Ascend to Wholeness Healthcare Plans

2019 Plan Guide

ascend

TO WHOLENESS HEALTHCARE PLANS

Take Control of Your Health

The Ascend to Wholeness plans were designed to empower you to achieve your own goals of complete, whole-person health through the mind, body and spirit. This is accomplished through robust benefits provided by the plan and geared to assist and educate you on your current health as well as provide a strong foundation for life-long changes to achieve a "wholistic" lifestyle.

Improving your health can have positive side effects such as improved self-confidence, greater feelings of happiness and the potential to save you money.

Plan Enhancements for 2019

1. **New Third-Party Administrator (TPA)**—We are moving from Healthscope to a new vendor called WebTPA. WebTPA will provide Member Services and process claims. You will still call the same toll-free number: 888-276-4732. WebTPA offers a number of enhancements to customer experience.
   a. **Additional** dedicated team members for our group
   b. **Additional** business hours. They will be open 7:00 am–9:00 pm CST
   c. **Faster** processing time for claim reimbursements
2. **Labcorp** will be part of the Aetna Signature Administrators network. This is in addition to the Quest labs that are already in network.
3. **You can start earning Activity Points for 2020** as early as September 1, 2018 until July 31, 2019. The biometric screening and wellness assessment campaign will start January 1, 2019 until July 31, 2019.
4. **Cardiac Centers of Excellence**—The Plan has partnered with the Cleveland Clinic to provide services for non-emergency cardiac procedures. The Cleveland Clinic is a leader in providing best outcomes for cardiac procedures.
5. **Telehealth**—with **24/7/365** availability, you can now connect with in-network board-certified doctors without ever leaving your home. Through a partnership with Amwell, you can consult with a doctor via video or phone. Examples of available services are, behavioral health, urgent care, and lactation consulting.

This guide is only a summary and briefly describes some of the benefits and member responsibilities of the Access and Accelerate plans. This guide does not provide coverage of any kind, nor does it modify the terms of the plans. Please refer to the Plan document at AscendToWholeness.org for a complete description of your benefits.

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Services

CARE COORDINATION AND HEALTH COACHING

A team of professionals dedicated to serving Ascend to Wholeness members:

- Medical Director
- Pharmacist/Pharmacy Tech
- Registered Nurses
- Registered Dietitian
- Health Coaches
- Behavioral health resources

As a health plan member, you have access to:

- Medication reconciliation
- Nutrition counseling
- Health coaching
- Assistance with care transitions
- Referrals to resources/specialists with pre-certification
- Prior-Authorization for out-of-network services

Refer to the Health Plan Service Provider information on page 15 of this guide for the best ways to contact an Adventist Health wellness or care coordination team member.

Choose the Plan That's Right for You

Effective January 1, 2019, depending on your 2018 engagement level, you have two health plan choices that are highly competitive in the market. These plans give you full access to whole-person health and wellness programs to help you avoid preventable illnesses or injuries and manage any pre-existing medical conditions.

accelerate

The Accelerate Plan offers the best benefits at the best value in exchange for your engagement and accountability with your health and wellness. **See "Enrollment" for eligibility requirements.** This plan encourages active participation in health coaching and care coordination, plus incorporates popular lifestyle programs such as **CHIP, Full Plate Living** and **Weight Watchers** with reimbursement opportunities.

access

The Access Plan provides market-competitive, quality benefits. Participation in the activity-based lifestyle and wellness program is not required and there is a higher out-of-pocket maximum limit.

Eligibility

If you work full-time or part-time for an employer participating in the Ascend to Wholeness Healthcare Plans, you (and your spouse and dependents under the age of 26) may be eligible for health plan benefits. Talk to your employer to learn if you and your dependents qualify for coverage.

