

## Frequent Asked Questions (FAQ)

FAQ landing page in app (only show text, no URL, no dropdown)	2 <sup>nd</sup> page (layer can host URL and tables)
<p><a href="#">About Philam Vitality Active</a></p> <p><a href="#">What is Philam Vitality Active?</a></p> <p><a href="#">Is there any cost of using Philam Vitality Active that I should know?</a></p> <p><a href="#">Apart from Philam Vitality Active, does Philam Life or BPI-Philam offer other wellness program?</a></p> <p><a href="#">Can Philam Vitality members use the Philam Vitality Active app?</a></p>	<p><b>What is Philam Vitality Active?</b> Philam Vitality Active is a simplified app-based version of the Philam Vitality programme. It's a free mobile app that gives you instant rewards when you achieve the weekly target for two consecutive weeks.</p> <p><b>Is there any cost of using Philam Vitality Active that I should know?</b> Downloading and using the Philam Vitality Active mobile application is completely free of charge. Our aim is to encourage you to get healthier and to experience Philam Vitality for free for a limited period.</p> <p><b>Apart from Philam Vitality Active, does Philam Life or BPI-Philam offer other wellness programs?</b> If you are an existing or new customer of Philam Life or BPI-Philam, you may enjoy the benefits of a full wellness programme called Philam Vitality which comes with an annual membership fee.</p> <p>Philam Vitality is a science-backed wellness programme that encourages you to get healthier and rewards you every step of the way as you make daily healthy choices in your life.</p> <p>Our approach of Know your Health, Improve your Health and Enjoy the Rewards provide people with the knowledge, tools and motivation to live a longer, healthier, better life.</p> <p>To step up your life journey of healthy living, you can consider using the full suite of Philam Vitality programme features and benefits beyond the Philam Vitality Active mobile app.</p> <p><b>Can Philam Vitality members use the Philam Vitality Active app?</b> Anyone can download and use the Philam Vitality Active app. Philam Vitality members do not need to sign up anymore or even enter a promo code. If you are an existing Philam Vitality member, all you have to do is use your Philam Vitality website login credentials when you log in to the app.</p> <p>Moreover, points earned from other fitness activities in the full Philam Vitality programme (organized fitness events and gym visits) will also be credited to your Philam Vitality Active account. That's an easy way to earn points to complete your weekly target!</p>
<p><a href="#">Activation</a></p> <p><a href="#">How do I get started with Philam Vitality Active?</a></p>	<p><b>How do I get started with Philam Vitality Active?</b> Complete these steps to start with your Philam Vitality Active journey:</p> <ol style="list-style-type: none"> <li>1. Download the app from Apple App Store Philippines or Google Play Store.</li> <li>2. Sign up and input or scan a promo code, if available.</li> <li>3. For Philam Vitality members, please log in with your existing username and password.</li> <li>4. Complete the Vitality Health Review to get your Vitality Age.</li> <li>5. Make sure you have a working fitness app or device that is compatible with Philam Vitality Active. Pair up your fitness tracking app or device with the Philam Vitality Active app.</li> <li>6. Start tracking your exercise with your fitness app or device. Simply meet your weekly activity target for two consecutive weeks and enjoy instant rewards.</li> </ol>
<p><a href="#">Promo Code</a></p> <p><a href="#">What does a Promo Code do and what are the benefits?</a></p> <p><a href="#">How do I get a promo code?</a></p>	<p><b>What does a QR and Promo Code do and what are the benefits?</b> When you sign up to Philam Vitality Active using a valid QR or promo code, you will qualify for real rewards when you complete your weekly targets. You can still sign up and use the app without entering a code but you'll only earn badges and not qualify for the real rewards.</p> <p>You can still input or scan your promo code after sign up by following these steps:</p> <ul style="list-style-type: none"> <li>▪ Go to the "More" icon (right-most icon of the menu bar)</li> <li>▪ Select "Scan QR Code"</li> <li>▪ Please make sure you have allowed the App to access your camera</li> </ul> <p><a href="#">How do I get a QR or promo code?</a></p>

