



Kick-start  
your wellbeing!

# Engagement Guide

We'll help you make small, everyday changes to your wellbeing that are focused on the areas you want to improve the most. Engage daily to build healthy habits, have fun with coworkers, friends and family and experience the lifelong rewards of better health and wellbeing.

## Why Gallagher Thrive?

**Gallagher Thrive** offers support for every step of the way as you create:

- **Physical/Emotional Wellbeing:** a sense of balance and connection between physical and emotional health and personal performance.
- **Financial Wellbeing:** a sense of financial security, well-informed decision making about financial matters, and the ability to respond to current and future financial demands.
- **Social/Community/Family Wellbeing:** a sense of connection to (and investment in) community and harmonious relationships in your social circle.
- **Career Wellbeing:** a sense of purpose and contentment in your current role, development and enhancement of new and existing skills, and potential for future professional growth.

## Why Personify Health?

Personify Health can help you achieve total health and wellbeing with a personalized digital experience and access to lifestyle coaches. Our industry-leading experience is grounded in behavioral science and designed to help you make progress toward your goals by taking small, easy-to-follow steps daily.

### Personify Health can help you:

- **Get helpful tips:** Learn how to eat for energy, move more, sleep better, manage stress and more!
- **Participate in fun challenges:** Motivate others and be motivated to build new healthy habits.
- **Reach your goals:** Choose what to work on, track your progress and reap all the healthy rewards.



## Who can participate?

**US employees:** The 2025 **Gallagher Thrive** program is a company-provided benefit available at no cost to all regularly scheduled full-time and part-time employees in the US.

Enrollment in a Gallagher medical plan or other Gallagher benefit is not required to participate—the program offers content and financial rewards for every Gallagher employee in the US.

**Spouses/domestic partners:** Spouses and domestic partners can connect with the **Gallagher Thrive** program in two ways:

- **Friends & Family:** You can invite your spouse/ domestic partner and up to 10 friends and family members to create a profile in **Gallagher Thrive** and participate in daily habit tracking and social challenges. With the Friends & Family feature, you can create your own personal support system, as your added members can access select program features.
- **Health Screening:** Spouses and domestic partners who are enrolled in a Gallagher Blue Cross Blue Shield of Illinois (BCBSIL) medical plan can access the **Gallagher Thrive** program site to obtain a free Health Screening. Registration and a detailed results report are available through [gallagherthrive.com](https://gallagherthrive.com).

## Special Employment Circumstances

**New Hire/Merger & Acquisition:** New employees will receive an email 1–2 weeks after their hire/ payroll benefits effective date that provides instructions on how to register on the **Gallagher Thrive** Wellbeing Program Portal.

**Terminated employees:** Individuals who terminate employment with Gallagher will have access to the Personify Health platform for 30 days after their termination date to redeem Rewards Cash awards. Any unredeemed Rewards Cash on record after the 30-day continuation period will be forfeited.

**Leave of Absence (LOA):** Employees on leave of absence will remain eligible to participate in the **Gallagher Thrive** program during their LOA. LOA employees enrolled in a Gallagher BCBSIL medical plan must continue to participate if they wish to receive incentives such as the Wellbeing Credit. This is also required for their eligibility for the Tobacco Surcharge to be reflected accurately. In the case of a medical or other condition preventing participation, a reasonable alternative can be provided by contacting Personify Health.

# Sign up and get started



## Step 1

Visit [join.personifyhealth.com/gallagherthrive](https://join.personifyhealth.com/gallagherthrive) or open the app and select **Create Account**.



**Identify**



**Agree**



**Create**



**Finish**

### Follow the progress bar as you complete these easy steps:

**Tell us who you are.** We'll ask for a few details about you and your sponsor organization to check your eligibility. Some of the fields may already be filled.

**Legal and privacy.** Review and agree to the rules, data collection and privacy policy.

**Create your account.** Add your email, make a password and give us some additional details to customize your experience.