Enrollment

Every fall during open enrollment, offered by your employer, explore the options available to you and your family based on your eligibility. Remember, that **both you and your covered spouse** (not your children) must complete the 200 points requirements in order to be eligible for the Accelerate Plan for the following year. If one of you does not complete the points, you both will be defaulted to the Access plan the following year. New qualifying employees must enroll within the first 30 days following their date of hire or wait until the next open enrollment period, unless a qualifying life event occurs. If you are hired after January 1 (or have a life changing event and the opportunity to move to the Accelerate Plan) there is a prorated points system to follow:

Date Employee Joins Plan	Biometric Screening/ Wellness Assessment Points	Activities Points	TOTAL POINTS REQUIRED
Jan 1–Jul 31, 2019	120	80	200
Apr 1–Jul 31, 2019	120	40	160
Jul 1–Dec 31, 2019	0	0	0

Qualifying individuals who choose the Accelerate Plan during open enrollment would be eligible and "on the plan" January 1. An employee hired April 2 and eligible for coverage is only required to earn a total of 160 points to qualify for the following year. An employee hired after July 1 will not be required to earn any points to qualify for the following year.

Making Health Plan Changes/Adding or Deleting a Spouse or Dependent

You may make changes during the plan year only when you experience a life-changing event. Examples include marriage, divorce, birth or adoption of a child, or a spouse who loses or gains health coverage. For details, see the Summary Plan Document (SPD) at AscendToWholeness.org available January 2019.

Medical Prior-Authorization Required for Out-of-Network Care

Our preferred provider network for medical (Aetna Signature Administrators PPO) is not changing. However, please note all non-emergency, out-of-network care in 2019 still requires prior-authorization. If specialized care is unavailable in-network, Adventist Health member services will help you complete an out-of-network service request. To get started, call 888-276-4732.

NOTE: It is your responsibility to confirm the facilities and providers you use are in-network. If you go out of network without prior-authorization from the Plan, charges **will not be covered.** To search for an in-network provider, visit AscendToWholeness.org/providers.

What is Ascend to Wholeness?

Ascend to Wholeness Healthcare Plans is focused on whole-person health and invests in you through valuable services. Ascend to Wholeness offers two health plan options: **Accelerate** and **Access.** Both plans provide integrated wellness and care-coordination benefits. The Accelerate Plan requires your engagement in specific wellness activities. Ascend to Wholeness provides biometric screenings, wellness assessments, free personalized health coaching, a wellness portal and many educational tools. Register for a login at AscendtoWholeness.org to receive 2019 health plan updates and access the Wellness Portal.

Accelerate Plan: Eligibility Requirements

Requirements for the Accelerate Plan help identify and reduce health risks to help you feel your best. Biometric screenings, wellness assessments and health coaching are free and confidential. As an Accelerate Plan member, you (and your covered spouse if applicable), must each earn 200 points to qualify for the 2020 plan. If one of you does not reach the 200 points both of you will be defaulted to the Access plan in the next Open Enrollment.

The 1-2-3 of What You Need to Get Started

If you already have an account, you do not need to create a new one.

1 Register	2 Create Profile	3 Earn Points	4 Schedule	5 Assess
Available	**Available**	**September 1, 2018 –July 31, 2019**	**January 1, 2019 –July 31, 2019**	**January 1, 2019 –July 31, 2019**
Register on AscendtoWholeness.org Members and spouses each need their own account with different emails. ***Dependents should not try to register.*** Once registered, log in and click on Wellness Portal. You will need your member ID. See your HR if you don't have one yet.	**Inside the portal, create your own profile.** Just click on your name at the top right of the screen and fill in your information and email.	**Start earning your Activities points** by entering them on your Wellness Portal. You can begin earning them on September 1, 2018.	**Schedule your biometrics** during the biometric screenings campaign **April 1–July 31, 2019.** Otherwise, you can schedule an appointment with your physician or Labcorp for the biometric screening between January 1 to July 31.	**Take your Wellness Assessment** anytime between January 1 and July 31.

Biometric Screenings: 60 Points

Screenings include total cholesterol, HDL cholesterol, glucose, blood pressure, height, weight, and BMI (body mass index) calculation, plus optional screenings for body composition/percentage body fat, LDL and triglycerides (requires fasting).

The way that most people use to complete the biometric screening is to attend an on-site event coordinated by the Plan at locations across the United States. The on-site biometric screening event is the most popular option and takes approximately 20 minutes. For your convenience, you can schedule your appointment online. If you are unable to attend an on-site event, talk to your employer about other options such as using a LabCorp location, or a doctor's office.

