



Wespath

BENEFITS | INVESTMENTS



HealthFlex Well-Being Programs Frequently Asked Questions

Now Your Well-Being Programs Are Accessible in One Place— Virgin Pulse®!

HealthFlex well-being programs support participants and spouses in a variety of ways. Whatever your goal—if you want to have more energy, lose weight, lower your risk for diabetes or just feel better—there’s a program for you. And now you can access all of your HealthFlex well-being programs in one place—Virgin Pulse!



pulse

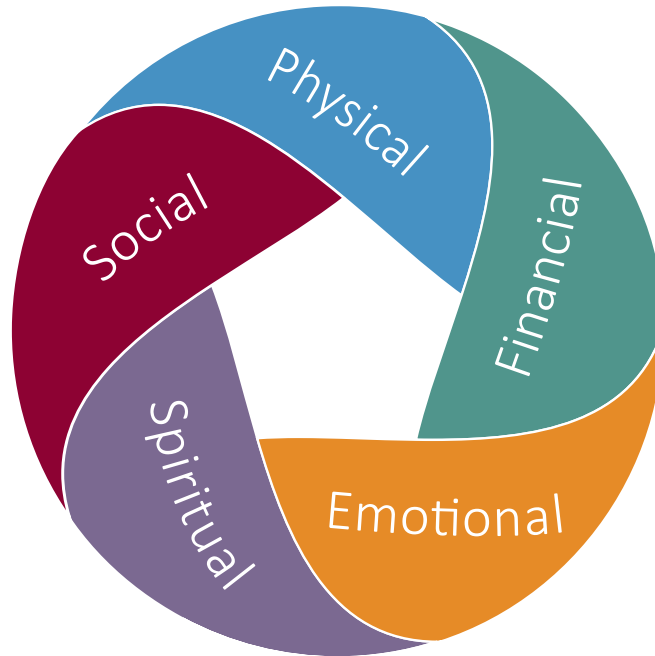
Visit virginpulse.com/login
or the Virgin Pulse app.

Participation in HealthFlex well-being programs is voluntary.

The following sections answer FAQs about the programs and reward structures.

- [Well-Being Programs for All Five Dimensions](#)
- [Incentives At-a-Glance](#)
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- [Virgin Pulse®](#)
 - HealthFlex Wellness Credits
 - Health Check
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- [Quest Blueprint for Wellness® Screening](#)
- [Diabetes Management and Chronic Disease Prevention Programs](#)
- [WW \(WeightWatchers®\)](#)
- [Employee Assistance Program \(EAP\)](#)
- [MDLIVE® Behavioral Health](#)
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Well-Being Programs for All Five Dimensions



PHYSICAL



FINANCIAL



EMOTIONAL



SPIRITUAL



SOCIAL

Your overall well-being is important. If you feel your well-being is lower than you like in any area, use the tools provided by Wespath Benefits and Investments (Wespath) to bounce back.

Incentives At-a-Glance

To make the most of the full suite of well-being offerings from Wespath, engage daily with Virgin Pulse online or through the app.



HealthFlex participants and spouses can participate in programs and earn incentive rewards in the form of Pulse Cash. See endnote on incentive programs on page 21. Participants and spouses can each earn **up to \$410¹ annually**, as well as utilize a full suite of well-being programs from emotional assistance to physical activity.

General Well-Being Program Questions

Q: What if I am strong in some dimensions but weak in others?

A: Each dimension of well-being supports the others, and your overall wellness. Seek balance across the dimensions and use these well-being programs to help. We hope you make the most of the programs Wespath has to offer to have a happy and healthy year!

Q: If I am new, where should I begin?

- A:**
1. Join **Virgin Pulse** at join.virginpulse.com/wespath, and have the Max Buzz activity tracker sent to your home. The cost for the Max Buzz will be covered by HealthFlex in the final step of ordering. If you cover a spouse, send them to join.virginpulse.com/wespath and have them register and order their device, too.
 2. Download the Virgin Pulse app from the app store.
 3. Register for your **Blueprint for Wellness** screening (see BFW section for more details).
 4. Take the **Health Check** (see Health Check section for more details).
 5. Look at the activities that can earn you **Wellness Credits**.

These actions start you on the right path for the remainder of the year to improve overall well-being. These services come at no cost to you. In fact, some reward your participation with Pulse Cash, administered through the Virgin Pulse website, which can be deposited into your bank account, redeemed for gift cards or used to purchase items from the Virgin Pulse store.

Q: How do I redeem Pulse Cash?

- A:** Pulse Cash can be redeemed in several ways on the Virgin Pulse website and app:
- Buy gift cards to major national retailers
 - Purchase Virgin Pulse merchandise, including new activity trackers
 - Have the cash deposited directly into your bank account—only available on the Virgin Pulse website
 - Donate it to a charity of your choice



January 1 – December 31

Earn Up to \$160¹ for tracking activity and habits

Q: Why should I track my activity and habits in Virgin Pulse?

A: Virgin Pulse is your hub for all of your HealthFlex well-being programs. Tracking your activity and healthy habits through Virgin Pulse on a daily basis is not only the best way to earn the most incentives, it’s also the place to see updates, receive deadline reminders and track your Wellness Credits. Plus, taking small steps and turning them into healthy habits has been shown to successfully change behavior over time.

