter what you want to focus on, there are tools, daily tips, and challenges to keep you engaged and accountable as you build positive habits.

Q: Is Live Well the same as Virgin Pulse?

A: No, Virgin Pulse is one piece of the overall Live Well program.

Q: Who is eligible for Virgin Pulse?

A: All Assurant employees who work 20+ hours, regardless of whether they are enrolled in the Health plan are eligible for the Virgin Pulse Program. Contractors and interns are not eligible for the program. Employees can invite their spouse/domestic partner to join the program, up to a total of 10 family and friends.

Q: How is Virgin Pulse different from other wellbeing resources?

A: Virgin Pulse is a platform and app you can use on the go. It helps you make small changes and build good habits to reach your wellbeing goals. Like other apps, it's simple and convenient. Unlike most other apps, it can help you with a wide variety of wellbeing goals (not just physical or mental). And because you can complete challenges, earn rewards and cheer on friends and family, Virgin Pulse helps you stay on track and have fun along the way.

Q: How does the Virgin Pulse program work?

A: The program is structured as a points-based game with 4 levels each quarter. You have many ways to earn points based on what is important to your wellbeing, including tracking your physical activity, participating in activity challenges, educating yourself about healthy living and much more (you can check out all of the ways to earn by logging in to Virgin Pulse and going to Rewards > [How to Earn](#)>).

Q: Do I have to pay to participate in the Virgin Pulse program?

A: No, The Virgin Pulse program/app is free.

Q: How do I know my information is secure on the Virgin Pulse site?

A: The Virgin Pulse platform has strong data and system security measures in place, and Assurant has taken steps to ensure compliance and data integrity.

Q: Is my health information confidential, and how is it shared with Assurant?

A: Your health information is kept completely confidential and not shared with Assurant in any identifiable format. The only information Assurant sees is compiled, anonymous data to monitor the overall participation rate and success of the program. Individuals who will receive your personally identifiable information are representatives from Virgin Pulse to provide you with services through the wellbeing program.

Registering & Enrolling

Q: When can I register for the program?

A: You can register year-round as there is no deadline to enroll.

Q: How do I register for the program?

A: Please click the link <http://join.virginpulse.com/Assurant> to register. Then click on the "Click to Start" button, fill in the registration information using the email address of your choice, choose a password and accept the privacy policy and membership agreement. You will need to click "Let's get started" to complete the registration process. You can register from your work or home computer.

Q: How do I log in to my account after registering?

A: After registering, you can simply go to <http://member.virginpulse.com/login> to login to your profile. You can also use the Virgin Pulse app! Assurant employees can log in via a single sign-on ([SSO](#)) and won't need to provide login credentials if they are on the Assurant network.

Q: I visited the enrollment page and am seeing a "name not found" error - what does this mean?

A: Are you a new employee? It's possible you have not yet been made eligible for the program. Typically, this can take a week after starting employment at Assurant. Not a new employee and still having trouble? Please remember to use the "Preferred Name" you added to your profile in MyHR. U.S. employees can call the Virgin Pulse member services team at 888-671-9395. International employees can Live Chat Monday-Friday, 2 am-9 pm ET or send an email to support@virginpulse.com.

Q: Can I use Virgin Pulse in my preferred language?

A: Yes. Virgin Pulse is available in 20+ languages. Make sure your preferred language is set in MyHR, which will tell Virgin Pulse which language to use. You can also set your preferred language in your profile on Virgin Pulse.

Q: How can I download the Virgin Pulse app on my smartphone?

A: The Virgin Pulse app is available on both Apple and Android smartphones. It can be downloaded to your personal smartphone through the Apple App Store or Google Play. You will use the same login username and password for your desktop, home computer and smartphone. [Click here](#) to get all the details on enrolling with the Virgin Pulse mobile app.

Q: Can Virgin Pulse sync with other apps?

A: Yes, Virgin Pulse tracks different activities in one place. You can link to other wellbeing apps, like Apple Health, Headspace, or a sleep tracker, to see all your stats and earn points for the things you are already doing.

Q: How can I link Virgin Pulse to my Headspace app?