At the on-site events, a simple finger stick produces enough blood for testing. At the end of the on-site screening, a health coach is usually available to review your results with you and ensure you understand what your numbers mean. If you are concerned about abnormal biometric results, you may also consult an Adventist Health coach.

Wellness Assessment: 60 Points

The secure online wellness assessment helps identify risk for diabetes, heart disease, hypertension and other conditions often preventable with lifestyle changes. This personal health questionnaire helps you learn what you're doing right, track your progress and set health goals. The assessment is easy and takes approximately 15 minutes to complete. Upon completion, you will receive an actionable wellness plan based on your responses.

Activity Points: 80 Points

You can easily accrue the 80 activity points by engaging in your choice of a wide range of activities including:

- Preventive care such as dental cleaning, an annual physical exam, Mammograms, Colonoscopy or vaccinations
- Healthy lifestyle habits including tracking your steps, exercise, water intake or food and weight logs
- Wellness webinars which span an array of important and informative health topics
- Choose activities you enjoy which meet your specific needs. There are options for everyone!

Care Management and Health Coaching

Confidential health coaching and care management are available to all Accelerate and Access plan members. If you are at risk for serious or potentially serious health issues, the Accelerate Plan requires you to participate in confidential care management. This free, phone-based program provides education and support through one-on-one health coaching. You will learn how to reduce risk, identify resources, overcome barriers and set goals to make lifestyle changes and improve your health. If you or your family are enrolled in the Accelerate Plan and are contacted by care management but choose not to participate, you and your family will be moved to the Access Plan for the following year. You also may be contacted with an offer of confidential health coaching and care management services, available to all Accelerate and Access plan members.

Earning Points for the Accelerate Plan

Choose the activities you enjoy and meet your physical needs. As always, seek advice from your physician. Reasonable alternatives and accommodations are available.

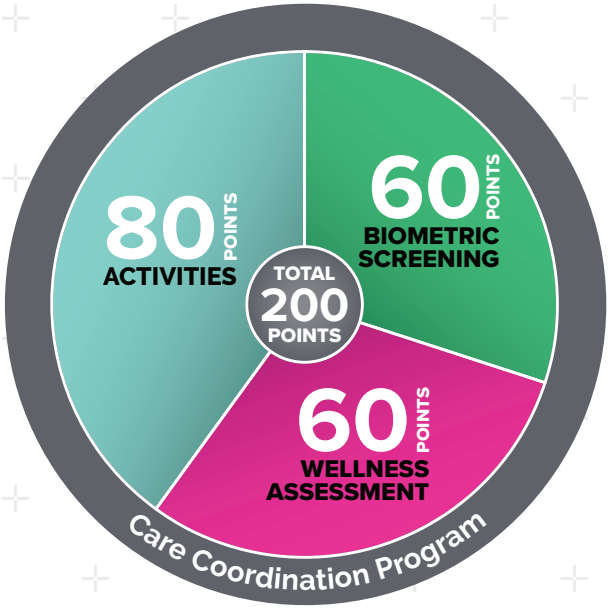
Protecting Your Privacy

As your health plan administrator, Adventist Risk Management, Inc. and its partners adhere to all HIPAA privacy regulations. We take your privacy and confidentiality seriously. No personally identifiable health information will be shared with your employer, including the Human Resources department, managers, supervisors or other non-health plan employees. Your employer receives only aggregated statistics, stripped of identifying information.

"This program has helped me to monitor my blood pressure, weight, diet, etc. I am motivated to exercise daily and to keep a daily inventory of my calories. I have changed my diet and my BP is normal. This program reminds me that my physical and spiritual health are necessary to perform my Christian Service effectively."

PAULETTE BRAITHWAITE | ELEMENTARY SCHOOL TEACHER
AND ASCEND TO WHOLENESS PLAN MEMBER

Points are Easy to Earn!