Q: How do I earn money for getting or staying active through the Virgin Pulse program?

A: Participants and spouses can earn **up to \$40¹** each quarter for tracking activity and healthy habits to earn Virgin Pulse Points and reach new levels—**up to \$160¹** for the year. (Virgin Pulse incentives do not apply to Medicare supplement plans through Via Benefits, unless your plan sponsor offers the program separately to its Medicare participants.)

The program includes an uploadable activity tracker (Max Buzz) to wear every day to count your steps. (You also can connect other trackers such as Apple Watch, Fitbit, Polar heart rate monitor and Garmin devices.) Plug the step tracker into a computer with the Virgin Pulse software and Internet access, and your step count is automatically uploaded to your personal account. Activity trackers can also upload steps wirelessly using the free Virgin Pulse app.

	Description	Points	Frequency
Activity	Per 1,000 steps (up to 140 Points/day for 14,000 steps)	10	Daily
	15 or more active minutes	70	
	30 or more active minutes	120	
	45 or more active minutes	140	
	Take 7,000 steps 20 days in a month	400	Monthly
	Take 10,000 steps 20 days in a month	500	
Measurement	Enter your measurements (weight)	100	Monthly
Self-Tracking	1 entry (up to 30 Points/day)	10	Daily
	Achieve the promoted Healthy Habit for 5 of 7 days	200	Monthly
Cards	Complete card (2/day—20 Points each)	40	Daily
Challenges	Join challenges set up by your conference or employer	100	Quarterly
	Join a personal challenge	100	Monthly

Q: What if I am unable to achieve the quarterly levels to earn \$160¹?

A: Reasonable alternatives or waivers are available for those who cannot achieve the quarterly levels due to an underlying medical condition. If you need a reasonable alternative, you may make your request by:

- **E-mail:** healthteam@wespath.org
- **U.S. mail:** Wespath Benefits and Investments
Attention: Incentive Request
1901 Chestnut Avenue, Glenview, IL 60025

Virgin Pulse

Q: What are the Levels and money¹ rewards?

A: Each quarter, you earn money¹ as you reach new Levels, based on Points earned. Incentive rewards are awarded as follows:

Level	Points	Money ¹ Earned	Cumulative Money ¹ Earned
1	1,000	\$5	\$5
2	5,000	\$15	\$20
3	10,000	\$10	\$30
4	15,000	\$10	\$40

Q: How were the Levels decided?

A: Studies by the American College of Sports Medicine (ACSM) and the Centers for Disease Control and Prevention (CDC) found that taking *7,000 steps/day* most days of the week showed health improvements in people with chronic conditions like diabetes and hypertension. They also found this level of regular physical activity to lower the risk for developing health concerns. The Levels match those recommendations, and the incentives support this healthy behavior. By reaching Level 3 every quarter, research indicates most people are doing enough physical activity to improve overall well-being.

Q: When is the Pulse Cash rewarded?

A: Pulse Cash earned is deposited into your Virgin Pulse account immediately when you reach each Level. It can be direct-deposited into your checking or savings account, used to purchase retail gift cards, a new activity tracker, Virgin Pulse merchandise or even donated to a charity of your choice. It rolls over to the next year if not redeemed. If you have questions about redeeming Pulse Cash, contact the Virgin Pulse customer service team at **1-800-830-4312**.

Q: What is the difference between Virgin Pulse Points and Wellness Credits?

A: Virgin Pulse Points and Wellness Credits accumulate separately, as each work to earn you Pulse Cash rewards. Like in prior years, Virgin Pulse Points can be earned for completing various wellness activities within the Virgin Pulse platform.

Wellness Credits are earned for completing activities that improve your well-being in all five dimensions. You have a full calendar year to accumulate your Wellness Credits. When you achieve 150 Wellness Credits or more, you will unlock \$150¹. See page 5 to review the ways you can earn Wellness Credits. With Virgin Pulse, the 'Rewards' page will highlight how many credits you have earned thus far and help you to understand what you can do next to earn the \$150¹ incentive.

Q: Is my information kept confidential if I enter it through Virgin Pulse?

A: Absolutely—click [here](#) to read our privacy statement.

Wellness Credits through Virgin Pulse

January 1 – December 31

\$150¹ Incentive for Wellness Credits

ACTION	WELLNESS CREDITS EACH YEAR	MAXIMUM CREDITS
Complete Health Check by August 31 (and avoid a higher 2025 deductible)	35 (once)	35
Meet American Heart Association (AHA) guidelines in up to seven Blueprint for Wellness (BFW)** measurements	7 possible rewards for 20 credits each	140
Register or log into Benefits Access	25 (once)	25
Complete a Virgin Pulse coaching call	25 (6 times)	150
Complete a Journey Step	5 (3 times)	15
Complete a Journey	15 (3 times)	45
Access the Employee Assistance Program (EAP) for emotional counseling	15 (once)	15
Access the EAP for Work/Life Services	15 (once)	15
Omada Health® participation***	150 (once)	150
View a Success Story through Virgin Pulse	5 (4 times)	20
Submit a Virgin Pulse Success Story	20 (once)	20
Have your Success Story selected	20 (once)	20
Increase contribution to your retirement plan by 1%	15 (once)	15
Adopt a new spiritual practice for 1 month	15 (once)	15
Update, change beneficiary or contact information in Benefits Access	25 (once)	25
Register on EY Navigate	25 (once)	25
Complete the EY Financial Confidence Check-up	25 (once)	25
Meet with an EY Financial Planner for at least 5 minutes	25 (once)	25
Complete Saving Grace Curriculum	20 (once)	20

