



**REWARDS**  
MALL **GUIDE**

# TABLE OF CONTENTS

This guide contains everything you need to know about your Rewards Mall—why you should use it, what’s included, your options for configuration, support for you and your participants, and more. Please read the contents carefully.

- Why Tangible Rewards? ..... 3
- Your Rewards Mall: How it Works..... 4
  - I. Rewards Credits vs. Points Earned in the Program** ..... 4
    - Converting Rewards Mall Credits to Dollars..... 4
    - Adding Personal Funds to Purchases ..... 4
  - II. What’s in the Rewards Mall?**..... 5
    - Merchandise and Gift Cards ..... 5
    - Gift Cards ..... 5
    - Charitable Giving ..... 5
    - Deals and New Merchandise ..... 5
  - III. Configuration Options**..... 6
    - Expiring Rewards Credits ..... 6
    - Configuring Your Rewards Mall ..... 6
  - IV. Admin Support** ..... 7
    - Account Management..... 7
    - Reports ..... 7
    - Communications ..... 7
  - V. Invoicing, Budgeting and Taxation** ..... 8
    - Invoicing and Budgeting (Pre-Funding)..... 8
    - Taxation ..... 8
  - VI. Participant Experience**..... 9
    - Dashboard ..... 9
    - Search Functionality ..... 9
    - Redemption Experience..... 9
    - Customer Service.....10

# WHY TANGIBLE REWARDS?

The Rewards Mall is capable of more than just prizes. It's a tool that can help align your participants with your organization's health-based goals, reinforce your company's culture of wellbeing and emphasize your commitment to the community. A well-strategized Rewards Mall can:

- **Increase Motivation and Engagement:** Let your audience choose a reward meaningful to them and they will be more motivated to engage with your program.
  - » **2/3 of cash rewards are quickly gone**, withdrawn from ATMs or spent on disposable items (gas, groceries).
  - » Each time your participant uses their tangible reward, they'll remember what it took to earn it – which is why **studies have shown a 21% increase in program performance for non-cash redeemers over cash redeemers.**
- **Showcase Your Support for Your Community:** Tie rewards credits to company endeavors (charitable events, giveback opportunities, etc.) to raise awareness of your company's community efforts.
- **Give Your Program Flexibility for the Future:** Monetary rewards become an expected part of compensation, while tangible rewards can be adjusted over time.

*Statistics from "Is Cash Really King?" by Maritz Motivation*

# YOUR REWARDS MALL: **HOW IT WORKS**

## I. REWARDS CREDITS VS. POINTS EARNED IN THE PROGRAM

Before we begin, let's make an important distinction between points earned in the program and Rewards Mall Credits.

- **Points** are generally what participants earn for completing activities listed in their program's incentive tracking table / activities table. Points can be accumulated and can translate into rewards other than those in the Rewards Mall - a premium discount on medical insurance, for example, or an entry to a prize raffle.
- **Rewards Mall Credits** can only be redeemed in the Rewards Mall. How participants qualify for these Rewards Mall Credits depends on the structure of your wellbeing program, but generally, participants receive credits after they complete a certain number of program activities and/or reach a specific point threshold.

### **CONVERTING REWARDS MALL CREDITS TO DOLLARS**

The Rewards Mall lists the cost of each item in Rewards Credits, not in dollar value, with a locked-in conversion **of 1 credit = \$.01**. The price for each item includes all shipping, administrative costs, and all other fees associated with the delivery of the reward. Masking the value of the credits hides these costs and provides a seamless redemption experience for the participant by showing a single "all in" price.

### **ADDING PERSONAL FUNDS TO PURCHASES**

Participants have the ability to add personal funds to complete a redemption in the Rewards Mall if they are a little short on the credits needed. Participants must have a minimum of 80% of the required credits in order to add personal funds.

# II. WHAT'S IN THE REWARDS MALL?

## MERCHANDISE AND GIFT CARDS

The Mall includes thousands of name brand merchandise items in a variety of categories:

Electronics	Home, Garden and Tools	Fashion, Health and Beauty	Sporting	Kids and Baby

## GIFT CARDS

Participants can redeem a number of physical and e-gift cards:



## CHARITABLE GIVING

Participants are able to redeem their credits on a number of standardly included charitable giving options and we can quote including your preferred charity (or charities) upon request.

## DEALS AND NEW MERCHANDISE

The Rewards Mall dashboard is continually updated with new merchandise, current deals, seasonal suggestions and other engaging specials.

## WANT TO CONFIGURE YOUR PROGRAM'S REWARD OFFERING?

Take a look at Section III: Configuration Options.



## III. CONFIGURATION OPTIONS

### EXPIRING REWARDS CREDITS

You can choose to let Rewards Mall Credits carry over from year to year or you can set them to expire at the end of each program term. **We recommend expiring credits at the end of every program year**, so that participants associate their redeemed rewards with your program and the healthy activities they completed. If enough time passes, that association weakens, and your program is less likely to impact behavior in the long term.

### CONFIGURING YOUR REWARDS MALL

We're happy to quote configuring a Rewards Mall to your specific needs. We can remove competitor products, include a preferred charity, add a special section for company-branded merchandise or otherwise tailor the mall to your unique audience. To begin the conversation, contact your Account Manager.

## IV. ADMIN SUPPORT

### ACCOUNT MANAGEMENT

Each Navigate program is supported by an Account Manager and Account Coordinator. Contact this team if you have any questions, wish to discuss reward strategy or need to tailor your catalog.