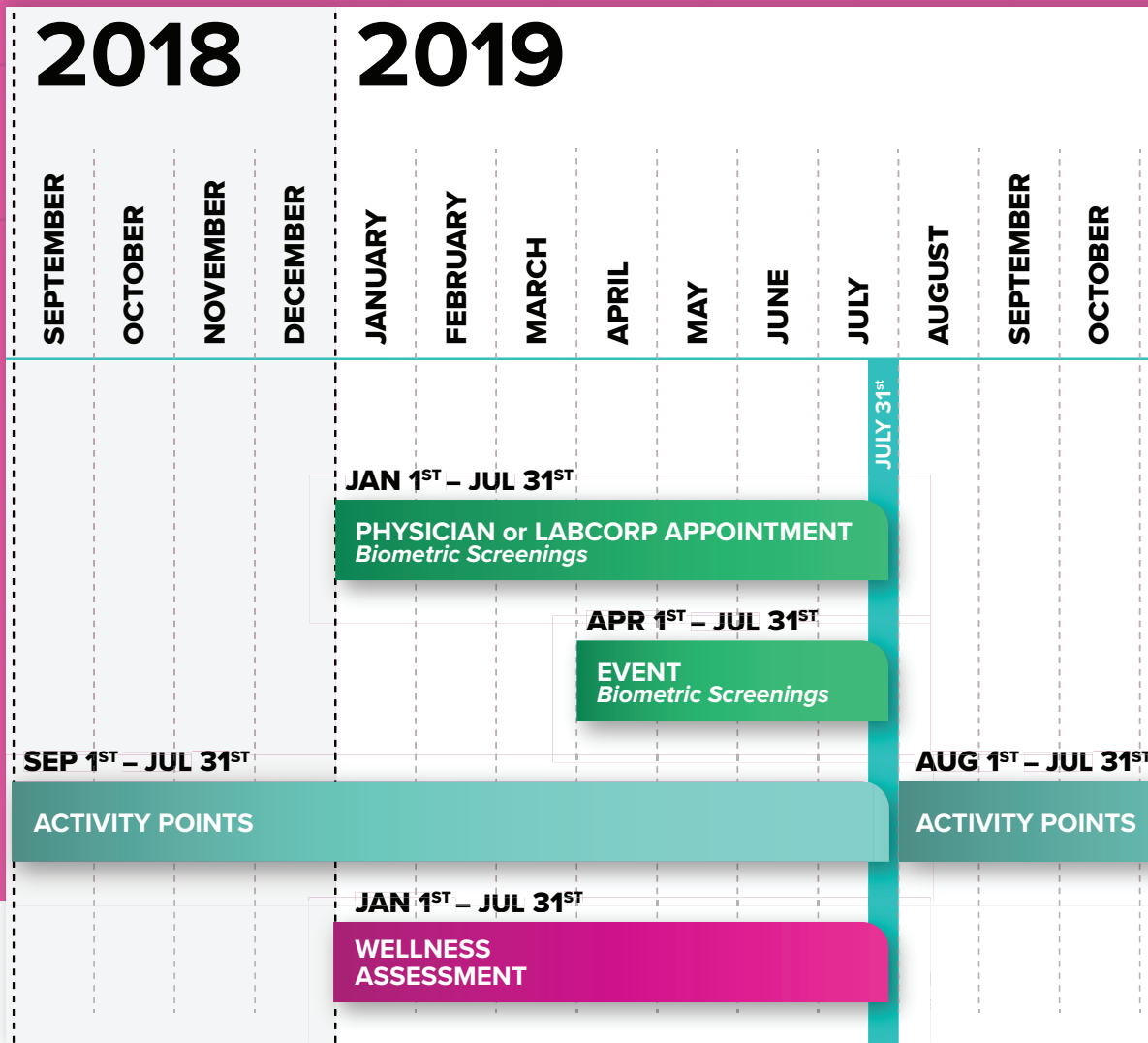


Start by:

- Participating in the free **Biometric Screening** offered through your employer by **July 31 (60 points).**
- Taking a **Wellness Assessment** online by **July 31 (60 points).**
- Completing **Wellness Activities** by **July 31 (80 points).** Points can easily be accrued through:
  - **Preventive care** such as dental cleaning, an annual physical exam, or vaccinations.
  - **Healthy lifestyle habits,** including tracking your steps, exercise, water intake or food and weight logs.
  - **Wellness webinars** that span an array of important and informative health topics.

