



ascend

TO WHOLENESS
HEALTHCARE PLANS



Ascend to Wholeness
Healthcare Plans
2020 Plan Guide

What is your Health Goal for 2020?

The Ascend to Wholeness plans are designed to empower you to achieve your personal 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.

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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 13 of this guide for the best ways to contact an Adventist Health wellness or care coordination team member.



Choosing The Right Plan Can Help You Reach Your Health Goals

For the plan year starting January 1, 2020, depending on your 2019 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.



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 the popular lifestyle programs CHIP and Weight Watchers with reimbursement opportunities.



The **Access Plan** provides market-competitive, quality benefits. Participation in the activity-based wellness program is not required and there is a higher financial commitment by members.

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 80 Activity 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 only be eligible for 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:

Employee Joins the Plan	Activity Points
JANUARY 1 - MARCH 31, 2020	80
APRIL 1 - JUNE 30, 2020	40
JULY 1 - DECEMBER 31, 2020	0

Making Health Plan Changes

Adding or Deleting a Spouse or Dependent

You may make changes during the plan year only when you experience a qualifying life 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 2020.

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 2020 still requires prior-authorization. If specialized care is unavailable in-network, 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 free biometric screenings, wellness assessments, personalized health coaching, a wellness portal and many educational tools. Register for an account at AscendtoWholeness.org to receive 2020 health plan updates and access the Wellness Portal 2020.



Accelerate Plan

Eligibility Requirements

Ascend to Wholeness Plan Eligibility

80 Required Activity Points by July 31, 2020

Helping you reach your health goals in 2020

Requirements for the Accelerate Plan are simply earning 80 Activity points by choosing activities, as defined in the Wellness Portal, you enjoy which meet your specific needs. There are options for everyone. As an Accelerate Plan member, you and your covered spouse (if applicable), must each earn 80 points to qualify for the 2020 plan. If you or your covered spouse (if applicable) does not reach the 80 points, your only plan option for the following year will be the Access Plan.

When you know your numbers, you can **reach your goals faster!**

Participate in the free biometric screening offered by your Healthcare Plan in order to know your numbers and create your health goals.

Take an online wellness assessment. In approximately 15 minutes, this personal health questionnaire assesses your health status and provides you a customized, actionable wellness plan!

Activity Points are easy to get when you develop **Healthy Habits**

- 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 which span an array of important and informative health topics keeping you informed to see what works best for you reaching out your goal!
- Choose activities you enjoy which meet your specific needs. There are options for everyone!

Are You **New To The Plan?**

The **1 - 2 - 3** of How to Get Started

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

1 Register

Register on AscendToWholeness.org Members and spouses* each need their own account with different emails. Once registered, log in and click on Wellness Portal. You will need your member ID. See your Human Resources representative if you don't have one yet.

*Participation in the wellness program is for employees and their covered spouses (if applicable) only. Eligible dependent children age 18 and over are encouraged to register on AscendToWholeness.org to access other benefits.

2 Create Profile

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.

3 Earn Points

Start earning your Activities points by entering them in your Wellness portal. You can begin earning them on September 1, 2019.

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.

Free Benefits From Your Plan To You

Biometric Screening

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).

To complete a biometric screening, most members choose to attend an onsite 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 when they become available. 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 Ascend To Wholeness Health coach.



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

Wellness Assessment

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. You may also consult an Ascend To Wholeness Health coach.

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 Plans encourage 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.

- **Fitbit**
- **Garmin Connect**
- **iHealth**
- **Misfit Wearables**
- **Runkeeper**
- **Strava**
- **Under Armour Record**
- **Withings**

Would You Like To Save Time And Money?

Telehealth, 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 telehealth or 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 Use Telehealth (Amwell)?

- Cough / Sore throat
- Pink eye
- Bronchitis
- Cold & Flu
- Fever
- Allergies and rash
- Abdominal pain
- Headache and migraine
- Sinus infection
- Ear infection

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

TELEHEALTH

This is a simpler way for you and your family to see a doctor from the comfort of your home at any time of the day or night. It gives you instant access to physicians and therapists right from your phone. Now you can have the quality care you need through your phone, tablet or computer, 24/7.

For 2019 the member co-pays for services offered through Amwell are \$15 for Accelerate Plan and \$30 for Access Plan.

It is available in all 50 states and D.C. Each family member covered on the Plan (18 and older) must create their own account.

Doctors available through this service (Amwell) have an average of 15 years of experience, are board certified, licensed and credentialed, and are rated by other patients.

TO GET ACCESS:

1. Download the iOS or Android Mobile app or visit: <http://webtpa.amwell.com>
2. Fill in the contact information form
3. Set up your username and password
4. In the "DO you have insurance?" drop down and please select WebTPA
5. Enter Service Key: **WebTPA4**

PRIMARY CARE

Some benefits of visiting your primary doctor include:

- Having a physician who knows your medical history
- They coordinate and oversee your care
- They can ensure your medications are not hurting you
- They know you best and can identify changes in your health
- They can recommend specialists, if necessary
- Primary care appointments are cost effective

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.

