

Be Healthy.



**BE
YOUR
BEST.**

power
to be YOUR
best

PSEG Human Resources



PSEG

We make things work for you.

When you're healthy, you're at your best. PSEG helps you take control of your health and well-being with a number of easy-to-use resources.



Why PSEG Cares About Your Health

We know that a healthy workforce is essential to the continued success of the Company. Providing you and your family members with access to important resources that can help keep you healthy and productive is the right thing to do. There's also the practical issue of health care costs. The best way to control health care costs for the Company and for employees who share those costs is to avoid major medical expenses. Doing everything possible to maintain one's health and to manage chronic conditions when they occur helps save money for all of us.

Getting Healthy

Determine your health risks.



Build health into your routine.



Get the right care at the right time.



Manage chronic or serious health conditions.

Be Healthy.

Read on for details about the health and wellness resources available to help you make the most of your health. Keep in mind, the information in this brochure and much more is available on *Your Benefits Desktop* at www.pseg.com/benefits.

Determine Your Health Risks

Knowing your health risks is the first step to making meaningful lifestyle changes and can help you focus your efforts on the activities that will have the greatest impact on your health.

StayWell Health Portal (Health Risk Assessment)

Make positive changes to improve your health through StayWell's Health Portal. The first step is to take the Health Risk Assessment to identify your health risks; the assessment then guides you to the next steps to improve your health. Once you've identified your health risks, take advantage of the interactive tools on the portal to help you learn more about your health issues and take steps to improve them. The tools include:

- ❖ **Your Action Plan.** Identifies steps you can take to lead you to better health based on your personal needs and readiness to make changes as indicated in your Health Risk Assessment.
- ❖ **Your Toolbox.** Automatically links you to tools that address your personal health risks, including reminders, goals, quizzes, and calculators.
- ❖ **Your News and Views.** Links to rotating articles, news feeds, and recipes that are relevant to you based on your individual health risks.
- ❖ **Health Care Consumer Tools.** From looking up symptoms or self-care information, to finding drug or nutritional references, Staywell's health portal helps you make better consumer decisions.
- ❖ **Health Centers and Disease Management.** Packed with useful information for all ages and for those with specific diseases, the Health Centers encourage interactive exploration of relevant health topics.

If you haven't taken the Health Risk Assessment yet, log on to *Your Benefits Desktop* at www.pseg.com/benefits and click on StayWell Health Portal to access the tool.

Annual and Preventive Health Exams

Don't forget to get your annual and preventive health exams. Check with your health plan to see what's covered.

Build Health into Your Routine

Making healthy behaviors a habit is easier than you think. Use the following resources to help you get started.

StayWell's NextSteps® Personal Health Improvement Programs

Set and meet your personal goals to improve your health with StayWell's NextSteps Personal Health Improvement Programs. You're eligible to participate in the programs if you complete a Health Risk Assessment. Programs include:

- ❖ Back care
- ❖ Cholesterol management
- ❖ Exercise
- ❖ Blood pressure management
- ❖ Tobacco cessation
- ❖ Stress management
- ❖ Nutrition
- ❖ Weight management

You choose how you want to participate in the programs: by phone, mail, or online.

StayWell's NextSteps Smoking Cessation Program

Quit smoking with help from the NextSteps Smoking Cessation Program. This program is available to PSEG employees and their spouses if they complete a Health Risk Assessment. The program assists you through the entire process of quitting tobacco use. You'll work with a health coach by phone over a nine-month period to set personal goals, develop change skills, quit smoking, and maintain your non-smoking status after the program ends. If over-the-counter nicotine replacement therapy (patches, gum or lozenges) is deemed appropriate—the health coach will arrange for shipment and monitor participant usage and effectiveness—*free of charge*.

StayWell HelpLine

Call the StayWell HelpLine at **1-800-926-5455** if you have questions about the StayWell health improvement programs, health portal, or Health Risk Assessment. HelpLine is available Monday through Thursday: 9 a.m. to 9 p.m.; Friday: 9 a.m. to 7 p.m.; Saturday: 9 a.m. to 1 p.m. (all Eastern time zone)

CHAMP Onsite Fitness Centers

Get fit at work. The CHAMP Onsite Fitness Centers at General Office and PSEG Nuclear are full-service, professionally staffed fitness and wellness facilities. The fitness centers provide access to cardiovascular equipment, strength-training equipment, group exercise classes, and individualized programs to support a healthy lifestyle. The cost is only \$15 plus tax per month through payroll deduction.

To enroll, log on to *Your Benefits Desktop* at www.pseg.com/benefits and click CHAMP Onsite Fitness Centers to access an enrollment form.

Exercise Reimbursement Program

Get fit and get reimbursed for it. PSEG offers the Exercise Reimbursement Program, which reimburses you up to \$300 per year when you join any fitness facility that meets the following criteria:

- Offers cardiovascular and strength programming. Certain facilities that offer flexible programming—including Curves, martial arts facilities, and yoga and Pilates studios—will be honored.
- Facility must be staffed at all times.
- Facility has safety procedures in place.

You're eligible to participate in the program if you're a permanent, full-time, active PSEG employee (spouses, family members, and retirees are not eligible for the program). *Note: If you participate in the CHAMP Onsite Fitness Centers, membership dues and exercise sessions completed at CHAMP Onsite Fitness Centers are not eligible for reimbursement.*

To enroll, log on to *Your Benefits Desktop* at www.pseg.com/benefits and click on Exercise Reimbursement Program to access the required forms and find out what other documentation you need to provide.