**You're all set.** Your account is ready. Click **Take Me There** to sign in.

## Step 2

**Connect a device or app** to get credit for your wellbeing activities like steps, nutrition and sleep. We sync with many trackers, such as Max GO, Apple Watch, Fitbit and MyFitnessPal, just to name a few.

## Step 3

**Upload a profile picture** and add some friends.

## Step 4

**Set your interests** to get personalized daily tips to help you eat healthy, get active, reduce stress, sleep well and more!

## Step 5

**Download the Personify Health mobile app** for iOS or Android. Access your account and track your activity anywhere, anytime. Turn on your notifications to stay motivated and get friendly reminders.



Syncing is the simple process of uploading information from your fitness tracker to the mobile app, so it's all in one place. Be sure to sign in to your Personify Health app **at least once a week** so your data syncs and counts toward your activity goals. Activity tracking varies by device. Please consult your device instructions to learn more about available tracking features.

**Scan the QR code to  
download the app.**



# Claim your free Max GO™

Gallagher Thrive is offering a free Max GO activity tracking device to every employee.\*



## Here's how to order your Max GO:

- Sign in to your Personify Health account.
- Go to **Spend** on the **Rewards** page under the **Home** tab.
- Select **Shop Now** under **Shop the Store**.
- Go to **Products** and select **Fitness Tracking Devices**.
- Under **Max GO**, click **Buy Now**.
- Go to your cart and begin checkout.
- Provide all required information and complete checkout.
- After receiving your confirmation email with the tracking number, please allow up to 1–2 weeks to receive your Max GO.



\*Gallagher employees are eligible for one replacement device per year, if needed.

## Get started with these easy steps:

### Step 1

Before you pair Max GO, charge it and place it near your phone. Also, make sure your phone's Bluetooth, Location and Nearby Devices are turned on.

### Step 2

Go to **More** and select **Devices & Apps**. Click on **Max GO** in the **Available Devices & Apps** section.

### Step 3

Tap the **Connect** button on the new screen that opens. Select **Start Pairing**. Found devices will appear on the screen and your device will have Max GO in its name. Tap on **Connect** next to it.

### Step 4

Tap the green check mark on the device to complete the pairing process. When paired successfully, you will be able to tap **Continue**, which will take you to the final step in the process: entering your height and weight. Then select **Continue** to save your information. A pop-up should appear, letting you know you're all set!

**Note:** The Max GO™ is **only** compatible with smartphones that have the Personify Health mobile app installed, specifically Android 10.0 and iOS 15.0 and above.

## Max GO can help you:

### Reach your step goal

You'll get a notification on your device when you reach your step goal. You can also turn on call, text and email notifications by going to the settings section on the mobile app.

### Track your sleep

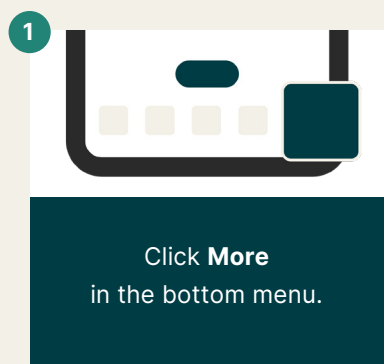
Max GO tracks your sleep when you wear it to bed. (Say hello to your new sleep buddy!)

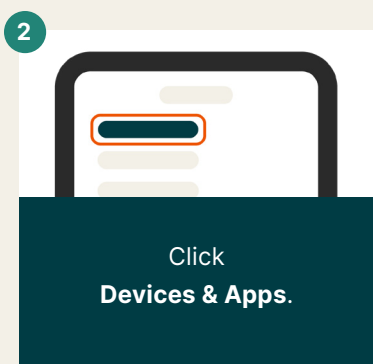
## What to expect

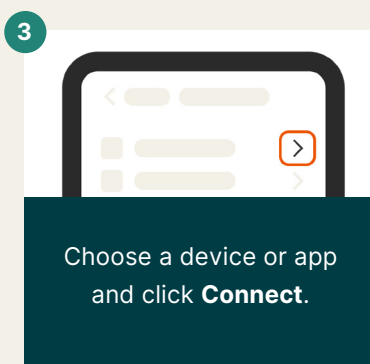
Your Max GO has three different clock faces that you can choose from. By swiping through the screens, you can also view daily activity such as steps, calories, distance traveled and more. Max GO tracks and syncs steps, sleep, calories burned, workouts and active minutes.

