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 is a program for you. And now, you can access all of your HealthFlex Well-Being Programs in one place, Virgin Pulse!

Participation in HealthFlex well-being programs is voluntary.

Visit virginepulse.com/login or your Virgin Pulse app.

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

- **Well-Being Programs for All 5 Dimensions**
- **Incentives At-a-Glance**
- **General Well-Being Program Questions**
- **Virgin Pulse®**
  - HealthFlex Wellness Credits
  - Health Check
  - Health Coaching
  - Journeys®
- **Blueprint for Wellness® Screening**
- **Diabetes Prevention Program**
- **Employee Assistance Program (EAP)**
- **WW (Weight Watchers Reimagined)**
- **More Information!**
  - Contact Information
  - Privacy Statement
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.
To make the most of the full suite of well-being offerings from Wespath, engage daily with Virgin Pulse.

HealthFlex participants and spouses can participate in programs and earn incentive rewards. Participants and spouses can each earn **up to $410 Pulse Cash per year**, as well as utilize a full suite of well-being programs from emotional assistance to physical activity.

The IRS considers cash wellness incentives as taxable income. Please contact your tax adviser. Participation in HealthFlex Wellness programs is voluntary.
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 the overall you. 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 2022!

Q: If I am new, where should I begin?
A: 1. Join the Virgin Pulse well-being program at join.virginpulse.com/wespath, and have your 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. Download the Virgin Pulse app from the app store.
2. Register for your Blueprint for Wellness screening (see BFW section for more details).
3. Take the Health Check (see Health Check section for more details).
4. 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.

Q: How do I redeem Pulse Cash?
A: Pulse Cash can be redeemed in several ways on the Virgin Pulse website, not the mobile 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
- Donate it to United Methodist Committee on Relief (UMCOR)
Why should I track my activity and habits in Virgin Pulse?

Virgin Pulse is now 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, but also the place to learn 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.

How do I earn Pulse Cash for getting or staying active through the Virgin Pulse program?

Participants and spouses can earn up to $40 Pulse Cash each quarter for tracking activity and healthy habits to earn Virgin Pulse Points and reach new levels—up to $160 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. (It also works with other trackers such as AppleWatch, Fitbit, Polar heart rate monitor and Garmin.) 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.

<table>
<thead>
<tr>
<th>Description</th>
<th>Points</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Activity</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Per 1,000 steps (up to 140 Points/day for 14,000 steps)</td>
<td>10</td>
<td>Daily</td>
</tr>
<tr>
<td>15 or more active minutes</td>
<td>70</td>
<td></td>
</tr>
<tr>
<td>30 or more active minutes</td>
<td>120</td>
<td></td>
</tr>
<tr>
<td>45 or more active minutes</td>
<td>140</td>
<td></td>
</tr>
<tr>
<td>Take 7,000 steps 20 days in a month</td>
<td>400</td>
<td>Monthly</td>
</tr>
<tr>
<td>Take 10,000 steps 20 days in a month</td>
<td>500</td>
<td></td>
</tr>
<tr>
<td><strong>Measurement</strong></td>
<td>100</td>
<td>Monthly</td>
</tr>
<tr>
<td>Enter your measurements (weight)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Self-Tracking</strong></td>
<td>10</td>
<td>Daily</td>
</tr>
<tr>
<td>1 entry (up to 30 Points/day)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Achieve the promoted Healthy Habit for 5 of 7 days</td>
<td>200</td>
<td>Monthly</td>
</tr>
<tr>
<td><strong>Cards</strong></td>
<td>40</td>
<td>Daily</td>
</tr>
<tr>
<td>Complete card (2/day—20 Points each)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Challenges</strong></td>
<td>100</td>
<td></td>
</tr>
<tr>
<td>Join challenges set up by your conference or employer</td>
<td></td>
<td>Quarterly</td>
</tr>
<tr>
<td>Join a personal challenge</td>
<td>100</td>
<td>Monthly</td>
</tr>
</tbody>
</table>
Q: **What are the Levels and Pulse Cash rewards?**
A: Each quarter, you earn Pulse Cash as you reach new Levels, based on Points earned. Pulse Cash is awarded as follows:

<table>
<thead>
<tr>
<th>Level</th>
<th>Points</th>
<th>Pulse Cash Earned</th>
<th>Cumulative Pulse Cash Earned</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1,000</td>
<td>$5</td>
<td>$5</td>
</tr>
<tr>
<td>2</td>
<td>5,000</td>
<td>$15</td>
<td>$20</td>
</tr>
<tr>
<td>3</td>
<td>10,000</td>
<td>$10</td>
<td>$30</td>
</tr>
<tr>
<td>4</td>
<td>15,000</td>
<td>$10</td>
<td>$40</td>
</tr>
</tbody>
</table>