Weight Watchers®/NutriSystem®

Get help losing weight through weight loss experts Weight Watchers and NutriSystem. Take advantage of:

- Weight Watchers' interactive tools and resources like a weight tracker, progress charts, restaurant guides, and hundreds of recipes and meal ideas
- NutriSystem's great-tasting, low-glycemic, "good carb" foods—all perfectly portioned and delivered right to your door

To sign up, log on to *Your Benefits Desktop* at www.pseg.com/benefits and click on the Weight Watchers or NutriSystem link.

Get the Right Care at the Right Time

Get care when you need it with these programs.

Employee Assistance Program (EAP)

Get help with personal or work/life problems with the EAP. The EAP provides individual, confidential assistance in dealing with:

- Marital, family, and relationship problems
- Drug and alcohol dependency
- Work and family crises
- Other real-life issues

Reach the EAP 24 hours a day, seven days a week at **973-430-6733** or **1-800-430-0747**.

Prevention Works

Manage your personal job-related health risks with Prevention Works. This program leverages the skills of highly trained medical and wellness professionals who specialize in musculoskeletal disease (MSD)—one of the most common diseases seen at PSEG—and provide risk-lowering strategies to prevent it. Among the services available through Prevention Works are:

- Injury prevention and wellness education
- On-site, confidential counseling with a physical therapist who provides self-treatment recommendations for soft-tissue pains and strains
- A comprehensive personal risk evaluation that results in a risk scorecard
- Foot assessment to determine arch type and ankle stability—two critical factors in determining appropriate footwear
- Workstation ergonomic adjustment to prevent soft-tissue injury
- Immediate, on-site evaluation and consultation for recent sprains and strains

To learn more about Prevention Works, contact project manager Kirk Perruccio by phone at **973-476-9210** or by email at **kirk.perruccio@pseg.com**.

Be Healthy.

Your Health Plan's Wellness Programs

Take advantage of wellness programs available through Aetna and Horizon at discounted rates. Programs available from both health plans include:

- ❖ Vision care, including Lasik surgery
- ❖ Exercise equipment
- ❖ Weight management
- ❖ Nutritional services
- ❖ Health and wellness products
- ❖ Vitamins
- ❖ Smoking cessation
- ❖ Alternative therapies
- ❖ Massage therapy
- ❖ Acupuncture
- ❖ Chiropractic care
- ❖ Hearing exams and hearing aid services
- ❖ Discount gym memberships for you and your family members through GlobalFit™ for both plans and WellQuest Fitness Network for Horizon

Aetna also includes discounts on oral health products; Horizon also includes discounts on mind-body techniques, guided imagery, and safety helmets.

Learn more about these resources by accessing the Aetna and Horizon wellness brochures on *Your Benefits Desktop*. Log on at www.pseg.com/benefits and click Find Medical Discount Programs under Health Benefits Tools on the left side of the screen.

Work/Life Resource and Referral Service

Take care of your overall well-being and those you care about with Work/Life Resource and Referral Service. Offered through Carebridge, you can get confidential counseling and consultations on parenting and elder care issues, evaluations of and referrals to schools and programs for children, evaluations of and referrals to facilities and care providers for aging adults, college assistance, information on buying/selling a home, financial planning, and more—all at no cost to you.

Take advantage of these resources by calling **1-800-437-0911** 24 hours a day, seven days a week or logging on to Carebridge's website at www.myliferesource.com (online access code: RYR6A).

Manage Chronic or Serious Health Conditions

Improve and manage certain health conditions and prevent them from getting worse with Optimal Health®. Optimal Health is a disease management program that's available to PSEG employees and family members.

If you have or are diagnosed with a certain condition, you'll be invited to participate in the program by Optimal Health specialists. Optimal Health determines your eligibility through medical and prescription drug claims, which are used by Optimal Health solely for the purpose of making this program available to you. PSEG will not and cannot know who is eligible for this program. Your participation is optional and strictly confidential.

Take Action!

Take control of your health today with these health and wellness resources. You have the power to be your best, and that includes taking steps to lead a healthier life.



Use Your PSEG Health and Wellness Resources

Keep this card handy so you can access your PSEG health and wellness resources when you need them.

Resource	Contact Information
PSEG Wellness Resources <i>Your Benefits Desktop</i>	www.pseg.com/benefits
StayWell Health Portal	www.pseg.com/benefits Click on StayWell Health Portal
StayWell HelpLine StayWell NextSteps StayWell Smoking Cessation Program	1-800-926-5455 (Monday through Thursday: 9 a.m. to 9 p.m.; Friday: 9 a.m. to 7 p.m.; Saturday: 9 a.m. to 1 p.m. EST)
Employee Assistance Program (EAP)	973-430-6733 or 1-800-430-0747 (available 24/7)
Optimal Health	1-866-604-7060 (available 24/7)
CHAMP Onsite Fitness Centers	General Office: 973-430-6100 PSEG Nuclear: 856-339-7171
Exercise Reimbursement Program	973-430-6100
Prevention Works	Kirk Perruccio, project manager: 973-476-9210 kirk.perruccio@pseg.com
Work/Life Resource and Referral Service	1-800-437-0911 (available 24/7) www.myliferesource.com (online access code: RYR6A)