### Using another fitness tracker? Here's how to connect:

Download the Personify Health app, and then follow these easy steps.

- 

Click **More** in the bottom menu.
- 

Click **Devices & Apps**.
- 

Choose a device or app and click **Connect**.

## Compatible devices and apps

Personify Health supports a variety of tracking devices and apps that will help you get credit for validated steps, active minutes, sleep, meditation sessions and more. So, pick your favorites, connect them to your account and start tracking your activity. Sign in to your account to see all of the options available to you. Here are just a few:





# Engage in activities that fit your interests

Learn easy ways to get more active, eat well and manage life's ups and downs—every day!

## Challenges

Rally your coworkers for the latest company step challenge! Or gather a small group of coworkers or friends, and challenge one another to start a new healthy habit.

## Daily Cards

Every day we'll send you two new tips to help you live well. Plus, we'll make sure they're about the areas that interest you the most.

## Friends and Family

Add your work friends so you can encourage and motivate one another. You can also invite up to 10 friends and family members outside of work!

## Health Check

This short, confidential survey assesses your health across seven factors, from mental health to fitness. You'll receive a personalized report and recommended actions you can take to start improving your wellbeing.

## Healthy Habits

Healthy Habits offer you bite-size ways to build a healthy routine and improve your wellbeing. Your Healthy Habits will be customized based on your Health Check results and the interests you set in your profile.

## Journeys®

Want to exercise more? Better manage a health issue? Now you can use our digital coaching tool to make simple changes to your health, one small step at a time.

## Nutrition Guide

Choose what you'd like to work on, like cutting out sweets or portion control. Then get tips and recipes to help you achieve your goals.

## Phone Coaching

Talk to a coach over the phone to set goals and get one-on-one support, expert guidance and answers to your questions. You can also chat with your coach before, between or after completing a coaching call. Extra support is just a message away! More details can be found in the **Coaching** section of this guide.

## Pillars

Get straight to the information that matters to you the most. Pillars make it easy to find content that is important to you and provide quick access to many helpful tools and resources.

## Recipes

Get ideas for healthy meals, build a shopping list and make a weekly meal plan. Healthy eating is easier when you have the help of an app!

## Sleep Guide

What's your sleep like? Decide what you need to work on, like getting to bed earlier or quieting down. Then get information to help you rest.

# Ways to engage (continued)

## Wellbeats

Wellbeats offers on-demand fitness classes, workout plans, nutrition and mindfulness courses, office breaks and so much more.

## Cariloop

Cariloop is here to help shoulder the load of caregiving tasks. No matter who you are caring for— young children, aging parents or good friends—our Care Coaches provide dedicated support throughout your caregiving journey.

## Social Groups

Getting healthier and learning something new is easier with friends. Join a group to stay motivated, chat with others and achieve goals together.

## RethinkCare

Looking for resources offering mindfulness, yoga/ meditation training and techniques? RethinkCare will guide you as you master how to tame stress and find your inner calm, all while building both professional and personal resilience.

## Health Screening

Know your numbers! Annual Health Screenings can help you discover potentially serious health issues early on, and they are free to all employees and spouses/partners covered under the Gallagher medical plan. Through the **Gallagher Thrive** platform, schedule a 10-minute Health Screening appointment at a [Quest Patient Service Center](#) near you. This will provide you with a comprehensive review of your health numbers that you can share with your doctor to manage and monitor your health year over year.

The Health Screening will include an additional blood test that measures cotinine levels in the blood, and this will determine whether a tobacco surcharge will be added to your cost to purchase coverage in a Gallagher BCBSIL plan.

If your cotinine test result is negative, no further action is required and your results will either prevent the surcharge or trigger your refund (within 1-2 pay periods), depending on when you complete the health screening. Positive cotinine results require completing an additional program described in the paragraph below.

