



Welcome!

to

and the

Proactive Health

Management Plan



PHMP
PROACTIVE HEALTH MANAGEMENT PLAN

Welcome!

You are now eligible to enroll in the Proactive Health Management Plan!

The Proactive Health Management Plan is a supplemental health benefits package that aims to get you in control of every aspect of your well-being. To reach this goal, the Proactive Health Management Plan provides a large array of benefits — from online health coaching, to 24/7 access to medical professionals through our telemedicine program — and much more.

On average, employees enrolled in the Proactive Health Management Plan see an additional \$50 in each paycheck! You will receive an email and a phone call from us to review your enrollment, determine the potential increase in your paycheck, and review the many benefits and savings of the Proactive Health Management Plan in more detail.

Learn more by watching this brief video:



Important notes

- Your effective date in the plan will be the first of the month after your plan waiting period.
- After reviewing the PHMP information, if you decide the benefits of this program and additional pay is not right for you, you have until the 12th day after your effective date to opt out.
- To opt out of the program you must call an enrollment specialist at (866) 673-2140 by or before the 12th day after your effective date.

Please sign and date below to signify that you have received and reviewed the plan description information on the Proactive Health Management Plan.

Printed name

Signature


Date

Management
Signature

Date

Receive a benefit payment each paycheck by completing one of the monthly activities below:

Health Risk Assessment




The Health Risk Assessment is a brief questionnaire that reveals the current picture of your health. Our trained and certified health coaches then determine which aspects of your well-being need the most attention and begin constructing a tailor-made Proactive Health Management Plan just for you.

TO RECEIVE BENEFIT CREDIT

Just complete the Health Risk Assessment

Telemedicine




Finding time to visit the doctor can be difficult. Sometimes, all you need is a little reassurance to put your mind at ease. Skip the wait at the urgent care or doctor's office and talk to a real medical professional anytime, anywhere. Our network of board-certified doctors can diagnose, make recommendations, and often prescribe right over the phone.

TO RECEIVE BENEFIT CREDIT

Use the free telemedicine service, available 24/7/365

DNA Screening




Ever wonder why some people can eat bad food, rarely exercise, and yet still maintain a slim profile? It might be in your genes! The Proactive Health Management Plan's DNA screening can provide answers to that and many other questions, such as how your body metabolizes caffeine and alcohol, and what types of food and vitamins benefit you most.

TO RECEIVE BENEFIT CREDIT

Just complete a dietary DNA screening

Nutritional Counseling




Diet and exercise are the two most important parts of building and maintaining a healthy lifestyle. We've got you covered. Our certified nutritionists are experts in crafting diets and meal plans that work for your body and your taste buds.

TO RECEIVE BENEFIT CREDIT

Just speak to a health coach

Online Coaching




Pair up with one of our coaches online to get the most out of your Proactive Health Management Plan. Uniquely tailored training and prevention programs are built to address your health needs and goals. Plus, every week we deliver online health lessons to your inbox and smartphone.

TO RECEIVE BENEFIT CREDIT

Engage with a health coach and/or read an online health lesson

Biometric Screening



Biometric screenings provide the backbone to crafting your Proactive Health Management Plan. Included are the basics of measurement: height, weight, BMI, blood pressure, cholesterol levels, and much more. The biometric screening not only helps our health coaches be as effective as possible, it can also identify risk factors for illnesses, such as diabetes and heart disease, years before full onset.

TO RECEIVE BENEFIT CREDIT

Participate in your employer's biometric screening

Designed for your needs
your goals
and your body.

The Proactive Health Management Plan includes a limited benefit health insurance plan providing our covered members fully insured indemnity benefits.

The plan provides health and lifestyle coaches specializing in fields ranging from personal training to life coaching.

Certified coaches, educational material, telemedicine access, and much more combine to provide an all-encompassing path to self-improvement.

The Proactive Health Management Plan initiates and reinforces behavioral changes. That means making better choices with the aim of lasting health and greater productivity¹.

Health Screenings

The PHMP provides many additional indemnity benefits to assess your current health. Those benefits include:



Bone marrow testing



Stress Test
(Bicycle or Treadmill)



CA 15-3
(Breast Cancer)



CEA
(Blood Test for Colon Cancer)



Chest X-Ray



PSA
(Prostate Cancer)



Serum Protein
Electrophoresis
(Myeloma)



Breast Ultrasound



Thermography
(Infrared Photo)

What is the PHMP?

The Proactive Health Management Plan (PHMP) is a plan that encourages you to proactively assess and improve your health and lifestyle. The plan utilizes proven and patented techniques to improve an individual's health.

Why should I enroll?

The PHMP is customized to assess and prevent multiple health issues using benefits that allow you to take control and manage your health. Enrollment in the plan may increase your take-home pay and participation may also reduce your medical spending. In addition, you'll receive a monthly benefit to offset the plan cost when you utilize one of the participation activities.