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 Pulse Cash 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 then be direct-deposited into your checking or savings account, or used to purchase a gift card, new activity tracker or merchandise online at virginpulse.com or even donated to UMCOR. 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 $150 in Pulse Cash. See page 5 to review the ways you can earn Wellness Credits. With Virgin Pulse, the ‘My 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 $150 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

**$150 Pulse Cash Incentive for Wellness Credits**

<table>
<thead>
<tr>
<th>Action</th>
<th>HealthFlex Wellness Credits Per Action</th>
<th>Frequency Allowed</th>
<th>Maximum Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Complete a Virgin Pulse coaching call</td>
<td>25</td>
<td>6 times</td>
<td>150</td>
</tr>
<tr>
<td>Submit a Success Story through Virgin Pulse</td>
<td>20</td>
<td>Once</td>
<td>20</td>
</tr>
<tr>
<td>Have your Success Story selected</td>
<td>20</td>
<td>Once</td>
<td>20</td>
</tr>
<tr>
<td>View a Success Story</td>
<td>5</td>
<td>Once per quarter</td>
<td>20</td>
</tr>
<tr>
<td>Complete a Journey Step</td>
<td>5</td>
<td>3 times</td>
<td>15</td>
</tr>
<tr>
<td>Complete a Journey</td>
<td>15</td>
<td>3 times</td>
<td>45</td>
</tr>
<tr>
<td>Adopt a new spiritual practice for 1 month</td>
<td>15</td>
<td>Once</td>
<td>15</td>
</tr>
<tr>
<td>Increase contribution to United Methodist Personal Investment Plan (UMPIP) by 1%</td>
<td>15</td>
<td>Once</td>
<td>15</td>
</tr>
<tr>
<td>Complete the EY Financial Confidence Check-up</td>
<td>25</td>
<td>Once</td>
<td>25</td>
</tr>
<tr>
<td>Register or log into Benefits Access</td>
<td>25</td>
<td>Once</td>
<td>25</td>
</tr>
<tr>
<td>Update, change beneficiary or contact information in Benefits Access</td>
<td>25</td>
<td>Once</td>
<td>25</td>
</tr>
<tr>
<td>Meet with an EY Financial Planner for at least 5 minutes</td>
<td>25</td>
<td>Once</td>
<td>25</td>
</tr>
<tr>
<td>Register on EY Navigate</td>
<td>25</td>
<td>Once</td>
<td>25</td>
</tr>
<tr>
<td>Complete Saving Grace Curriculum</td>
<td>20</td>
<td>Once</td>
<td>20</td>
</tr>
<tr>
<td>Health Measures Rewards</td>
<td>7 possible rewards for 20 points each</td>
<td>Once</td>
<td>140</td>
</tr>
<tr>
<td>Meet American Heart Association (AHA) guidelines on seven 2022 Blueprint for Wellness measures or improve on 2021 Blueprint for Wellness results (see BFW section starting on page 13 for more details)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Omada Health participation*</td>
<td>150</td>
<td>Once</td>
<td>150</td>
</tr>
<tr>
<td>Diabetes Prevention Program (DDP) participation*</td>
<td>150</td>
<td>Once</td>
<td>150</td>
</tr>
<tr>
<td>Completion of Health Check by August 31, 2022</td>
<td>35</td>
<td>Once</td>
<td>35</td>
</tr>
<tr>
<td>Access the Employee Assistance Program (EAP) for emotional counseling</td>
<td>15</td>
<td>Once</td>
<td>15</td>
</tr>
<tr>
<td>Access the EAP for Work/Life Services</td>
<td>15</td>
<td>Once</td>
<td>15</td>
</tr>
</tbody>
</table>

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

*More details on what "participation" means for Omada and DPP on page 17 of this FAQ.
Q: What are Wellness Credits?
A: In 2022, Virgin Pulse will be tracking the completion of the activities listed in the Wellness Credits chart. Just like prior years, 150 Wellness Credits = $150.

Q: How do I receive $150 Pulse Cash 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 earned, you will be awarded $150 Pulse Cash (in your Virgin Pulse account) when you reach **150 Credits. 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, 2022.**

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 (HSA plans, HRA plans or B1000). If one individual is in HealthFlex and one is in a Medicare supplement plan, only the individual covered by HealthFlex is eligible for the **$150 Pulse Cash** for Wellness Credits.
Q: What is the Health Check, and why is it important?
A: The Health Check is an online health assessment questionnaire. It helps to evaluate your risk for common health concerns, such as heart disease, diabetes, depression and high cholesterol. Identifying risk levels helps you prioritize your health goals and puts you in a better position to take steps that may lower your risk. Completing the Health Check takes 20 minutes or less, but its benefits—improved well-being, enhanced vitality and prudent stewardship of resources—can be long-lasting.