Total needed to earn \$150 Pulse Cash: **150 Wellness Credits**

* For more details on what “participation” means for Omada Health, see the HealthFlex Well-Being Programs FAQ document on [page 17](#).

Wellness Credits through Virgin Pulse

Q: What are Wellness Credits?

A: Virgin Pulse will be tracking the completion of the activities listed in the Wellness Credits chart. Just like prior years, 150 Wellness Credits = \$150¹.

Q: How do I receive \$150¹ for HealthFlex Wellness Credits earned?

A: As you take actions that improve your well-being you will accumulate Credits. Many of the activities that can earn you Credits are those that you may be doing anyway, such as utilizing counseling services through the EAP, taking your Health Check to avoid a higher health care deductible or increasing your contribution to UMPIP. Once you earn 150 Credits, you will be awarded \$150¹. **Please allow 7 to 10 days for Wellness Credit Pulse Cash rewards to be credited to your Virgin Pulse account.** Wellness Credits must be earned by **December 31**.

Q: How do I track my Wellness Credits?

A: Wellness Credits will be completed and tracked in Virgin Pulse on the Rewards page.

Q: If my spouse or I are enrolled in a Medicare supplement plan through Via Benefits®, are we eligible to earn HealthFlex Wellness Credits?

A: No, Wellness Credits are for participants and spouses in HealthFlex active plans only. If one individual is in HealthFlex and one is in a Medicare supplement plan, only the individual covered by HealthFlex is eligible for the \$150¹ for Wellness Credits.



January 1 – August 31

Deductible Incentive—Health Check

Q: What is the Health Check, and why is it important?

A: The Health Check is an online health assessment questionnaire. It helps evaluate lifestyle risks such as nutrition, sleep, activity, stress and more. Identifying risks can help you set your health goals and puts you in a better position to improve your well-being. Completing the Health Check takes 20 minutes or less, and its potential benefit—improved well-being—is long-lasting. When you and your spouse (if covered by HealthFlex) complete the Health Check you also avoid a higher deductible the following year. Based on your Health Check results, Virgin Pulse has the ability to provide personalized recommendations for coaching, Journeys and other HealthFlex well-being programs that can help you achieve your goals. It also translates to 20 different languages.

Q: Why does HealthFlex add a higher medical plan deductible for participants and spouses who don't take the Health Check?

A: HealthFlex, plan sponsors, individuals and families, have a shared responsibility to be good stewards of health and health care resources. The Health Check helps Wespath identify and address risks that are important to our covered members. Over years of trying different types of incentives, the higher deductible has been the most effective. The Health Check also benefits individuals—it offers information that participants and spouses can use to take greater responsibility for their own health. Individuals who complete the Health Check year after year have a better chance to identify and address health risks early. These individuals also have easier access to important well-being resources offered by HealthFlex and Virgin Pulse—such as health coaching and customized Journeys through the Virgin Pulse app.

Q: How can I avoid a higher deductible in 2025?

A: It's easy! Just complete the Health Check between January 1 and August 31.

If both you and your spouse are covered by HealthFlex, you both must complete the Health Check by August 31 to avoid the higher medical plan deductible in 2025 (the individual deductible will be **\$250 extra** and the family deductible will be **\$500 extra**). Households with family coverage in the H5000 plan in 2025 who do not complete Health Check in 2024 will have their deductible **and** individual out-of-pocket maximum increased so the deductible and out-of-pocket max are the same amounts.

Q: I did the Blueprint for Wellness screening; does it matter if I do the Health Check too?

A: You are not required to do either or both. However, Blueprint for Wellness and Health Check provide different information about your health that complement each other. Blueprint for Wellness results will be automatically and securely uploaded to your Health Check on Virgin Pulse—making the Health Check easier to complete and more accurate. If you only complete Blueprint for Wellness and not Health Check, you will have a higher deductible in 2025.

Health Check

Q: What if I am covered by HealthFlex but my spouse is not?

A: If your spouse is not in HealthFlex [including spouses covered by Medicare supplement plans (including ViaBenefits), he or she is not eligible to take the Health Check. As long as you complete the Health Check **between January 1 and August 31, 2024**, you will avoid the higher medical plan deductible.

Q: Who sees the information I enter into the Health Check?

A: Depending on your risk factors, your responses to the Health Check may be shared with your Virgin Pulse health coach, if you choose to work with one. Virgin Pulse and its health coaches are subject to the federal government's strict HIPAA privacy regulations. Although your conference or employer will know whether you completed the Health Check, the personal information you enter in your Health Check is not shared with your annual conference, employer, Wespath or your insurance carrier.