Annually, you can reverse the Tobacco Surcharge and obtain a refund of the surcharge amounts paid in the current year by completing a Being Tobacco-Free Journey or tobacco coaching call through the **Gallagher Thrive** program before November 30.\* For more details, please see Gallagher's Tobacco Surcharge Policy.

\*The deadline to start a Being Tobacco-Free Journey is November 11. The deadline to complete a tobacco coaching call is November 30. Coaching calls must be scheduled in advance.

**Note:** All **Gallagher Thrive** Wellbeing Program information is confidential. No one at Gallagher sees your individual Health Screening results or Protected Health Information (PHI).



# Try Journeys<sup>®</sup>

## How to get started:

### Step 1

Open the Personify Health mobile app or go to the website and find **Journeys** in the **Health** menu.

### Step 2

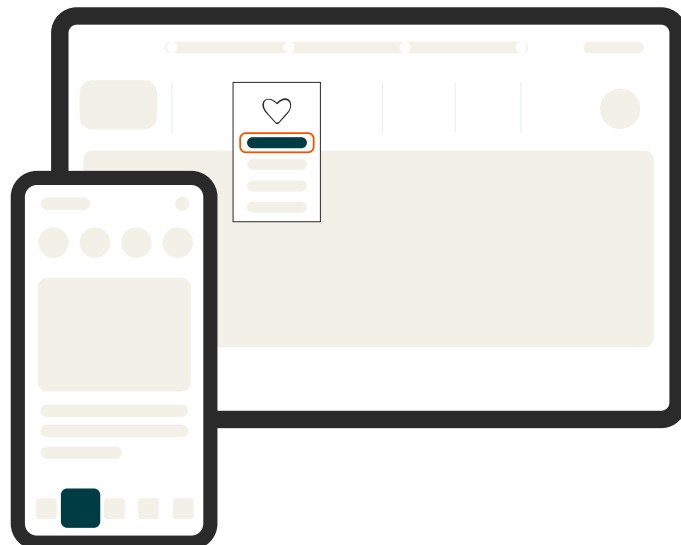
Find the Journey that's right for you. If you would like to view all the available Journeys in a topic, click **View All**.

### Step 3

Click on the Journey you would like to learn more about. Click **Start** to begin your Journey.

## Journeys can help you:

- Quit smoking
- Reduce stress
- Strengthen your financial fitness
- Embrace diversity, equity and inclusion
- Cope with grief and loss
- Reduce your alcohol and/or tobacco consumption



**Do you have a new health concern that impacts your daily wellbeing? Journeys can help you manage:**

- Heart Health
- Lung Health
- Mental Health
- Women's Health
- Back, Muscle & Joint Health



# Create a challenge

## About challenges:

### Personal Challenges

Create a personal step challenge to increase your activity for one, two or five days in a week. Make sure your fitness tracking device or app is connected to your account and start stepping. Invite your coworkers and friends for some friendly competition and see who comes out on top.

### Healthy Habit Challenges

You can create a challenge for a Healthy Habit you're currently tracking, or try out one of the many other habits from topics like Sleeping Well, Being Productive, Managing My Finances and more. Simply track it every day in order to reach your goal.

## How to start a challenge:

### Step 1

From the home page, go to the **Social** tab, select **Challenges** and then select **Create**. Once you're in this section, choose **Personal Challenge** or **Healthy Habit Challenge**.

For personal challenges, you'll choose the duration of the challenge and start it up.

For Healthy Habit challenges, you'll select the habit you want to work on, write a personal message and get it started.

### Step 2

Now that your challenge is set up, invite others to join! Select **Invite Players**, and you'll have the option to invite from your friends list, search for friends or invite a Group. You can also add an email list of up to 250 people.

## Things to explore:

### Chat

If you invited others to join your challenge, connect and share images or tips on how to build habits and stay active via the challenge Chat feature.



### Leaderboard

If you're in a group challenge and are competitively motivated, take a look at the Leaderboard in the app to see who's in the lead. If you're falling behind, put the pedal to the metal and aim for that #1 spot.