	<p>There are several ways to get a QR or promo code.</p> <ul style="list-style-type: none"> <li>▪ If you are an existing Philam Life or BPI-Philam customer, promo codes will be provided via email. You may also reach out to your Philam Life financial advisor or BPI-Philam bancassurance sales executive and update your contact information.</li> <li>▪ You can also check out the different Philam Vitality Active marketing collaterals both in print and online.</li> <li>▪ You may also visit the Philam Vitality Active page in the Philam Life and BPI Philam corporate websites.</li> </ul>
<p><b><u>Vitality Age</u></b></p> <p><b>What is a Vitality Age?</b></p> <p><b>How can I find out my Vitality Age?</b></p> <p><b>What if I do not get my Vitality Age?</b></p>	<p><b>What is a Vitality Age?</b> Vitality Age is our proprietary algorithm for measuring the impact that lifestyle choices have on your health. Your Vitality Age may be higher or lower than your actual age, depending on whether your lifestyle is having a positive or negative effect on your overall health and wellbeing.</p> <p><b>How can I find out my Vitality Age? How do I update/retake my Vitality Age?</b> You can update or retake the Vitality Age at any time by following these steps:</p> <ul style="list-style-type: none"> <li>▪ Access “More” page</li> <li>▪ Select the “My Vitality Age” menu</li> <li>▪ Click “Get Your Vitality Age Again” button</li> <li>▪ Access the Vitality Health Review designed to help you understand the effect of your lifestyle on your health. Your answers to these questions will help us determine your Vitality Age.</li> </ul> <p><b>What if I do not get my Vitality Age?</b> Getting your Vitality Age is optional. However, you will not qualify for a reward if you do not compute for your Vitality Age.</p>
<p><b><u>Link Device or App</u></b></p> <p><b>How do I set up/ link my fitness device or fitness app with Philam Vitality Active?</b></p> <p><b>How do I sync my device with Philam Vitality Active?</b></p>	<p><b>How do I set up/ link my fitness app or fitness device with Philam Vitality Active?</b> A fitness app or device is required in order to use Philam Vitality Active. The fitness app or device is the main and acceptable source of fitness data needed to award points for completion of weekly targets.</p> <p>You can use any of the following fitness apps or devices to track your activity:</p> <ul style="list-style-type: none"> <li>• Apple Health Kit</li> <li>• Jawbone</li> <li>• Polar</li> <li>• Strava</li> <li>• Fitbit</li> <li>• Misfit</li> <li>• Runkeeper</li> <li>• S Health</li> <li>• Garmin</li> <li>• Moves</li> </ul> <p>To link your fitness devices, you can hit the “More” button and select “Link Device.” Simply click on the “Connect” link beside the app logo in the Link Device page of the Philam Vitality Active app.</p> <p><b>How do I sync my app or device with Philam Vitality Active?</b> Please follow the instructions of your fitness app or individual fitness device to complete the syncing process. Some fitness apps or devices sync data automatically while others will require manual syncing.</p>
<p><b><u>Weekly Target Points</u></b></p> <p><b>How is my weekly Target Points determined?</b></p> <p><b>What is the time period of my weekly target?</b></p> <p><b>What happens when I reach my goal?</b></p> <p><b>What happens if I fail to reach my goal?</b></p>	<p><b>How is my weekly Target Points determined?</b> Your weekly Target Points start at 250 points and will be pro-rated in the first week based on your joining date and time. For the time being, weekly Target Points are static at 250 points. Philam Vitality reserves the right to switch on the dynamic targets feature. With the dynamic targets feature, Target Points may change based on your past achievements and your Vitality Age.</p> <p><b>What is the time period of my weekly target?</b> Your first week target will end on Sunday at 11:59PM. Week 1 may actually be less than 7 days depending on the date and time you joined and signed up for Philam Vitality Active. After the first week, your weekly target will run from 12:00MN of Monday until 11:59PM of Sunday.</p> <p><b>What happens when I reach my goal?</b> When you reach your goal, the challenge “wheel” will be completely filled out. You can see your historical achievements in the Activity Log section. If your membership status qualifies you for a reward, the Choose Your Rewards section will be activated and you can already pick one from our suite of rewards.</p>