Q: How do I take the Health Check?

A: Log in to your **Virgin Pulse account** online or via the app and click on the **Health tab**. Scroll down to locate the **Health Check**. You can also access the **Health Check** by clicking on **Surveys** under the **Health tab**.

Q: What if I am unable to complete the Health Check?

A: If you are unable to complete the Health Check, your written request for accommodation should be addressed to:

- E-mail: healthteam@wespath.org
- U.S. mail: Wespath Benefits and Investments
Attention: Incentive Request
1901 Chestnut Avenue, Glenview, Illinois 60025

Please have your request to Wespath by the **end of July** to allow enough time for review before the end of the Health Check incentive time period. Plan accordingly; if your request is not approved, you will be responsible for completing the Health Check by **August 31, 2024**—or the higher deductible will apply in **2025**.

Q: Is my information kept confidential if I enter it through the Health Check?

A: Absolutely—click [here](#) to read our privacy statement.



Health Coaching

Q: What is health coaching?

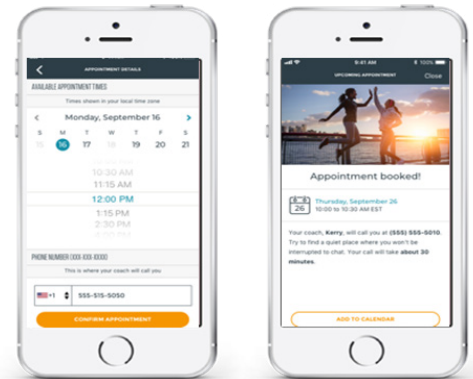
A: Health coaching is a service provided by HealthFlex through Virgin Pulse, where certified professionals work with you to help you achieve your well-being goals. They keep notes on your goals and progress and check in with you to cheer you along and provide resources. Typical coaching topics include lifestyle management such as sleep and weight management, and health situations such as chronic pain or medical conditions.

Q: How does a participant schedule a call?

A: A participant can schedule a coaching appointment by navigating to the **Health tab** in **Virgin Pulse** and selecting **Coaching**. Choose a topic and then you can choose from available appointment times. After setting up the appointment, members can navigate back to the **Coaching** page and see both past and upcoming appointments. To cancel or reschedule an appointment, members will click on the coaching appointment to see the **“Cancel Appointment”** option.

Q: Is my information kept confidential if I use Health Coaching?

A: Absolutely—click [here](#) to read our privacy statement.



Q: What is a Journey?

A: They are multi-week guided courses within Virgin Pulse that are tailored to a participant’s well-being goals. Journeys are organized in “steps.” Once a participant completes a step in their Journey, they can return for their next step the following day.

Q: How many steps are in a typical Journey?

A: There are an average of 10–14 steps per Journey.

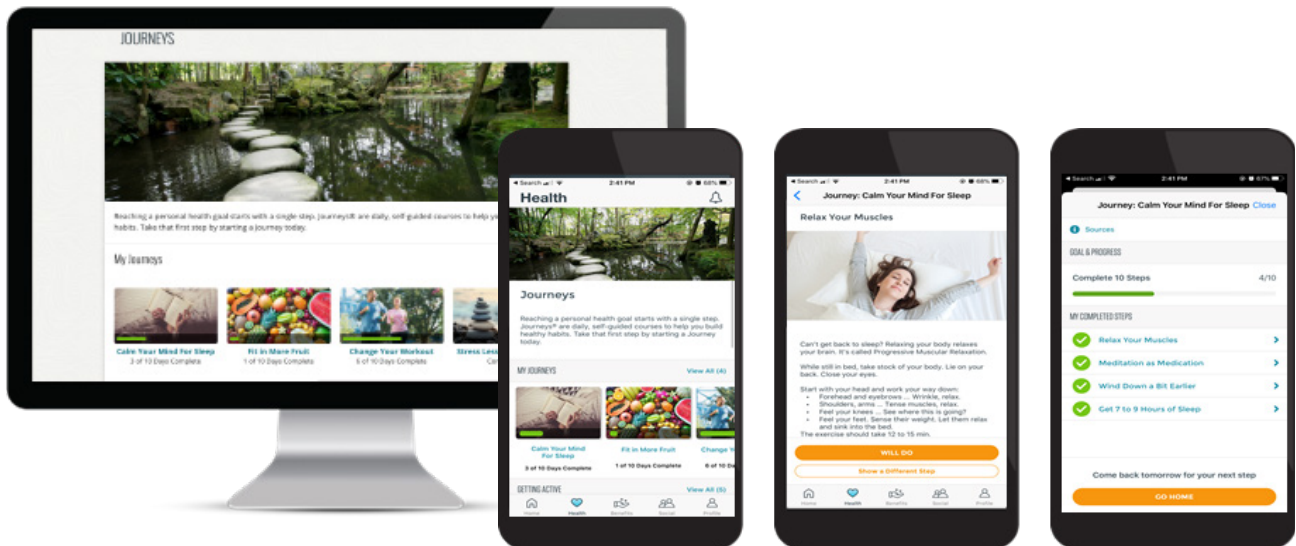
Q: How do Journeys help improve well-being?