Q: How is the Health Check different than the old HealthQuotient (HQ)?
A: The Health Check is comparable to WebMD’s HQ in several ways. It allows biometric screening results to be entered and it can be completed on a mobile device. If a participant takes BFW first, results will be populated in the Health Check 3 days after a participant completes the screening. This means there is no need to enter the results. If the Health Check is taken first, you can simply bypass the section where you enter your biometric screening results. BFW results will be sent to Virgin Pulse and the Health Check score will be recalculated. 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 2023?
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 during this timeframe to avoid the higher medical plan deductible in 2023 ($250 extra for “single” coverage or $500 extra for “family” coverage). Households with family coverage in the H3000 plan in 2023 who did not complete Health Check in 2022 will have their individual out of pocket maximum increased by $500 (to $6,500), in order to accommodate the higher family deductible. This only applies to the H3000 family coverage.

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 2023.
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 Via Benefits)], 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, 2022, 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 and visit the Health tab in the top bar navigation. Select Health Check. You will then be taken directly to your Health Check survey for completion. If you are logging in via your mobile app, visit the Health tab in the bottom home navigation. Select the Health Check bubble in the top navigation of the Health tab. You will then be taken directly to your Health Check survey for completion.

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: incentiverequest@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 HC by August 31, 2022—or the higher deductible will apply in 2023.

Q: Is my information kept confidential if I enter it through the Health Check?
A: Absolutely—click here to read our privacy statement.
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 navigate to the Coaching feature under the Benefits tab in Virgin Pulse, choose a topic, and a scheduler will appear with 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, certified and regularly reviewed for accuracy, tone, and readability.

Q: How does a participant start a Journey?
A: In Virgin Pulse, navigate to the Journeys section, and select “new”.
What is the Blueprint for Wellness screening?

The Blueprint for Wellness biometric screening by Quest Diagnostics involves a blood draw or finger stick followed by lab analysis. When done through Quest Diagnostics, this is FREE for primary participants and spouses—and even earns you $100 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 Wespath 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.

Why does HealthFlex offer this screening to participants?

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;
- Facilitates an economy of scale for screening, which promotes stewardship of HealthFlex plan resources while providing excellent services to participants.

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

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

HealthFlex will deposit **$100 Pulse Cash** 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 $100 Pulse Cash incentive is only for participants and spouses in HealthFlex plans. Please allow at least 10 days for Pulse Cash 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 $100 Pulse Cash.
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. There may be limited in-person events in 2022 due to COVID-19.

- **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 due to pandemic.

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 selecting Quest Diagnostics Blueprint for Wellness, then following the prompts. 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 assure 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 2-10 days after a participant completes the screening. 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 in 2-10 days 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.
Q: I can get a blood screening at my PCP’s office at any time—why should I do the Blueprint for Wellness (BFW) 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 and The United Methodist Church.

Q: How are my measurements translated into Wellness Credits for improved measures?
A: You will receive 20 Wellness Credits for any 2022 Blueprint for Wellness measures that are in the AHA recommended range OR improved over your 2021 results, even if 2022 results do not fall within recommended ranges.

Q: Can I still earn Wellness Credits if I didn’t complete Blueprint for Wellness in 2021?
A: If this is your first year in the plan or you missed Blueprint for Wellness in 2021, 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 2022 Blueprint for Wellness results will then serve as your “baseline” for improvement in 2023. Self-reported values or tests completed by your primary care provider (PCP) but not submitted through the 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 American Heart Association’s (AHA’s) recommended range or that show improvement over 2021 results* for a total of 140 potential Wellness Credits.

Healthy Rewards Table

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

*Based on recommendations from the AHA. Health measures in recommended ranges must be demonstrated on the 2022 Quest Diagnostics Blueprint for Wellness (BFW). Improvement is demonstrated by a change in the healthy direction between the 2021 and 2022 BFW. 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.
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 p. 17.

<table>
<thead>
<tr>
<th>Measurement</th>
<th>Values</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blood pressure</td>
<td>130/85 mm Hg or higher</td>
</tr>
<tr>
<td>Glucose</td>
<td>100 mg/dL or more</td>
</tr>
<tr>
<td>Triglycerides</td>
<td>150 mg/dL or more</td>
</tr>
<tr>
<td>HDL cholesterol</td>
<td>Men: Less than 40 mg/dL</td>
</tr>
<tr>
<td></td>
<td>Women: Less than 50 mg/dL</td>
</tr>
<tr>
<td>Waist circumference</td>
<td>Men: More than 40 inches</td>
</tr>
<tr>
<td></td>
<td>Women: More than 35 inches</td>
</tr>
</tbody>
</table>

Q: What if my PCP says that 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: incentiverequest@wespath.org
- U.S. mail: Wespath Benefits and Investments
  Attention: Incentive Request
  1901 Chestnut Avenue
  Glenview, Illinois 60025

We will work with you to find a reasonable alternative that may allow you to qualify for the incentive.