URGENT CARE

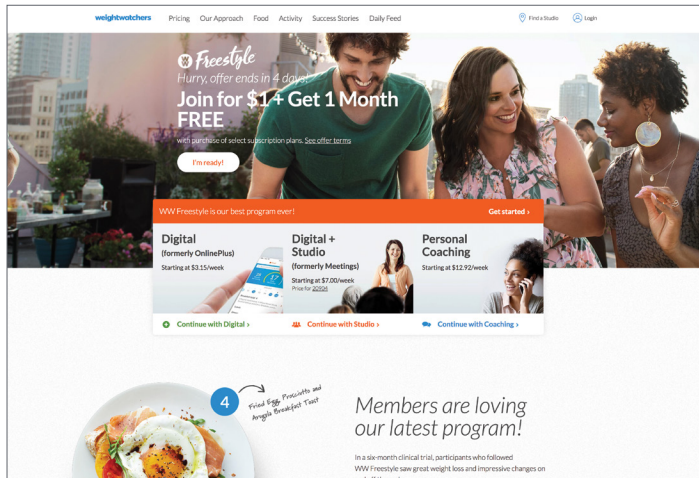
Urgent care centers, which are useful options when you don't have a Primary Care Physician, or your doctor is unavailable because of short notice, it's after hours or the weekend.

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

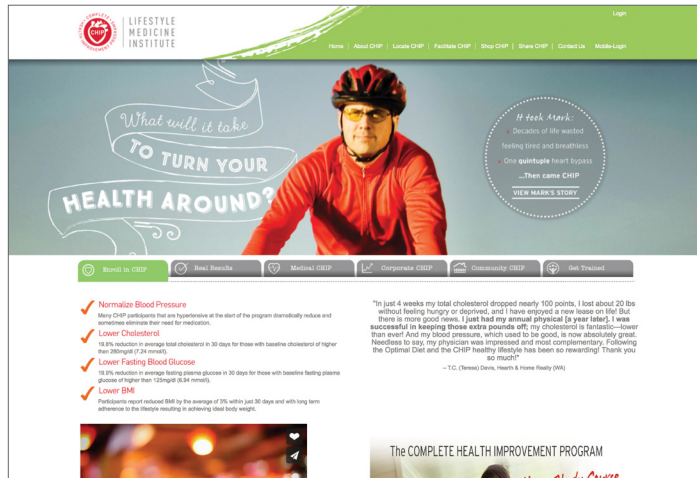
Lifestyle Programs

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



Weight Watchers

Weight Watchers local meeting site programs are eligible for this benefit. A Physician's prescription is required with the submission of your claim. Participants pay monthly program costs to Weight Watchers. Upon 80 percent completion of the sessions, the Plan will reimburse 100 percent of the program fees with proof of attendance attached to the claim. (This benefit excludes Weight Watchers online 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 for reimbursement through the Plan 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

You Ask, We Answer

What is a Deductible?

The specified amount of money you must pay for covered services before the plan will pay a claim.

What is a copay?

The pre-determined amount you pay for covered services each time you visit a provider or facility. Your co-pay does not apply toward your annual deductible, but does accrue to your out-of-pocket maximum.

What is Co-insurance?

The percentage you pay for care after meeting your deductible.

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 wellness 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?

Earn the 80 Activity 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 under Wellness portal login page; in there you will find the media library with resources on How to Sync Your Steps, How to Connect Activity Trackers and How to Log Points.

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 specialized unavailable care. If specialized care is unavailable at an in-network facility, 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 and reach your health goals.

+ Additional Benefits



Pharmacy

Both health plans (Accelerate and Access include pharmacy coverage administered by Express Scripts (ESI), our pharmacy benefits manager. The Plans pay 100 percent of certain medications as preventive care. The Plan covers the majority of the cost of 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. For information on certain medications that the Plan pays 100 percent call please call ESI at 800-841-5396.



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 under Plan Documents tab click on Schedule of Benefits.



Vision Plan

The Vision Plan pays 80 percent 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. The annual maximum payable does not apply to pediatric (under age 19) annual eye examination and one pair of standard, clear-lens, prescription glasses per plan year. Your portion does not apply to Plan Year deductible, nor to the Plan Year coinsurance. For more information about your vision plan, please visit AscendToWholeness.org under Plan Documents tab click on Schedule of Benefits.



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:

AscendToWholeness.org/member-login

Member Services: 888-276-4732

Submit Claims to:

P.O. Box 99906, Grapevine, TX 76099-9706

Payor ID: #75261



The **WebTPA mobile app** enables members to access information about their plan benefits and claim information.

- View eligibility information.
- Print/order your ID card.
- View claim status and history information.
- Communicate with Member Service.



Scan the QR Code to be directed to the WebTPA website.

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

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