A: Journeys have been developed using BJ Fogg’s Behavior Change Model, with content based on clinical evidence. The activities are proven to form habits through small steps in just minutes a day through tactics like gamification and small win recognition.

Content covers lifestyle and condition topics. The information is certified and regularly reviewed for accuracy, tone and readability.

Q: How does a participant start a Journey?

A: In Virgin Pulse, click on the **Health** tab, select **Journeys**, and then select the Journey of your choice.



January 1 – August 31

\$100 Incentive for Blueprint for Wellness



Q: What is the Blueprint for Wellness screening?

A: The Blueprint for Wellness biometric screening by Quest Diagnostics involves a blood draw followed by lab analysis. When done through Quest Diagnostics, this is FREE for primary participants and covered spouses—and even earns you **\$100¹** for taking care of you.

The screening includes tests for common health risks, including:

- Cholesterol and lipid screening
- Blood sugar and diabetes screening
- Screening tests for liver, kidney, thyroid, and other organs and body systems
- Measurement of blood pressure, height, weight and waist circumference (if taken at a plan sponsor event or at most local Quest Diagnostics laboratories)

A complete list of tests included in the Blueprint for Wellness blood draw screening can be found [here](#). The Self-Collection Kit (finger stick option) provides a more abbreviated analysis—metrics are noted by the asterisks. Self-collection kits are currently not allowed to be delivered to residents of New York State, though Quest and Wespeth continue to work to improve this. New York residents are still eligible to complete Blueprint for Wellness through the other three methods.

The screening provides a snapshot of your current health measurements to share with your primary care provider (PCP) and to help shape your personal health and well-being goals.

Q: Why does HealthFlex offer this screening to participants?

A: The Quest Diagnostics screening program was chosen because it:

- Allows flexible access for all eligible participants and spouses;
- Offers administration, including assistance with registration and scheduling, and full support for on-site events; and
- Facilitates an economy of scale for screening, which promotes stewardship of HealthFlex plan resources while providing excellent services to participants.

Quest Diagnostics is a brand trusted by health care providers, leading fewer providers to request a rescreening based on values provided in the BFW screening.

Q: How do I earn \$100 for completing the Blueprint for Wellness screening?

A: HealthFlex will deposit **\$100¹** in your Virgin Pulse account when you complete the Blueprint for Wellness screening. The screening must be completed between **January 1 and August 31**. The **\$100¹** incentive is only for participants and spouses in HealthFlex plans. Please allow at least 10 days for **\$100¹** to be credited to your Virgin Pulse account. You can also earn Wellness Credits for recommended range or improved health measures, as detailed below. You must be enrolled in Virgin Pulse at the time of your screening to earn the **\$100¹**.

Blueprint for Wellness Screening

Q: How can I complete the Blueprint for Wellness screening?

A: There are three main ways to complete the Blueprint for Wellness screening.

- **At a Quest Diagnostics lab.** There are many locations across the country. Find a lab that screens biometrics (preferred but not required) including height, weight, blood pressure and waist circumference. If you choose a lab without biometrics, you will be asked to self-report your height, weight, blood pressure and waist circumference. Registration is required before going to a Quest Diagnostics lab.
- **At an annual conference or employee health event.** Contact your conference office/human resources office about whether Blueprint for Wellness screenings are being hosted for your group. Registration for a screening at these events is highly recommended.
- **Via Self-Collection Kit.** The Self-Collection Kit allows participants to do a finger stick test at home and self-report their biometrics. This can be a great convenience for those whose onsite events have been cancelled, who do not live near a patient service center or may not feel comfortable receiving an in-person screening.

If you are unable to complete the screening on-site, at a local lab, or at home, please submit a *Physician Results Form*.

Q: How do I register for my screening or order a Self-Collection Kit?

A: Call **1-855-623-9355 (1-855-6BE-WELL)**. Primary participants can register through the Well-Being section at **benefitsaccess.org**. Spouses and primary participants can also register through Virgin Pulse by visiting the Benefits tab, then searching Quest Blueprint for Wellness Screening. Via Benefits retirees who are offered Blueprint for Wellness by their plan sponsor will need to register by calling **1-855-623-9355 (1-855-6BE-WELL)**.

Registering will ensure that you are not billed for your screening tests. You should not have to present your medical ID card when you arrive for the screening but you may be asked for a picture ID. If you are a walk-in to an on-site event, you will need your medical ID card for your HealthFlex participant number. At on-site events, there is limited space for walk-ins. Self-Collection Kits are returned via mail in a postage-paid envelope provided.

Q: Do I have to pay for a Blueprint for Wellness screening?

A: No, you will pay nothing for the screening if scheduled or facilitated through HealthFlex. However, if you get these tests done through your PCP and submit the *Physician Results Form*, we encourage you to get them done at the same time as your annual wellness exam to avoid paying out-of-pocket costs. Tests that are not coded as wellness may be subject to deductible/coinsurance.

Note: Any additional lab tests you may have completed at a Quest Diagnostics facility that are not part of the Blueprint for Wellness tests are subject to regular plan benefits (co-payments or co-insurance).