A: Click [here](#) to navigate to the Headspace. Click on the Benefits card on Virgin Pulse. Click on "Headspace App" and click on the "Start Now" button. If you have an existing Headspace account, click on "Yes, I have an existing account" and if you don't, click on "No, create a new account" and follow the prompts to complete the process.

Q: What is an activity challenge?

A: On Virgin Pulse, you'll find individual and team activities that you can participate in based on your interests and earn rewards for the ones you complete. To make it most relevant to you, upon registration, you'll pick one focus area such as losing weight, sleeping more, saving money, etc., but you can participate in any challenges you'd like.

Q: Where can I see my steps on the site?

A: On the homepage, scroll below the fold and there they are! Also, expand the navigation bar, go to "Tracking", and then click on "Stats". This is where you can access all your device activity and biometric stats.

Q: Do I need a Fitbit or other activity tracker to participate?

A: No, you have numerous options. You can use your smartphone to track your activity or use one of numerous devices and apps that are compatible with Virgin Pulse. Check out the website under "Devices & Apps" for a comprehensive list of fitness devices and apps that are compatible with Virgin Pulse. You can link as many devices and apps as you wish. The points you earn will be based on the device or app recording the highest activity.

Q: If I have multiple devices connected to my account, how does Virgin Pulse reward for my activity?

A: If you are using two devices you will be rewarded for either the device that gives you the highest number of points -or- the device you upload first if both devices would have resulted in the same number of point rewards. You will see the steps/activity from both devices on the "My Stats" page on Virgin Pulse.

Q: Not sure if you can fully participate in this program because of a disability or medical condition?

A: You may be eligible for alternative ways to participate. For more information, check out the [Virgin Pulse Support Page](#) or [send Virgin Pulse an e-mail](#).

Q: What is a Health Check Assessment?

A: The Health Check Assessment is a series of questions to give you a comprehensive view of your wellbeing. Answering these questions will help you understand more about yourself so you can explore different ways to improve your health and wellbeing. Your answers are completely confidential and will not be shared with Assurant.

Q: If I cannot complete my Health Check Assessment during one session, can I log back in to finish it?

A: Yes. You'll be able to restart your Health Check Assessment where you left off.

Q: What happens to my Virgin Pulse account if I leave Assurant?

A: Your account will close 30 days after you leave.

Points & Rewards

Q: How do I track my progress in the program?

A: See your progress on the levels graph on the homepage. Click on "My Rewards" under the Rewards tab in the navigation bar to see your Program Rewards.

Q: How do I know what activities I can earn points for?

A: Go to the Rewards Drop down and click on "How to Earn." On this page is listed all the ways that you could earn points.

Q: How do you know if my points have been rewarded?

A: The "Monthly Statement" is found under the Rewards tab. On the Monthly Statement, you will find a daily summary of your rewards.

Q: What are the rewards offered?

A: U.S Employees have the chance to earn up to \$50 per quarter/\$200 during a full calendar year of Pulse Cash for completing wellbeing activities. International employees have the chance to earn up to 500 Pulse Credits per quarter/2,000 Pulse Credits during a full calendar year for completing wellbeing activities. Spouses/Domestic Partners, friends and family are NOT eligible for rewards.

Q: Are the rewards taxable?

A: All rewards earned under the Virgin Pulse wellbeing program are considered taxable compensation. The value of your rewards as they are earned will be added to your taxable wages as imputed income. Imputed income is benefits employees receive that aren't part of their salary or wages. Countries outside the U.S. will need to consult with their local payroll team for taxation in their country.

Q: Can I use my Pulse Cash/Pulse Credits and personal funds to purchase items from the Virgin Pulse Store?

A: Yes. However, please note that Assurant assumes no responsibility or liability for or in connection with any items purchased with Virgin Pulse reward points (Pulse Cash/Pulse Credits) or with personal funds through the Virgin Pulse Store.

Tools & Activities

Q: What tools and activities are available to help me adopt and maintain healthy habits?