Choose the activities you enjoy that meet your specific needs. There are options for everyone!

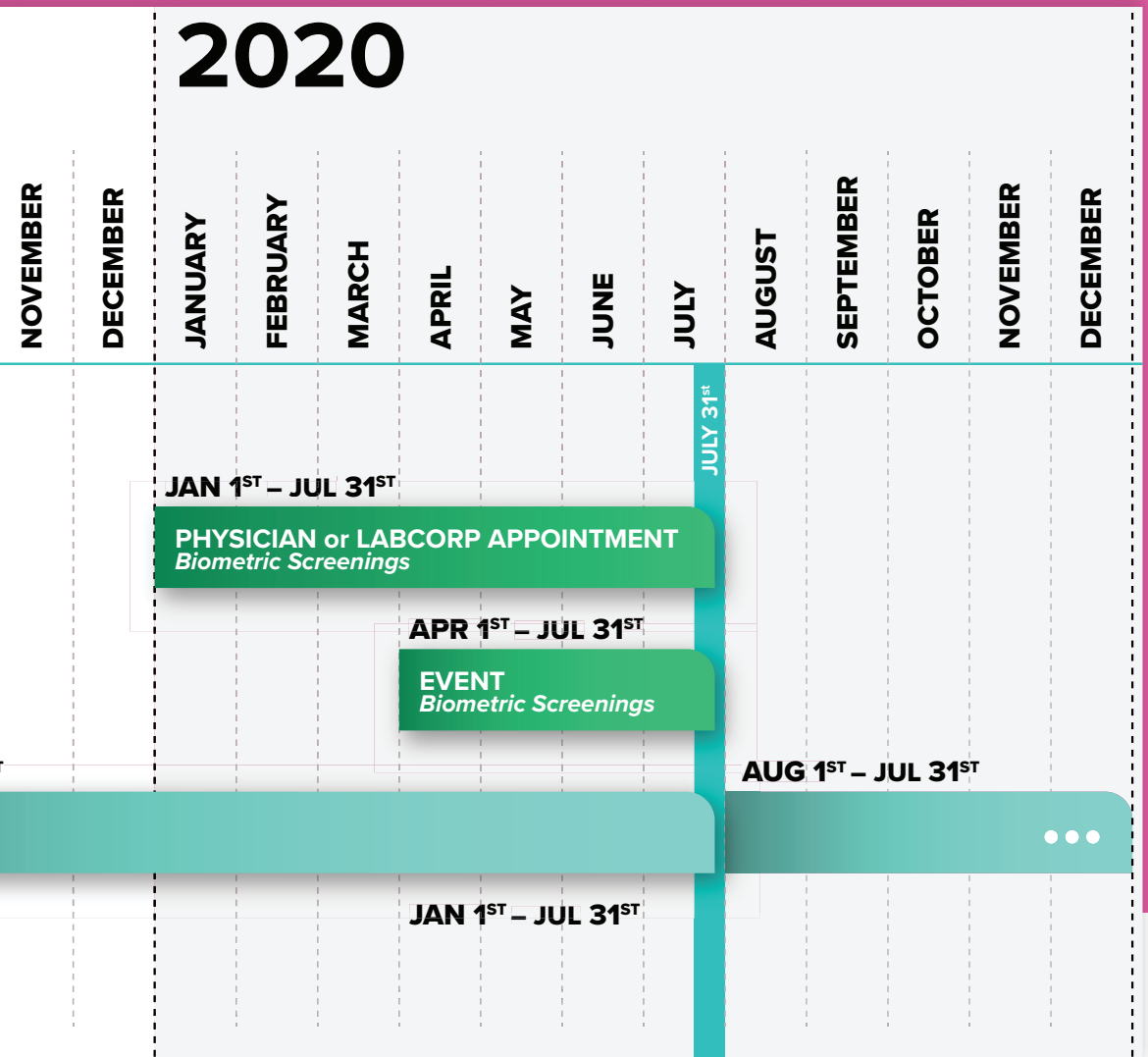
Visit AscendToWholeness.org to learn fun and simple ways to earn your points.