If I'm not currently enrolled in my company's benefit plan, can I still enroll in the PHMP?

Yes! The PHMP is available to everyone in the Company regardless of whether you are currently participating in its health plan.



How do I complete the participation benefits?

There are several ways: You can engage once a month with a healthcare coach; visit the member portal for online coaching sessions; utilize the free 24/7 telemedicine benefit; get a biometric screening; and many more. A full listing of participation methods are detailed in the Welcome Kit you will receive after enrollment. Periodically, you will receive emails and/or text messages regarding the program. When you take the appropriate action, which includes, for example, clicking through to a coaching lesson and reading a health article, a monthly claim credit will be granted.

I'm a new hire — how will I know when my plan goes into effect?

Your plan will become effective on the first day of the month that you are eligible for benefits. An enrollment specialist will reach out to you to confirm your effective date and answer any questions you may have about the plan. Your enrollment specialist will also be able to tell you how much additional income you will receive just for your participation! If you decide the plan isn't for you, you will have until the 12th day of your effective month to opt out. If you decide to opt out, you must call an enrollment specialist at 866-673-2140. If you miss the deadline of the 12th, you must cease participation for two months. At that time, you will be removed from the plan and your paycheck will return to its pre-PHMP amount.

How do the non-participatory benefits work?

The PHMP includes an Indemnity Benefit, which pays set amounts for each covered service. The services include:

in-patient hospital stay; chest x-ray; stress test; and specific cancer screenings. Benefits are paid directly to you to offset costs.

Will the premium ever be deducted from my paycheck without receiving the claim payment?

No. We will never deduct the premium from your pay without providing the reimbursement. If you fail to participate during the month, we will reach out to you via phone, text, email, or newsletter to maintain your compliance in the program.

When is the first deduction taken from my paycheck?

The first deduction occurs in the month the benefit becomes effective. Once your payroll department has set up your PHMP enrollment, the benefit premiums and reimbursement payments are reflected on the same paycheck.

What is an indemnity benefit? (What does indemnity mean?)

An indemnity benefit is a set amount that is paid regardless of the cost of the procedure. Each indemnity benefit has a maximum yearly amount of usage and a maximum amount of benefit. The benefit amount can range from \$50 to \$100 per benefit unit and is paid directly to you.

Can I go to any provider to get a non-participatory benefit completed?

Yes, you can go to any provider.

I don't want to enroll, now what?

You can choose to opt out. To do so, you must contact an Enrollment Specialist at (866) 673-2140.

What if I enroll and then I change my mind?

If after enrollment you change your mind, contact an Enrollment Specialist at enrollment@thePHMP.com or 866-673-2140 for instructions. You have from the date you enroll until the 12th day of the effective month to opt out. Please be advised: if you do not complete your required monthly participation activity, your plan will automatically cancel after two (2) months.

What if I don't participate in a monthly activity?

You have a grace period. If you don't complete a participatory service for any two months within the benefit year, you become ineligible for the program. This doesn't have to be a consecutive two month period. However, the PHMP Participation Specialists will proactively contact you with reminders to complete your monthly service and may offer ways to complete your service over the phone.

How do I access the telemedicine benefits?

After enrollment, you'll receive telemedicine ID cards and instructions. You can access telemedicine services online, on the phone, or through a smartphone app.

How much does it cost to access a doctor through telemedicine?

There is no fee and no copay to use telemedicine. Doctors and nurses are available 24/7/365.

When do I get my PHMP ID Card?

Your ID Card is mailed to you directly and is normally received within 7 to 10 business days from the end of enrollment.

Can my spouse or dependent children enroll?

No. This plan is only for employees. There is no spouse or dependent coverage.



Before the PHMP

$$\text{Gross Income } \$960.00 = \text{Taxable Income } \$960.00 - \text{Taxes } \$179.39 = \text{Take-Home Pay } \$780.62$$

Vensure Employer Services - (00000) Voucher #: 000000 Sort Order: 0

Employee Information				Check Date	Soc-Sec-Num	Period Start Date	Period End Date	Check No
John Doe - (D00000)				02-02-2018	xxx-xx-1234	01-14-2018	01-27-2018	0000000
Federal Tax-Status S Allowances 0				State Tax - Status S Allowances 0				
Charge Date	Description	CURRENT EARNINGS DETAIL Rate	Hours/Units	Amount	DEDUCTIONS / TAXES Description	Amount	Y-T-D	
02-02-18	SALARY	12.00	80.00	960.00	FEDERAL TAX	90.80	196.73	
					MEDICARE	13.92	30.16	
					SOC SECURITY	59.52	128.96	
					GA INCOME TAX	15.15	32.83	
Totals:				80.00	960.00			
Type	DIRECT DEPOSIT Account	Amount	Net Pay					
CHECKING	94456	780.62	\$780.62					
			Net Pay YTD					
			\$1,691.34					
Totals:				780.62		179.39	388.68	
Y-T-D EARNINGS		Amount	PAID TIME OFF		EMPLOYER CONTRIBUTIONS			
Description	Amount		Description	Balance	Description	Amount	Y-T-D	
SALARY	24,960.00							
Totals:		\$33,280.00	Totals:		0.00	0.00		

Both the PHMP deduction and the Benefit Payment put more money in your paycheck!