# Work with a coach

## Reach your health goals, together

Making changes to your health routine isn't always easy. Whether you're starting to exercise, training for a marathon or anything in between, our health coaches help motivate and encourage you along the way. Connect with a coach to set goals, monitor your progress and get extra tips to keep going.



## What to expect

Your first session will help you build a meaningful relationship with your coach. Together, you'll work to find small steps you can take to make progress toward your goal. During your follow-up sessions, you'll update your coach on your progress and plan next steps to help you stay on track.

**01**

### Set a goal

Are you trying to get fit, eat healthier or sleep better? Your coach can help you set a goal and stay with it.

**02**

### Monitor your progress

Coaches can see how you're doing and offer tips to help you do even better.

**03**

### Get support

Chat with your coach online or via our app, and get personal, encouraging messages between coaching calls.

## Coaching topics

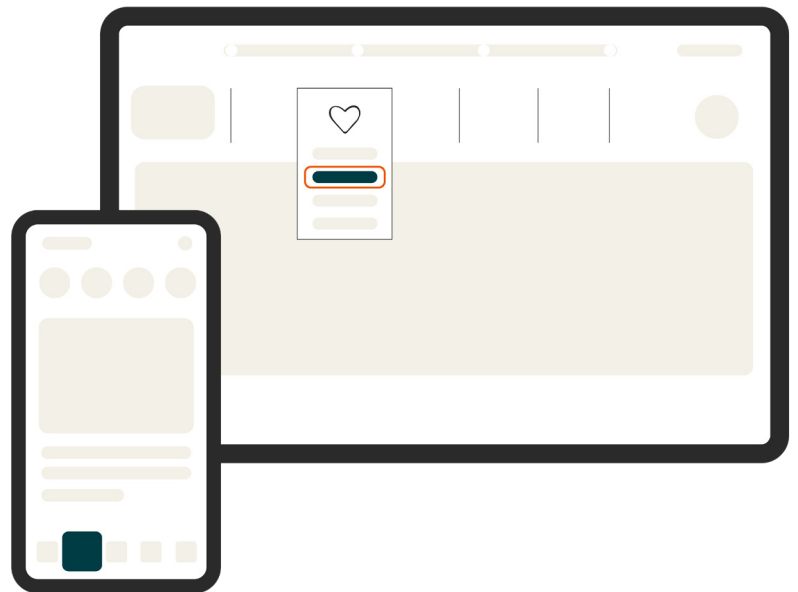
Choose a topic that you'd like to cover with your coach, such as Get Active, Eat Healthy, Reduce Stress, Manage Weight, Sleep Well or Be Tobacco-Free.

# Get a coach

## How to get started:

### Step 1

Once you're signed in, go to the **Health** tab and select **Coaching**. If you have the app, just scan the QR code:



### Step 2

Select **Schedule a Session** and then pick your preferred topic by clicking an image.

### Step 3

Choose an available date and time that works for you.

### Step 4

Enter your phone number, and click **Confirm Appointment**.

**You'll receive convenient appointment reminders through your email, mobile device or both!**



"Having someone to talk to actually made me enthused to take these simple, easy steps. I am gradually feeling less stressed, and I'm motivated to continue."

— Rosie

# Experience the rewards of being the best version of you

Good health is its own reward. But that doesn't mean we're going to leave you empty-handed.



**Gallagher Thrive** offers each employee a free Max GO device.



Employees can earn up to **\$75 in Rewards Cash each quarter** (up to \$300 per year). Rewards Cash can be redeemed for gift cards or merchandise in the Personify Health Store.\*



Employees enrolled in a Gallagher BCBSIL medical plan are eligible to earn **Medical Wellbeing Credit** each quarter (up to \$600 annually). **Reach Level 3 (14,000 points) by the end of each quarter (March, June, September and December)** to receive the Medical Wellbeing Credit the following quarter.

## Each quarter is a fresh start

It's easy to earn rewards by making healthy decisions. The more you make, the more you'll earn. Here's how to progress through the levels each quarter.