Applications

Sync your mobile phone with these qualifying applications and devices to begin automatically logging your activity points within the Ascend to Wholeness wellness portal:

- Fitbit
- Garmin Connect
- iHealth
- Jawbone UP
- Misfit Wearables
- Nokia
- Runkeeper
- Strava
- Under Armour Record



Would You Like to Save Time & Money?

Primary, Urgent Care or Emergency?

When you're sick, it's difficult to function, much less try and decide where to see the doctor. From your primary care physician to Urgent Care clinics to the Emergency Room, there are a few options—but where should you go?

Let us help you make sense of all of this. It's important to note the main difference amongst your options is the level of care; each has their benefits, depending on your medical need.

When Should You Go to the Emergency Room?

- Broken Bones and dislocated joints
- Deep cuts that require stitches—especially on the face
- Head or eye injuries
- Severe flu or cold symptoms
- Sudden change in mental state
- High fevers
- Fevers with rash
- Fevers in infants
- Fainting or loss of consciousness
- Severe pain, particularly in the abdomen or starting halfway down the back
- Bleeding that won't stop or large open wound
- Vaginal bleeding with pregnancy
- Repeated vomiting
- Serious burns
- Seizures without a previous diagnosis of epilepsy

When Should You Go to Urgent Care?

- Symptom onset is gradual
- You already know the diagnosis but are unable to get to a same-day appointment with your primary care physician
- Conditions that are not life—or limb—threatening, but require immediate care
- Sprains
- Sore throat
- Urinary tract infections
- Mild asthma
- Rash without fever
- Broken bones of the wrist, hand, ankle or foot that have no obvious need to reset and have not broken the skin

IF IN DOUBT
GET EMERGENCY CARE

PRIMARY CARE

Let's start with your primary care physician (PCP). The benefit of visiting your primary doctor is the physician will know your medical history, and because of this will understand what new medications will work best with your current medications, and many times are best able to accommodate you when you are sick. They will pick up on slight variations in your health before another provider because they already established a baseline from your annual checkups.

Primary care appointments are also the most cost effective. It is ideal to establish a relationship with a primary care physician, so they can get to know you and create your medical record. Not only does a primary care provider care for acute and chronic illnesses, such as diabetes, but they also provide health education, routine checkups, and overall health management.

EMERGENCY ROOM

The Emergency Room (ER) should, in fact, be utilized for life-threatening emergencies or acute complications that need advanced imaging. It's the best place to go when you are exhibiting signs or symptoms of a heart attack, stroke, or traumatic injury.

Other situations may include the risk of a loss of limb, broken bones, major head injuries, seizures, severe abdominal pain, severe asthma attack, uncontrollable bleeding or car accident. The ER will be able to provide the advanced care you need.

The downside to of going to the ER is that when ER's are flooded with non-emergent issues, wait times are often longer. Therefore, it's crucial that you know where to go before you go.

URGENT CARE

Lastly, we have Urgent care centers, which are useful options when you don't have a Primary Care Physician, or your doctor is unavailable because it's after hours or the weekend. They're also right when you are unable to make a timely appointment, or when you require medical attention for an acute but non life-threatening emergency like a sprained ankle.

Urgent care visits can be utilized for a vast array of ailments, such as common cold symptoms, minor cuts/lacerations, minor sprains and strains, minor burns, insect bites, or dehydration. If you display signs more serious, it would be recommended to go to the ER.

While urgent care facilities are an excellent resource for medical issues that arise outside of regular business hours, you should still follow up with your doctor after your urgent care visit to ensure your health and wellbeing is restored.

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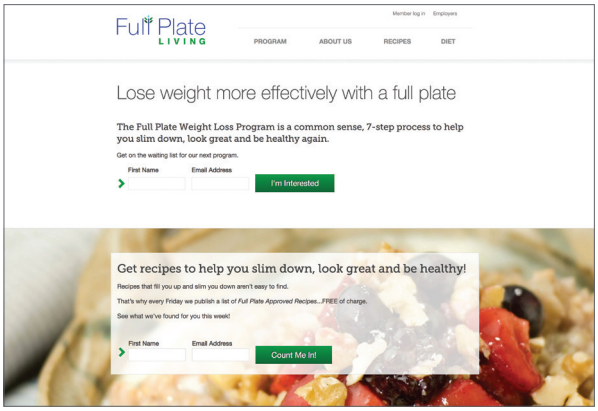
Learn more at AscendToWholeness.org

Register to take advantage of your wellness benefits and subscribe for updates.