A:

- Goal Setting - personalized goal setting path allows you to target specific, personal wellbeing improvements.
- Nutrition Guide - Choose what you'd like to work on, like cutting out sweets or portion control. Then get tips to help you achieve your goals.
- Sleep Guide - a personalized sleep plan tailored to your sleep goals. Provides practical guidance and a framework to adopt healthy sleep habits (e.g., pre-bedtime routines, sleep environment, quieting the mind, etc.) with sleep tracking tools, resources and tips, reminders, and rewards.
- Daily Tip Cards - daily "learn and explore" cards in all well-being categories that create mindset of success, control, and momentum. You may personalize topics you wish to see.

Q: What tools are available to help create a social community that will help me reach my wellbeing goals and develop healthy habits?

A:

- Friends (see details on how to add friends below) - connect with other employees in the Company and invite up to 10 friends/family members outside of Assurant.
- Groups - join and create groups based on interests.
- Personal Challenges - challenge friends to one, two and five-day step challenges.
- Healthy Habit Challenges - challenge friends to track healthy habits for 7 days.
- Friends Leaderboard - ongoing steps challenge with friends, including rolling 7-day leaderboard.

Q: Are there things I should try to do every day?

A: While you do not have to do anything every day, we would suggest you complete these 3 things:

- Track your steps - You can do this with any device that integrates with the Virgin Pulse site (i.e., FitBit, MisFit, JawBone, etc.). You can even use the Virgin Pulse app to track your steps! For a full list of devices, see the ["Devices & Apps"](#) page.
- Read your two Daily Cards - These are found on the home page of the Virgin Pulse site and app. After you review your cards, try to put some of the suggestions on the cards into action. If you do, you'll take incremental small steps towards better health habits.
- Track your Healthy Habits - You have over 125 different activity trackers from which to choose. You can track up to 20 at a time to help move your personal health journey to the next level!

Friends & Family

Q: How do I add my spouse/domestic partner to participate?

A: Let us know if your spouse/domestic partner works for Assurant:

- If your spouse/domestic partner is an Assurant employee, you can send a the [peer invite](#).
- If your spouse/domestic partner does not work for Assurant, click the [link to invite](#) them to join Virgin Pulse today.

Q: How do I add Friends and what is the Friend's Leaderboard?

A:

- Under "Social" in the top navigation menu, go to the "Friends" drop down.
- click on "My Friends".
- Click on "add Friends".
- Then choose between your suggested Friends and Find by name.
- The Friends Leaderboard on your homepage shows you and your friends your 7-day step total.

Q: Can my family and friends outside of Assurant participate? If so, how do I invite them?

A: Under “Social” in the top navigation menu, go to the “Friends” drop down, and follow these steps:

- Select “My Friends” in the drop-down menu.
- Click on the “+ Add Friends” button.
- Click “Friends outside your company”.
- You may choose up to 10 friends and family to participate in the program.
- Enter their full name and email and an invite will be sent to them.

Invited friend or family member will receive an auto-generated email from you to be in your network.

Unlike employees, friends and family outside of Assurant will *not be able to*:

- Participate in corporate or featured challenges.
- Add friends themselves.
- Earn points or rewards (i.e., Pulse Cash/Credits).
- Access the employees’ Program page.
- Access the sleep and nutrition guides.

Support

Q: Where can I go for more information or help?

A: Within the Virgin Pulse site, you can select “Contact Us” at the bottom of the page and click on “Support Page” in the box that pops up or click on the “Chat” tab located on the right side to live chat with a Virgin Pulse representative (via home computer). U.S. employees can also call Virgin Pulse via their U.S. customer service line 866-852-6898 or go to support@virginpulse.com. International employees can Live Chat Monday-Friday, 2 am-9 pm ET or send an email to support@virginpulse.com.

Q: What are the Virgin Pulse Support hours?

A: For All employees, webchat and email are covered Monday through Friday from 2am - 9pm EST. U.S. phone coverage is Monday - Friday 8am - 9pm EST. The general turnaround time for email is 48 hours on weekdays.

Q: Who should I contact if I have payroll-related questions regarding wellbeing rewards?

A: Simply [begin a chat](#) with ERIN – our Employee Resource and Information Network – you can use the “Request assistance” function within ERIN to get connected directly to a People Organization Representative for fast issue resolution.