	<p><b>What happens if I fail to reach my weekly target?</b> If you fail to reach your weekly goal by 11:59PM of Sunday, you will be issued a new weekly goal for the following week.</p>																													
<p><b>Activity and Points</b></p> <p><b>How do I earn points to achieve my Target Points?</b></p> <p><b>What are the corresponding points per type of activity?</b></p> <p><b>What is my maximum heart rate?</b></p> <p><b>Why have I not received my points for my activity?</b></p> <p><b>When are points credited?</b></p>	<p><b>How do I earn points to achieve my Target Points?</b> There are many ways to achieve your weekly target points.</p> <ul style="list-style-type: none"> <li>You can simply take a walk or run every day and earn points from the steps.</li> <li>You can also earn points from exercising or through your favourite sports which allow you to perform certain activity types that are points-earning.</li> </ul> <p>You just have to make sure that the fitness activity is captured using a fitness app or device, with the activities meeting the completion criteria to get points.</p> <p><b>What are the corresponding points per type of activity?</b> You can earn a maximum of 100 points a day by completing the following fitness activities. Make sure you are wearing your fitness tracking device or carrying your phone with a fitness app to ensure these points are credited.</p> <table border="1" data-bbox="456 651 1481 1350"> <thead> <tr> <th>Activity Type</th> <th>Completion Criteria</th> <th>Points Earned</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Steps</td> <td>7,500 per day</td> <td>50</td> </tr> <tr> <td>12,500 per day</td> <td>100</td> </tr> <tr> <td rowspan="3">Heart rate</td> <td>30 minutes of physical activity at 60% of your maximum heart rate</td> <td>50</td> </tr> <tr> <td>30 minutes of physical activity at 70% of your maximum heart rate</td> <td>100</td> </tr> <tr> <td>60 minutes of physical activity at 60% of your maximum heart rate</td> <td>100</td> </tr> <tr> <td rowspan="3">Calories burned</td> <td>30 minutes of physical activity and burning at least 300 calories</td> <td>50</td> </tr> <tr> <td>30 minutes of physical activity and burning at least 600 calories</td> <td>100</td> </tr> <tr> <td>60 minutes of physical activity and burning at least 300 calories</td> <td>100</td> </tr> <tr> <td rowspan="3">Speed</td> <td>30 minutes of physical activity at a minimum speed of 4km / hour (2.5 mph).</td> <td>50</td> </tr> <tr> <td>30 minutes of physical activity at a minimum speed of 7.2km / hour (4.5 mph).</td> <td>100</td> </tr> <tr> <td>60 minutes of physical activity at a minimum speed of 4km / hour (2.5 mph).</td> <td>100</td> </tr> </tbody> </table> <p><b>What is my maximum heart rate?</b> You can calculate your maximum heart rate by: <math>220 - \text{your real age} \times 60\%</math> or <math>70\%</math> For example, if you are 30 years old and you wanted to calculate 70% of your maximum heart rate, the result would be: <math>(220 - 30) \times 70\% = 133</math></p> <p><b>Why have I not received my points for my activity?</b> There may be some delays when points are credited and reflected on the “wheel” for a particular activity. Please ensure you have linked your app or device with Philam Vitality Active and have synced recently. We don’t award points for an activity that is manually recorded.</p> <p><b>When are points credited?</b> Points are credited once Vitality receives the data from your tracking app or device. Depending on the app, device, and time of sync, there may be some delays. Remember to sync your device at the end of each week (before 11:59PM of Sunday) to make sure you receive credit for your physical activity.