- We can work with you to design a credits-based incentive structure around your organization's wellbeing objectives (the behaviors you want to promote, reinforce and reward) or we can simply utilize the Rewards Mall for your existing program plan.
- The Rewards Mall is already a part of our wellbeing portal---we just need to turn it on.

### REPORTS

Standard Reports include (monthly & YTD frequency)

- Issuance / Redemption / Balance
- Specific Entered Order Details

If you have custom reporting needs, we are happy to provide a quote!

### COMMUNICATIONS

Standardly, Navigate includes:

- Redemption Reminder Emails toward the end of each year at 90, 60, 30 and 15 days from redemption. These emails are standard inclusions for clients utilizing the Rewards Mall.
- There are also quarterly seasonal reminders focusing on topical rewards. (Ex: outdoor gear in the summer, holiday ideas in the winter.)
- Additional rewards communications can be quoted upon request.

In addition, participants learn how to earn rewards in their Program Overview and continually track their progress throughout the year on their wellbeing portal dashboard.





## V. INVOICING, BUDGETING AND TAXATION

### **INVOICING AND BUDGETING (PRE-FUNDING)**

Navigate invoices on a monthly basis for Rewards Credits that are redeemed (as opposed to billing on issuance). Your invoice will come directly from Navigate, not from a third-party partner.

If you wish, you can “pre-fund” your catalog. Navigate will then hold these funds and bill against the balance on a monthly basis. Some clients prefer this method to maintain control of their budget and to create the opportunity for consistent billing. In this option, Navigate would provide a monthly Statement of Account.

### **TAXATION**

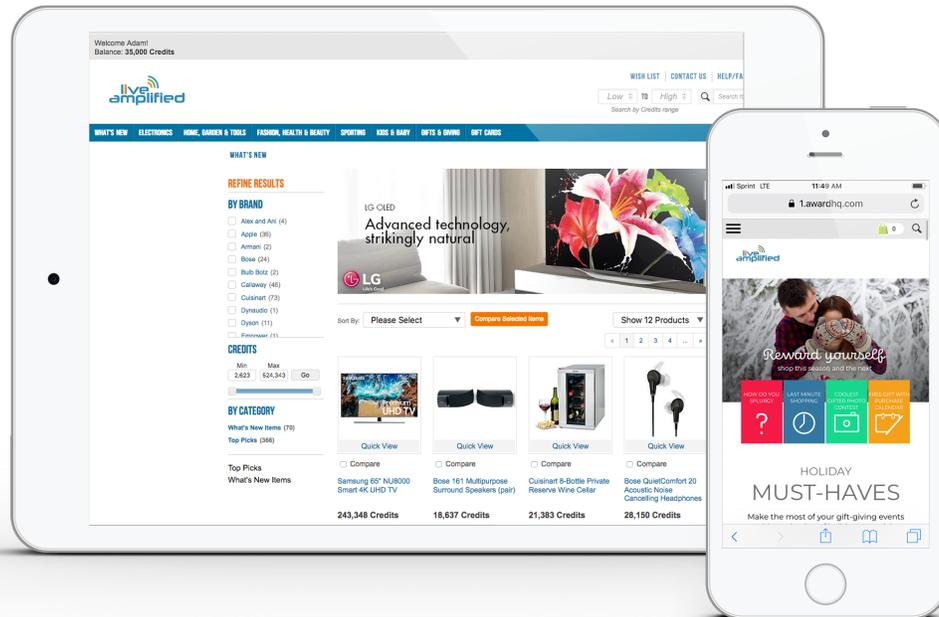
Discuss the taxation of your rewards with your internal accounting/payroll department to ensure you are compliant with all necessary regulations.

## VI. PARTICIPANT EXPERIENCE

### DASHBOARD

The Rewards Mall dashboard is continually updated with new and spotlighted merchandise, current deals and seasonal suggestions.

From the dashboard, participants can also access their **Wish List** (items they've marked for later redemption), browse by product categories, find **Help/FAQs** and review their **My Account** information.



### SEARCH FUNCTIONALITY

Participants are able to search by credit range, product type (“cameras”), name brand (“Nike”), and item number. They can also browse the Mall’s contents with the product category tabs on the dashboard.

### REDEMPTION EXPERIENCE

- To redeem, participants simply add the desired reward to their shopping cart, select **Checkout** and follow the onscreen prompts.
- 85% of items are shipped within two days.
- No additional fees—taxes and shipping are included in the item cost.
- Participants can supplement remaining cost for rewards as long as they pay a certain percentage with rewards credits (that percentage is determined by you).

## CUSTOMER SERVICE

- For inquiries related to the program (including point totals and credit deposits), participants will contact Navigate's in-house customer service using the contact information on their portal and program overview.
- For inquiries related to reward redemption, participants should contact Maritz directly using the information below.

## MARITZ CUSTOMER SERVICE

- **Phone:** To place an order or to inquire about existing orders call 1-877-AWARDHQ (1-877-292-7347) from 7 a.m. - 7p.m. Central Time, Monday through Friday.  
**Note:** *Customer Service will be closed during all major holidays. Customer Service hours may be impacted during severe weather.*
- **Email:** Simply click the **Contact Us** button located at the top of this site and complete the Contact Us Form. Our online Customer Service Specialists will assist you with your order, questions or item/return information. We strive to respond to your request within 48 hours, Monday through Friday.