The Plan Premium is deducted pre-tax, which lowers your taxable income — saving more money!

After the PHMP

$$\text{Gross Income } \$960.00 - \text{PHMP 125 Ded } \$348.46 = \text{Taxable Income } \$611.54 - \text{Taxes } \$101.67 + \text{PHMP IND } \$288.46 = \text{Take-Home Pay } \$798.34$$

Vensure Employer Services - (00000) Voucher #: 000000 Sort Order: 0

Employee Information				Check Date	Soc-Sec-Num	Period Start Date	Period End Date	Check No
John Doe - (D00000)				02-02-18	xxx-xx-1234	01-14-18	01-27-18	0000000
Federal Tax-Status S Allowances 0				State Tax - Status S Allowances 0				
Charge Date	Description	CURRENT EARNINGS DETAIL Rate	Hours/Units	Amount	DEDUCTIONS / TAXES Description	Amount	Y-T-D	
02-02-18	SALARY	12.00	80.00	960.00	PHMP 125	348.46	755.00	
					FEDERAL TAX	48.98	106.12	
					MEDICARE	8.87	19.22	
					SOC SECURITY	37.92	82.16	
					GA INCOME TAX	5.90	12.78	
					PHMP IND	-288.46	-625.00	
Totals:				80.00	960.00			
Type	DIRECT DEPOSIT Account	Amount	Net Pay					
CHECKING	94456	\$798.34	\$798.34					
			Net Pay YTD					
			\$1,729.74					
Totals:				\$798.34		162.67	352.45	
Y-T-D EARNINGS		Amount	PAID TIME OFF		EMPLOYER CONTRIBUTIONS			
Description	Amount		Description	Balance	Description	Amount		
SALARY	24,960.00							
Totals:		\$24,960.00	Totals:					

Bi-weekly savings

\$17.72

Annual Savings

\$460.72

The examples in this document are based on sample data representative of a single-0, \$12/hour, 40 hours/week, \$24,960 Annual Gross tax filing. To determine your individual benefit, call (866) 673-2140 and speak to an Enrollment Specialist.

Thank you!



AHDI: The American Health Data Institute (AHDI) assists employers in managing the cost and risk of their health plan in a way that optimizes benefits to the members. AHDI is the largest and oldest population health database in the country, warehousing healthcare information collected from over 1.5 million lives in 48 states. Our data analytic tools are time and results tested and the data demonstrates that AHDI interventions improve the health of the population and reduce costs.

POLICY BENEFITS, FEATURES AND RATES MAY VARY BY STATE. Plan offerings are subject to state limitation. Not all benefits are available in all states. Please consult your AHDI representative with questions regarding plan offerings.

POLICIES UNDERWRITTEN BY COMPANION LIFE INSURANCE COMPANY under policy form LBHP 3050.

Companion Life Insurance Company is the insurance company underwriting the limited benefit health insurance included in the PHMP. The company is located in Columbia, SC, and has been rated A+ (Superior), an independent opinion from the leading provider of insurer ratings of a company's financial strength and ability to meet its obligations to policyholders, based on an analysis of the financial position and operating performance as of December 21, 2016, by A.M. Best Company, an independent analyst in the insurance industry. For the latest rating, access www.ambest.com

This document represents a summary of products and services offered under the above mentioned insurance policy. Particulars of this plan may differ depending upon group size, plan category and other underwriting considerations which are subject to state insurance laws and the benefits and provisions as described may vary due to said states. All products described, herein are subject to the terms, conditions, exceptions and limitations of the specific policy. Please see the specific policy and certificate for details. Policies may not be available in all states.

Benefits provided under this plan are a supplement, and not a substitute for medical coverage. This plan, or its benefits, do not meet minimum essential coverage standards as outlined in the Affordable Care Act.

Key Benefit Administrators, Inc. (KBA) is the company providing the total administration for the PHMP. KBA is one of the largest third party administrators (TPA) in the United States and is licensed in every state as required by certain states.

¹U.S. Department of Health and Human Services, "Report to Congress on Workplace Wellness," <https://aspe.hhs.gov/basic-report/report-congress-workplace-wellness>, 1 May 2013.