</p> <p>If you have not received any points after 24 hours of syncing your tracking app or device, you may contact Philam Vitality via <a href="mailto:ask@philamvitality.com">ask@philamvitality.com</a>. Kindly provide full details as well as screenshots.</p>	Activity Type	Completion Criteria	Points Earned	Steps	7,500 per day	50	12,500 per day	100	Heart rate	30 minutes of physical activity at 60% of your maximum heart rate	50	30 minutes of physical activity at 70% of your maximum heart rate	100	60 minutes of physical activity at 60% of your maximum heart rate	100	Calories burned	30 minutes of physical activity and burning at least 300 calories	50	30 minutes of physical activity and burning at least 600 calories	100	60 minutes of physical activity and burning at least 300 calories	100	Speed	30 minutes of physical activity at a minimum speed of 4km / hour (2.5 mph).	50	30 minutes of physical activity at a minimum speed of 7.2km / hour (4.5 mph).	100	60 minutes of physical activity at a minimum speed of 4km / hour (2.5 mph).	100
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<p><b>Rewards</b></p> <p><b>How do I earn weekly rewards?</b></p>	<p><b>How do I earn weekly rewards?</b> You need to get active! Once you get your Vitality Age and your weekly target, you can track your exercise with your fitness app or device and earn points. You will earn your reward when you meet your weekly Target Points for <b>two consecutive weeks</b>.</p>																													

<p><b>How do I choose a reward?</b></p> <p><b>I've completed my weekly targets for two consecutive weeks, why have I not received a reward?</b></p> <p><b>When is the deadline for choosing and using a reward?</b></p> <p><b>Can I give my reward to a family member or friend?</b></p>	<p><b>How do I choose a reward?</b></p> <p>Under the "Rewards" icon, tap "Choose Your Rewards" and select from among the available rewards choices. If this section is not yet activated, it simply means that you are not yet qualified for a reward.</p> <p><b>I've completed my weekly target for two consecutive weeks, why have I not received a reward?</b></p> <p>Apart from meeting the weekly targets:</p> <ul style="list-style-type: none"> <li>▪ You must have completed the Vitality Health Review.</li> <li>▪ You must have used a promo code during sign-up; or scanned or typed in the promo code after sign-up.</li> </ul> <p><b>Where are my chosen rewards? How do I use my reward?</b></p> <ul style="list-style-type: none"> <li>▪ Once you have selected a reward, this will be transferred to the "Rewards Wallet" section. Under the "Rewards" icon, tap "Rewards Wallet" to see any chosen rewards that you have not redeemed yet.</li> <li>▪ When you are ready to use your reward voucher, tap the "Ready to Use Now" button under the voucher. Please do not select this until you are ready to use the voucher.</li> <li>▪ After selecting "Ready to Use Now," present the voucher with corresponding bar code/ promo code to the selected partner.</li> </ul> <p><b>When is the deadline for choosing and using a reward?</b></p> <p>Once you have qualified for a reward, you have two weeks to choose and use it. If you do not use your reward within two weeks of achieving your weekly target, it will automatically be removed from your Rewards Wallet.</p> <p><b>Can I give my reward to a family member or friend?</b></p> <p>You can enjoy the reward yourself or with a family member or friend. However, the reward can only be redeemed by selecting it from your Rewards Wallet and presenting the voucher from your app. This means that your family member or friend will need to have your device with the app to use the reward. The reward promo code is for one-time use only.</p>
<p><b>Data Usage</b></p> <p><b>How is my Philam Vitality data used?</b></p>	<p><b>How is my Philam Vitality data used?</b></p> <p>Your Philam Vitality data is used for purposes of the Philam Vitality programme and to help you manage your wellness. It is not used for purposes of insurance underwriting. By participating in Philam Vitality, you give permission for Philam Life and BPI-Philam to use your data and contact information for marketing purposes.</p>