## What you can earn each quarter:

	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	Total rewards per quarter
Points	2,000	6,000	14,000	20,000	
Rewards Cash	\$10	\$15	\$20	\$30	\$75
Medical Wellbeing Credit			Medical Wellbeing Credit earned		Medical Wellbeing Credit

**Rewards Cash annual max:** \$75 x 4 quarters = **\$300**

**Medical Wellbeing Credit annual max:** 4 quarters = **\$600**

\*Rewards Cash is considered a taxable benefit by the IRS as it is earned. Amounts earned will be reflected on your year-end W2.

# Wellbeing Credit

Employees enrolled in a Gallgher BCBSIL medical plan option have the opportunity each quarterly to earn a discount on their medical plan payroll contributions. The credit will be applied on paychecks in the quarter after Level 3 or 4 is achieved.

Dates achieved Level 3 or Level 4	Wellbeing Credit applied on payslips
Q1: 1/1/25–3/31/25	4/18/25–6/27/25
Q2: 4/1/25–6/30/25	7/11/25–10/3/25
Q3: 7/1/25–9/30/25	10/17/25–12/26/25
Q4: 10/1/25–12/31/25	Q1 2026

# Tobacco Surcharge

The Tobacco Surcharge will be applied to all employees enrolled in a Gallagher Medical Plan annually, as defined in Gallagher’s Tobacco Surcharge Policy (learn more at **Gallagher One > People > Benefits (U.S.) > Medical/Rx Plan**). You can prevent or reverse the Tobacco Surcharge (or obtain a refund of the deductions taken in the current year) by completing one of the following activities. Completion of activities must be recorded by Personify Health no later than **November 30**.

Deadline to start a <i>Being Tobacco-Free Journey</i>	November 11, 2025
Deadline to complete a <i>Being Tobacco-Free Journey</i>	November 30, 2025
Deadline to complete a <b>Health Screening</b>	November 14, 2025
Deadline to complete a <i>Being Tobacco-Free coaching call</i>	November 26, 2025 (call must be scheduled in advance)

# Gallagher’s Plans and Programs

You can find wellbeing services and support throughout Gallagher’s benefits plans and other company programs and get rewarded for completing important activities. Points for the following activities are awarded through a file feed made directly from Gallagher to Personify Health at the below frequency.

Monthly	Medical/Rx Plan—Get to know the BVA team at BCBSIL
	Medical/Rx Plan—Shop for health care and earn cash rewards
	Update your 401(k) Beneficiary
	Update your Company-Provided Life Insurance Beneficiary
	Volunteer your time for Your Cause
	myPerformance—Set your goals for your career development
	myPerformance—Offer feedback to your colleagues
	myPerformance—Create a Talent Profile
	myPerformance—Check in with your manager about your performance goals
Twice a month	Attend a <b>Gallagher Thrive</b> Web Workshop
	Complete a course in Gallagher’s eLearn Module
	My Money Guide—Complete a Learning Module
	My Money Guide—Complete a Financial Wellness Assessment
	My Money Guide—Complete a Personal Checklist Item
	My Money Guide—Speak with a financial coach



# Make the most of Gallagher Thrive

With so many options for earning points, you can create the path to wellbeing that is most meaningful for you while earning financial rewards. Read on for ideas to get started! Visit **How to Earn** to see a list of all the ways you can earn points, and **Rewards** to view and redeem what you've earned.

## Gallagher Thrive platform

Spend a few minutes each day to check in with yourself through the **Gallagher Thrive** program platform at [gallagherthrive.com](https://gallagherthrive.com), and you'll see your points add up quickly.