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 Prevention Program

**One-Time Opportunity**

Earn 150 Wellness Credits

**Q:** What is the Diabetes Prevention Program (DPP)?

**A:** The Diabetes Prevention Program is an evidence-based lifestyle change program to reduce the risk or delay the development of type 2 diabetes in at-risk individuals. The DPP is endorsed by the Centers for Disease Control and Prevention who certifies DPP providers.

HealthFlex is providing two ways to participate:

<table>
<thead>
<tr>
<th></th>
<th>Online</th>
<th>In-Person Community-Based</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Who is eligible?</strong></td>
<td>HealthFlex participants and enrolled spouses:</td>
<td>HealthFlex participants and enrolled spouses:</td>
</tr>
<tr>
<td></td>
<td>• at risk to develop type 2 diabetes</td>
<td>• at risk to develop type 2 diabetes</td>
</tr>
<tr>
<td><strong>Who provides the program?</strong></td>
<td>Omada Health (in partnership with Wespath and Quest Diagnostics)</td>
<td>Local YMCA, hospital system, other community organizations</td>
</tr>
<tr>
<td><strong>What is the cost to me?</strong></td>
<td>HealthFlex covers the cost of participation</td>
<td>HealthFlex will reimburse participation costs up to $500 per individual**</td>
</tr>
<tr>
<td><strong>How long is the program?</strong></td>
<td>• Year 1: 16 weekly foundational sessions, then ongoing education and support</td>
<td>One year with 16 weekly foundational sessions, then meetings once/twice a month</td>
</tr>
<tr>
<td></td>
<td>• Year 2: maintenance program</td>
<td></td>
</tr>
<tr>
<td><strong>How can I know if I’m “at-risk” and may qualify?</strong></td>
<td>Go to <a href="http://omadahealth.com/wespath">omadahealth.com/wespath</a> to take a 1-minute risk test and apply if found to be at-risk</td>
<td>Go to <a href="http://DoIHavePrediabetes.org">DoIHavePrediabetes.org</a> to take a risk test</td>
</tr>
<tr>
<td><strong>Is there an incentive for participation?</strong></td>
<td>Yes! Achieve 9 weeks of high engagement (completing lessons, weigh-ins, food tracking) to earn 150 Wellness Credits toward your $150 Pulse Cash*</td>
<td>Yes! Complete at least 9 foundational sessions, (verified through the reimbursement claim process) to earn 150 Wellness Credits toward your $150 Pulse Cash*</td>
</tr>
<tr>
<td><strong>Where can I learn more about this option?</strong></td>
<td>Check out the [Omada Health FAQ](<a href="http://Omada">http://Omada</a> Health FAQ)</td>
<td>Enter your zip code at <a href="http://DoIHavePrediabetes.org">DoIHavePrediabetes.org</a> to find a class near you</td>
</tr>
</tbody>
</table>

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*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.*

**For details on how to be reimbursed for participating in a local, community-based DPP, call the HealthFlex Health Team at 1-800-851-2201.
Q: **What is WW?**
A: WW is the new name for Weight Watchers. 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. WW welcomes everyone who seeks to be healthier, not just manage their weight.

Q: **Why does HealthFlex Partner with WW?**
A: HealthFlex has teamed up with WW 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 WW offerings?**
A: All participants, their 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: [http://wwfranchisecountylist.com](http://wwfranchisecountylist.com).

To become a WW 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 [ww.com/us/HealthFlex](http://ww.com/us/HealthFlex), click “Join Now”. 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 WW 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](http://wwfranchisecountylist.com).

Q: **If I was a WW member before I joined HealthFlex can I receive special pricing?**
A: Of course! There’s an option to link your current account through Wespath’s registration process. If you have any issues, call WW at 1-866-237-6032 for assistance with getting your membership switched.

Q: **What are the WW offerings and monthly cost through HealthFlex?**
A: You can choose the plan that fits your lifestyle.

**Offering 1: Digital**
$8.48 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 WW membership?**
A: You can easily cancel your membership on the WW website. Simply log in to your account, go to “Settings,” > “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 EAP?
A: The HealthFlex Plans offered by Wespath include an Employee Assistance Programs (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 issues in your personal or professional life that may impact your work, family and ministry.

Q: How much does it cost?
A: HealthFlex provides 8 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 8 free sessions, for the same issue, they are covered as noted in your health plan benefits booklet located on 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: There is a dedicated team at Optum Health who has been trained specifically for the HealthFlex EAP to assist UMC members and their families. The dedicated team can be reached at 1-866-881-6800. The EAP can be accessed through your Virgin Pulse app, by phone and in-person. Primary participants can also access the EAP through benefitsaccess.org.

You can also download the myliveandworkwell mobile app to learn about EAP services and locate providers.

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.
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 wellnesssteam@wespath.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!