Q: Is the Blueprint for Wellness screening available for participants and spouses in a Medicare supplement or Medicare Advantage plan through Via Benefits?

A: It varies. Please check with your plan sponsor/benefits office.

Q: Should a participant take Blueprint for Wellness or the Health Check first?

A: Either is the correct answer.

If a participant takes BFW first, results will populate in the Health Check. This means there is no need to enter your results.

If the Health Check is taken first, simply bypass the section where you enter your biometric screening results. BFW results will be sent to Virgin Pulse after you complete your screening. Once received, re-open the Health Check survey and Virgin Pulse will auto-populate your biometric results. You can then verify for accuracy and submit your fully completed survey.

Both steps are great places to start, and work together to provide a comprehensive picture of your health. The important thing is that you complete **both**.

Blueprint for Wellness Screening

Q: I can get a blood screening at my PCP’s office at any time—why should I do the Blueprint for Wellness screening?

A: The BFW screening may be different (or even more comprehensive) than what your PCP offers, especially if you choose to receive the screening at an event or local laboratory. We recommend telling your PCP that this test includes complete lipid and cholesterol testing, glucose and hemoglobin A1c testing, and multiple organ function tests (including liver, kidney and thyroid) and comes at no out-of-pocket cost to you. If you usually see your PCP later in the year, bring your BFW screening results to your appointment. Many participants have commented that their PCPs are very impressed with the comprehensive data in the BFW screening and report. Additionally, the BFW screenings are typically more cost-effective for the HealthFlex plan than the same tests given in a PCP’s office—which is good stewardship for your conference or employer.

Q: How are my measurements translated into Wellness Credits for improved measures?

A: You will receive 20 Wellness Credits for any Blueprint for Wellness measures that are in the range recommended by the American Heart Association (AHA) OR improved over your previous year’s results, even if your results do not fall within recommend ranges.

Q: Can I still earn Wellness Credits if I didn’t complete Blueprint for Wellness last year?

A: If this is your first year in the plan or you missed Blueprint for Wellness last year, you will still be rewarded for qualifying health measures that fall within the recommended range. For results that are not within the recommended range, your current year Blueprint for Wellness results will then serve as your “baseline” for improvement. Self-reported values or tests completed by your PCP but not submitted through the Physician Results Form will not be accepted for Wellness Credits. (You may still self-report your values into the Health Check if you do not take BFW, but you will not be eligible for Wellness Credits for the health measures.)

Q: What health measures and/or lab values will earn Wellness Credits?

A: Participants and spouses earn 20 Wellness Credits for health measures within the AHA’s recommended range or that show improvement over the previous year’s results* for a potential total of 140 Wellness Credits.

Healthy Rewards Table

Measure	Recommended Range**	Wellness Credits for Recommended Range or Improvement
Blood pressure	Systolic: Less than 120 mm/Hg Diastolic: Less than 80 mm/Hg	20
Fasting glucose (blood sugar)**x	65 – 99 mg/dL	20
Triglycerides**x	Less than 150 mg/dL	20
HDL cholesterol (high-density “good” cholesterol)**x	Greater than 60 mg/dL	20
Hemoglobin A1c (HbA1c)x	Less than 5.7	20
Waist circumference**	Men: 40 inches or less Women: 35 inches or less	20
Body mass index (BMI)	18.5 – 24.9 kg/m2	20
Total Possible Credits		140

* Based on recommendations from the AHA. Health measures in recommended ranges must be demonstrated on the current year’s Quest Diagnostics Blueprint for Wellness (BFW). Improvement is demonstrated by a change in the healthy direction from the previous year’s BFW results to the current year’s results. Only BFW results will be accepted to earn Wellness Credits for health measures. BFW can be done at an onsite event, a local Quest Diagnostics laboratory, via Self-Collection Kit or by submitting the Physician Results Form.

** These measures (with the exception of BMI and Hemoglobin A1c) are widely used by the AHA and other medical experts to diagnose metabolic syndrome—a condition with significantly higher health risks. BMI is included to recognize different body types for which waist circumference might not be the best measure. Hemoglobin A1c is a valuable measure for prediabetes.

X = Measures tracked in Self-Collection Kit.

Blueprint for Wellness Screening

Q: Why were these measurements and lab values chosen?

A: These factors are used by the AHA and other recognized medical experts to diagnose metabolic syndrome. Body mass index is included in addition to waist circumference to provide more than one measure for weight status and to respect different body types for which waist circumference may not be the best measure. Hemoglobin A1c is a valuable screening for prediabetes.

Q: What is metabolic syndrome?

A: Metabolic syndrome is a group of risk factors that raises your risk for heart disease and other health problems, such as diabetes and stroke. The AHA identifies this syndrome by the presence of three or more of the risk factors in the chart below, or taking medication for any of these factors. Learn more at heart.org, or talk with your primary care provider (PCP). For more information about prediabetes and Wespath's diabetes prevention program see page 17.

Blood pressure	130/85 mm Hg or higher	
Glucose	100 mg/dL or more	
Triglycerides	150 mg/dL or more	
HDL cholesterol	Men: Less than 40 mg/dL	Women: Less than 50 mg/dL
Waist circumference	Men: More than 40 inches	Women: More than 35 inches

Q: What if I am unable to achieve recommended or improved measures?