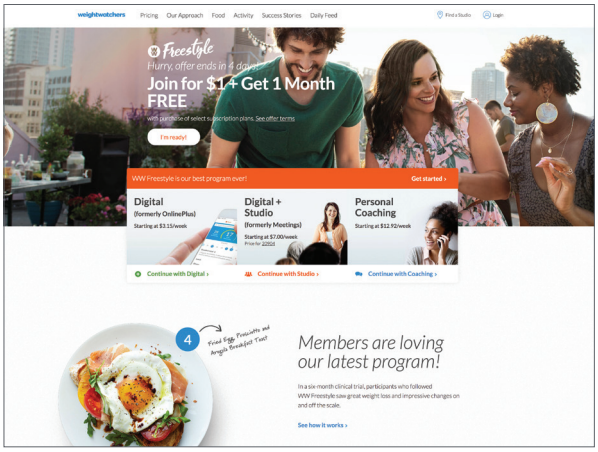
Lifestyle Programs

There are three options available to Accelerate Plan members looking to participate in a health and wellness program:



Full Plate Living

Full Plate Living is an affordable, eight-week **fully online** nutrition and weight management program. The Plan reimburses 100 percent of the fee upon program completion.



Weight Watchers

Weight Watchers is available at local meeting sites with a physician's referral for a lifetime maximum of 12 months. Physician's prescription is required with the submission of the first month's claim. Participants pay monthly program costs to Weight Watchers. Upon 80 percent completion of the sessions, the Plan will reimburse 100 percent of program fees with proof of attendance attached to each claim submitted monthly. (This benefit excludes Weight Watchers online only and Weight Watchers for diabetes programs.)

Complete Health Improvement Program (CHIP)

CHIP is a lifestyle enrichment program designed to reduce disease risk factors through the adoption of better health habits and appropriate lifestyle modifications. CHIP takes participants through an intensive educational program in 18 sessions spanning three months. This program is available with a physician's referral and may be completed online. The Plan reimburses 100 percent of fees upon completion of 80 percent of the sessions with proof of attendance attached to the medical claim form. The program is run as an all-inclusive package and is billed to the Plan and participants as such.

Q & A

What is included in the medical out-of-pocket?

Your deductible, coinsurance and copays are included in the medical out-of-pocket (OOP) maximum. Both plans will accrue your co-pays, coinsurance, and deductible toward your OOP maximum, and you will reach your OOP quicker.

What if I am physically unable to participate in activities?

There are many ways to earn points including wellness webinars, vaccinations, workshops and volunteering. We encourage you to choose the activities that work best for you. If you need accommodations for points, contact your employer.

What does self-funded mean and why is that important to me?

The Ascend to Wholeness Healthcare Plans are self-funded meaning your employer pays the actual cost of your healthcare expenses. Stewardship is a key element of the health plan redesign. Controlling costs for coverage while continuing to provide valuable healthcare benefits requires accountability and participation from each of us. The redesign gives you choices and invests in your long-term health while simultaneously saving you money.

How are my points tracked?

Sixty points are automatically loaded to your account within 2-3 weeks of completion of the biometric screening, and 60 additional points are added when you complete the online wellness assessment. Earn the remaining 80 points through recording exercise, nutrition, exams/vaccinations, classes and other activities, in the wellness portal. Tracking your points is easy when you sync select wearable devices such as Fitbit and Garmin. Check your accrued points and learn more information at AscendToWholeness.org.

Can my spouse be on a different plan? May I choose the Accelerate Plan and my spouse the Access Plan?

No. All family members must be on the same plan unless you and your spouse are both employees enrolled individually under your own coverage.

Do my children need to meet the wellness requirements for the Accelerate Plan?

No. Only you and your covered spouse are required to complete the Accelerate Plan requirements. However, many of the activities are enjoyable for the entire family and can establish healthy habits for your children.