### Daily Cards

Complete a Daily Card (complete up to 2 daily)

- ★ Complete 10 Daily Cards in a month
- ★ Complete 20 Daily Cards in a month

### RethinkCare sessions

Complete a RethinkCare session

- ★ Complete 10 RethinkCare sessions in a month
- ★ Complete 20 RethinkCare sessions in a month

### Journeys

Complete a Journey step

Complete a Journey

### Healthy Habit Tracking

Track Healthy Habits

- ★ Track Healthy Habits 10 days in a month
- ★ Track Healthy Habits 20 days in a month

### Activity (will need to sync a device for points to populate)

Complete 15 active minutes in a day

Complete 30 active minutes in a day

Complete 45 active minutes in a day

- ★ 20-Day Triple Tracker: 7,000 steps/15 active minutes/15 workout minutes per day for 20 days

### Sleep (will need to sync a device for points to populate)

Track sleep nightly

- ★ Track sleep 10 days per month
- ★ Track sleep 20 days per month



**Earn bonus points!**

**Want to reach Level 4?** Do healthy things every day and earn big rewards. Look for the symbol above for a sampling of what you can earn.

# Additional information

## Gallagher Plans and Programs

You can find wellbeing services and support throughout Gallagher's benefits plans and other company programs, and get rewarded for completing important activities. Visit **Gallagher Thrive** under **Benefits > Custom Activity**.

- Speak with a financial coach through My Money Guide
- Complete a course in Gallagher's eLearn system
- Maintain a beneficiary designation for your Gallagher 401(k) Savings & Thrift plan account
- Log your volunteer hours on Gallagher's Your Cause platform
- Participate in a local community event
- Attend a **Gallagher Thrive** Web Workshop

## Live Your Life

Personal wellbeing is about more than just knowing your numbers—it's also about making positive choices in everyday life. Visit **Gallagher Thrive** and go to **Benefits > Report Your Preventive Care**.

- Complete a health screening
- See your doctor for an annual physical
- Visit your dentist for good oral health
- Get your vision checked
- Get a vaccine

## When will my points be visible

Points are posted to your account in a variety of ways. See the appendix for further details around timing. Visit **Gallagher Thrive** under **Home > Rewards > How to Earn**.

- Points for activities completed on the **Gallagher Thrive** platform are posted immediately after you complete an activity or sync your device.
- **Gallagher Plans and Program** points (listed in the **CUSTOM** section of the **How to Earn** list) are posted to your account through external file feeds, some of which are processed monthly.
- **Live Your Life** points (listed in the **PARTICIPATION** section of the **How to Earn** list) are recorded via self-attestation. Points will be visible as soon as you complete the attestation form within the **Gallagher Thrive** platform.
- **Health Screening** points are recorded up to 2 weeks after you complete your Health Screening.



# Support at your fingertips

Check out [support.personifyhealth.com](https://support.personifyhealth.com) for a helpful library of product articles and common FAQs.



## Is my health information confidential?

The Personify Health wellbeing program is confidential and in compliance with the Health Insurance Portability and Accountability Act (HIPAA) and other privacy laws that govern employee benefit plans and programs. Any information shared with Personify Health will not be disclosed, except in accordance with HIPAA laws. Your Protected Health Information (PHI) will not be shared with your employer or any third party.

## Security

Personify Health has implemented global industry standard Security controls consistent with ISO-27001, SOC2, NIST CSF, HIPAA, HITECH, and HITRUST to protect personal data from disclosure.

## Have questions? We're here to help

Check out [support.personifyhealth.com](https://support.personifyhealth.com)  
Live chat on [gallagherthrive.com](https://gallagherthrive.com)  
Monday–Friday, 2 am–9 pm ET

**Not sure if you can fully participate in this program because of a disability or medical condition?** Check out our support page for answers at [support.personifyhealth.com](https://support.personifyhealth.com).

### Already a member?

Sign in at [gallagherthrive.com](https://gallagherthrive.com)

Gallagher and Personify Health reserve the right to make changes to the program at any time. In the event of a change, members will be notified.

For questions on portal navigation, contact Personify Health Member Services:  
855-276-3725 | Monday–Friday, 8 am–9 pm ET  
[gallagherthrive.support@personifyhealth.com](mailto:gallagherthrive.support@personifyhealth.com)

For questions on eligibility or program specifics, contact the Corporate Benefits Team through HR Support:  
630-285-3888 | Monday–Friday, 10 am–6 pm ET  
[HRSupport@ajg.com](mailto:HRSupport@ajg.com)