A: Reasonable alternatives or waivers are available for those who cannot achieve healthy or improved measures due to an underlying medical condition. If you need a reasonable alternative, you may make your request by:

- E-mail: healthteam@wspath.org
- U.S. mail: Wespath Benefits and Investments
Attention: Incentive Request
1901 Chestnut Avenue
Glenview, Illinois 60025

Q: Is my information kept confidential if I get my lab results through Quest Diagnostics?

A: Yes, your personal health information is kept confidential. Click [here](#) to read our privacy information.

Diabetes Management and Chronic Disease Prevention Programs

One-Time Opportunity Earn 150 Wellness Credits



Q: What is the Chronic Disease Prevention Program?

A: The Chronic Disease Prevention Program through Omada Health is an evidence-based lifestyle change program to reduce the risk or delay the development of type 2 diabetes and cardiovascular disease in at-risk individuals.

Q: What is the Diabetes Management Program?

A: The Diabetes Management Program through Omada Health is an online program for those living with diabetes (type 1 or type 2) to achieve optimal management and improve your quality of life!

HealthFlex is offering two programs through Omada Health:

	Chronic Disease Prevention Program	Diabetes Management Program
Who is eligible?	HealthFlex participants and enrolled spouses at risk to develop type 2 diabetes or cardiovascular disease	HealthFlex participants and enrolled spouses diagnosed with type 1 or type 2 diabetes
Who provides the program?	Omada Health (in partnership with Wespath and Quest Diagnostics)	Omada Health (in partnership with Wespath and Quest Diagnostics)
What is the cost to me?	HealthFlex covers the cost of participation	HealthFlex covers the cost of participation
How long is the program?	Year 1: 16 weekly foundational sessions, then ongoing education and support Year 2: Maintenance program	Ongoing program providing recommended devices, education by certified educators, coaching and support as long as you remain engaged
How can I know if this program is right for me?	Go to omadahealth.com/wespath to complete online screening questions and then apply if the program is right for you	Go to omadahealth.com/wespath to complete online screening questions and then apply if the program is right for you
Is there an incentive for participation?	Yes! Achieve nine weeks of high engagement (completing lessons, weigh-ins, food tracking) to earn 150 Wellness Credits and the accompanying \$150*¹	Yes! Achieve nine weeks of high engagement (completing lessons, glucose tracking, food tracking) to earn 150 Wellness Credits and the accompanying \$150*¹
Where can I learn more about this option?	Check out the Omada Health FAQ	Check out the Omada Health FAQ

** Please allow up to 45 days for Wellness Credits to be credited to your account. Must be enrolled in Virgin Pulse to earn Pulse Cash.*

January 1 – December 31

50% discount on membership fees for HealthFlex participants



Q: What is WeightWatchers?

A: The program’s purpose is to inspire healthy habits for real life. It supports goals to lose weight, eat healthier, move more, develop a more positive mindset—or all of the above—with science-based solutions that adapt to unique lifestyles. WeightWatchers welcomes everyone who seeks to be healthier, not just manage their weight.

Q: Why does HealthFlex Partner with WeightWatchers?

A: HealthFlex has teamed up with WeightWatchers to bring you a program that gives you real-life solutions to get healthier, at a special price.

Q: Who can take advantage of the WeightWatchers offerings?

A: All HealthFlex participants, their covered spouses and dependents who meet the criteria can participate. Workshops (which used to be called meetings) are not available in some areas in the U.S. To find out if the county you reside in is a non-participating area, please visit: wwfranchisecountylist.com.

To become a WeightWatchers member, you must be at least 18 years old, not be pregnant, and not have an active medical diagnosis of bulimia nervosa or anorexia nervosa.

Q: How do I join?

A: Visit www.weightwatchers.com/us/healthflex, click “Let’s Get Started.” Enter Employer ID: **15481112** and select your membership type. Then enter your first and last name (as printed on your HealthFlex ID card) and date of birth in month/day/year (MMDDYYYY) format—no spaces between names and date of birth.

Q: Is WeightWatchers membership and personal weight information confidential?

A: Yes. Although HealthFlex will receive information about the total membership’s weight loss, it will not receive any individual or personally identifiable information. Read more about our confidentiality policy [here](#).

Q: If I was a WeightWatchers member before I joined HealthFlex can I receive special pricing?

A: Of course! There’s an option to link your current account through Wespeth’s registration process. If you have any issues, call WeightWatchers at **1-866-237-6032** for assistance with getting your membership switched.

Q: What are the WeightWatchers offerings and monthly cost through HealthFlex?

A: You can choose the plan that fits your lifestyle.

- **Offering 1: Digital**—\$9.75 per month
- **Offering 2: Digital + Workshops**—\$19.11 per month

You will be charged each month until you cancel your membership or if you are no longer eligible for the HealthFlex subsidy. State taxes will be added where applicable.

Q: How do I cancel my WeightWatchers membership?