Can I go to any hospital or doctor I want?

Our health plans only cover providers in our preferred provider organization network, Aetna Signature Administrators PPO. Exceptions are emergency/urgent care and unavailable care. If specialized care is unavailable at an in-network facility, Adventist Health member services will help you complete an out-of-network service request which, upon approval, allows coverage at an out-of-network facility.

PLEASE NOTE: It is your responsibility to confirm the facilities and providers you see are in-network. If you go out of network without prior-authorization from the Plan, charges will not be covered. Find a PPO provider in your area at AscendToWholeness.org/providers.

What do I do after I have met my requirements to be eligible for the Accelerate plan in the following Open Enrollment?

You have fulfilled the requirements. Keep up your good habits.

Additional Benefits

Pharmacy

Both health plans include pharmacy coverage administered by Express Scripts, our pharmacy benefit manager. The Plans pay 100 percent of certain medications as preventive care. The Plan covers the majority of the cost for prescription drugs, while you are required to pay a smaller portion. Please refer to the Schedule of Benefits at AscendToWholeness.org that details the amount the Plan pays and the amount you pay. As an alternative to a flat-dollar co-payment, your employer may utilize a co-payment percentage for prescription drugs. The pharmacy OOP (out-of-pocket maximum) for a family is $3,100 for the Access Plan and $2,500 for the Accelerate Plan. The pharmacy OOP for an individual is $1,550 for the Access Plan and $1,250 for the Accelerate Plan.

Dental Plan

The Dental Plan encourages regular dentist visits for preventive care covered at 100 percent under the Dental Plan. Aetna Dental is the preferred provider organization (PPO) for all dental benefit services. By utilizing providers participating in the dental PPO network, dental costs will be lower. The Plan will pay at a reduced rate for out-of-network dental services. For restorative care and orthodontia, please see the Dental Plan information at AscendToWholeness.org.

Vision Care Plan

The Vision Plan pays 80% of the cost of exams, lenses, frames and contact lenses up to a maximum of $450 for the Accelerate Plan and $225 for the Access Plan. Your portion does not apply to Plan Year deductible, nor to the Plan Year coinsurance. For more information about your vision care, please see the Vision Plan information at AscendToWholeness.org.

Other Benefits

No PPO network required for: hearing aids, refractive eye surgery, infertility treatment, and chiropractic. Acupuncture and massage are only available on the Accelerate plan.

Services will be covered according to your plan policy.

Health Plan Service Providers

Member Services and Claims Processing

WebTPA provides claims processing for all member health services including medical, dental, and vision. In the WebTPA member services portal, you can:

- Check your claims status
- Review your benefits
- Order an ID card
- Get free health information

Member Login: WebTPA: AscendToWholeness.org/member-login
Member Services: 888-276-4732
Submit Claims to: P.O. Box 99906, Grapevine, TX 76099-9706
Payor ID: #75261

Preferred Provider Network—Medical And Dental

Aetna Signature Administrators® PPO
By aetna

The AETNA Signature Administrators® Preferred Provider Organization (PPO) network allows you to access the care you need whether at home or when traveling in the United States. When you receive services from a provider participating in the Aetna Signature Administrators® Preferred Provider Organization network, your services will be processed as in-network and apply to your in-network deductible and out-of-pocket maximum responsibility. You are responsible for copays at the time of service. Typically, you will pay your deductible and/or coinsurance portion after the plan has paid its portion.

Find a Provider: AscendToWholeness.org/providers

Pharmacy Services

Express Scripts is your prescription benefit plan provider. Order your prescriptions online, find a local pharmacy, see the status of your order, search medication information and more.

Member Login: AscendToWholeness.org/prescriptions
Member Services: **800-841-5396**

Care Coordination and Health Coaching

Adventist Health provides personalized health coaching and care coordination to help you navigate the complexity of getting healthy and staying healthy. Adventist Health member services will help you with prior authorizations for out-of-network requests, and pre-certifications for medically necessary procedures and services.

Member Services: 888-276-4732
P.O. Box 92010
Portland, OR 97292

Are you seeing terms that are not familiar to you?
Check the new glossary at AscendToWholeness.org

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