A: You can easily cancel your membership on the WeightWatchers website. Simply log in to your account, go to “Settings,” then “Account” to view cancellation options. If you would like assistance with canceling your account, you can call **1-866-204-2885**.

Employee Assistance Program (EAP)

January 1 – December 31

Earn 15 Wellness Credits

Q: What is the Employee Assistance Program (EAP)?

A: The HealthFlex Plans offered by Wespath include an EAP provided by Optum Health. The EAP provides a variety of support services around emotional well-being, including confidential counseling and support to help manage concerns in your personal or professional life that may impact your work, family and ministry.

Q: How much does it cost?

A: HealthFlex provides eight FREE sessions per issue per family member per year, so there is no cost within that time frame. If you continue with counseling, after the eight free sessions, for the same concern, they are covered as noted in your health plan benefits booklet located on [wespath.org](https://www.wespath.org).

Q: What are some common reasons participants use the EAP?

A: Participants use the EAP for help with things like:

- Conflict resolution at work
- Maintaining boundaries between professional life and personal life
- Emotional impact of living with chronic or serious illness, or caring for an ailing family member
- Stress, anxiety or depression
- Substance abuse
- Marital and family satisfaction

In addition, there is a “live and work well” component that provides resources that can help with:

- Legal matters, such as wills and adoption
- Finding child care or elder care in your community

Q: How do I sign up for services?

- A:**
1. Call the dedicated HealthFlex EAP team toll-free at **1-866-881-6800** to find a network provider and access an authorization number that you will need before your appointment. You must give the authorization number to your provider so your visits are billed properly.
 2. Set up an appointment with the network provider of your choice. Give the provider your authorization code so the first eight visits are covered 100% by the EAP.

The provider can be accessed in person, via video or over the phone.

Q: Is the EAP confidential?

A: Services are confidential. Annual conferences and employers will not know if you choose to use the EAP. Click [here](#) to read our privacy policy.

Q: How can I learn more about the EAP?

A: To learn more about the EAP, view this document in [English](#) or [Spanish](#).

Q: Can I use the EAP to text with a licensed therapist?

A: Yes. If in-person therapy makes you uncomfortable or your busy schedule doesn't allow time for a traditional therapy appointment, you can access Talkspace by using your eight free EAP sessions to get one-on-on support via text message or video chat.

Learn more about [Talkspace](#).

January 1 – December 31

Q: What is MDLIVE Behavioral Health?

A: With the MDLIVE web or mobile app, you can see a therapist or psychiatrist through a secure, live video connection using a computer or phone.

Q: Where is MDLIVE Behavioral Health available?

A: MDLIVE offers Behavioral Health services in all 50 states. (MDLIVE does not operate outside of the United States.)

Q: What types of providers can I see?

A: MDLIVE has a national network of licensed doctoral-level psychologists and master's level therapists as well as board-certified psychiatrists. Each provider is credentialed according to NCQA guidelines and trained on best practices in tele-behavioral health. MDLIVE providers have a wide variety of specialties and some offer their services in multiple languages.

Q: What are some common issues MDLIVE Behavioral Health providers treat?

A: MDLIVE can help with stress due to parenting, finances, career or other major life changes all the way up to chronic concerns. Some examples of commonly treated conditions include:

- Anxiety
- Depression
- Bipolar
- Stress management
- Grief and loss
- Trauma and PTSD
- Panic disorders

Q: What do I need to know before scheduling an MDLIVE Behavioral Health visit?

A: You must register with MDLIVE before scheduling a visit. You can do so online by visiting mdlive.com/healthflex or calling **1-888-750-4991**. You will need to provide your insurance information and complete an assessment prior to choosing a psychiatrist or therapist from the MDLIVE providers who are licensed in their state.



Learn more about [MDLIVE Behavioral Health](https://mdlive.com/healthflex).

More Information!

Important Contacts

- Virgin Pulse **1-800-830-4312**
- Quest Diagnostics **1-855-623-9355 (1-855-6BE-WELL)**
- EAP **1-866-881-6800**
- Omada Health **1-888-409-8687**
- WW (Weight Watchers) **1-866-204-2885**
- Wespath Health and Wellness Team **1-800-851-2201**
wellnessteam@wspath.org

Privacy Statement

Your annual conference, employer, HealthFlex or Wespath Benefits and Investments (Wespath) cannot see any information in your personal Health Check, Blueprint for Wellness or Virgin Pulse account. HealthFlex requires its vendor partners to adhere to the strictest privacy standards. These vendors protect personal health information in accordance with federal Health Insurance Portability and Accountability Act (HIPAA) regulations. Additionally, vendors do not share individual information with your conference, employer, HealthFlex, Wespath or your insurance provider.

Take Action—Feel Better—Earn Rewards!
Log in to your Virgin Pulse account today!



¹ Incentive Rewards

Incentive rewards are provided in “Pulse Cash,” the “rewards currency” for HealthFlex—you must be enrolled in Virgin Pulse to earn and redeem Pulse Cash. Pulse Cash is delivered straight to your Virgin Pulse account and can be transferred to your checking account or redeemed for gift cards, merchandise or charitable donations. The IRS considers cash wellness incentives as taxable income. Contact your tax adviser for more information.