



**Wespath**

BENEFITS | INVESTMENTS

a general agency of The United Methodist Church

Center for Health



## 2018 HealthFlex Well-Being Incentives Frequently Asked Questions

Well-Being Incentives reward you for healthy behaviors in the five dimensions of well-being.

### Take Action—Feel Better—Earn Rewards

HealthFlex well-being programs support and encourage participants and spouses to make choices that increase vitality and improve well-being. Participants can earn Wellness Points and Virgin Pulse® Points that translate to PulseCash for behaviors in 2018.

*Participation in HealthFlex well-being programs is voluntary.*



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

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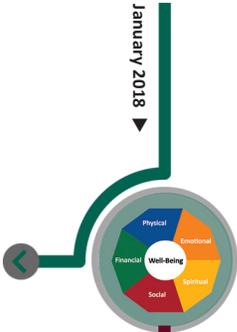
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[wespath.org](http://wespath.org)—select “[HealthFlex/WebMD™](#)” at bottom of webpage

# 2018 Incentives At-a-Glance

HealthFlex participants and spouses can each earn incentive rewards in 2018 in much the same way as in 2017. Participants and spouses can *each* earn **up to \$410 PulseCash** in 2018.

**Wellness Points on HealthFlex/WebMD™ Website**  
January 1 – December 31  
Accumulate **150 Wellness Points** and earn **\$150 PulseCash**



**Virgin Pulse® Rewards**  
January 1 – December 31  
Get moving with Virgin Pulse®—  
up to **\$160 PulseCash**



**Blueprint for Wellness® Screening**  
April 1 – July 31  
Complete biometric screening and earn **\$100 PulseCash**



**HealthQuotient (HQ) Online Health Assessment**  
August 1 – September 30  
Avoid higher 2019 deductible—  
save **\$250/\$500**



*The IRS considers cash wellness incentives as taxable income. Please contact your tax adviser.*

## General Incentives Questions

**Q: Do I have to be enrolled in the Virgin Pulse® program to earn PulseCash?**

**A:** Yes. To earn PulseCash, you must be enrolled in the Virgin Pulse® program *at the time* the PulseCash is awarded. PulseCash is administered through the Virgin Pulse® website, so if you're not enrolled, you have no way to receive PulseCash. If you're already enrolled, you are good to go.

**Q: How do I enroll in the Virgin Pulse® program?**

**A:** Go to [wspath.org](http://wspath.org).

- Click on **HealthFlex/WebMD™** and enter your WebMD™ **username** and **password**
- Go to **HealthFlex Partners**
- Select **Join Virgin Pulse®**
- Call Virgin Pulse® if you need assistance—**1-800-830-4312**
- Or call WebMD™ if you need help logging in—**1-866-302-5742**

**Q: What does it cost to be in the Virgin Pulse® program?**

**A:** Participants and spouses in HealthFlex plans pay no out-of-pocket cost to enroll, and don't pay for the activity tracker. (However, there are costs if you need to replace your activity tracker or if you choose to purchase a different device.)

**Q: How do I redeem PulseCash?**

**A:** PulseCash can be redeemed in several ways on the Virgin Pulse® website:

- Buy gift cards to major national retailers
- Purchase Virgin Pulse® merchandise, including new activity trackers
- Have the cash deposited directly into your bank account

Contact the Virgin Pulse® customer service team at **1-800-830-4312** if you have questions about redeeming PulseCash.



# HealthFlex Wellness Points



**January 1 – December 31**  
**\$150 Cash Incentive**

**Q: What are HealthFlex Wellness Points?**

**A:** As a HealthFlex participant you are automatically enrolled in the HealthFlex Wellness Points program. Wellness Points credit you for the many things you do to stay or become healthy. You can earn **\$150 PulseCash** by accumulating **150 Wellness Points** in 2018. Track your HealthFlex Wellness Points or view ways to earn points on the **HealthFlex Wellness Points** page of the HealthFlex/WebMD™ website.

**Q: How do I earn HealthFlex Wellness Points?**

**A:** You can earn HealthFlex Wellness Points in a variety of ways that cover the five dimensions of well-being. New opportunities have been added for 2018. See below:

Action	HealthFlex Wellness Points Per Action	Frequency Allowed	Maximum Points
Health Measures Rewards <ul style="list-style-type: none"> <li>Meet American Heart Association (AHA) guidelines on six 2018 Blueprint for Wellness® measures or achieve improved measures on 2018 Blueprint for Wellness® as compared to 2017 Blueprint for Wellness® results</li> </ul>	6 possible rewards for 20 points each	Once	<b>120</b>
Complete WebMD™ coaching call	25	6 times	<b>150</b>
Submit a Success Story through the HealthFlex/WebMD™ website ( <i>Name/contact information required to receive points but can publish anonymously</i> )	20	Once	<b>20</b>
Have your Success Story selected ( <i>will be notified of selection by HealthFlex</i> )	20	Once	<b>20</b>
View the Wellness Success Stories page on the HealthFlex/WebMD™ website ( <i>once per calendar quarter</i> )	5	4 times	<b>20</b>
Select any goal in My Health Assistant on the HealthFlex/WebMD™ website	5	3 times	<b>15</b>
Achieve any goal in My Health Assistant	15	3 times	<b>45</b>
Access the Employee Assistance Program (EAP) for emotional counseling	15	Once	<b>15</b>
Access the EAP for Work/Life Services	15	Once	<b>15</b>
Activate your account with MDLIVE® telemedicine provider	15	Once	<b>15</b>
Adopt a new spiritual practice for 1 month	15	Once	<b>15</b>
Complete the EY Financial Wellness Assessment	35	Once	<b>35</b>
Register or log into Benefits Access— <b>NEW</b>	35	Once	<b>35</b>
Activate your NutriSavings™ account— <b>NEW</b>	15	Once	<b>15</b>
Add a loyalty card to your NutriSavings™ account— <b>NEW</b>	15	Once	<b>15</b>
<b>Total needed to earn \$150 PulseCash = 150 Wellness Points</b>			<b>550</b>



**NutriSavings™—NEW** for 2018, this well-being program helps HealthFlex participants select and save on healthy grocery items.



**EY**—The free Financial Wellness Assessment from EY can help identify and address participants' financial concerns.



**MDLIVE®**—Consult with a physician by phone, video, or the MDLIVE® mobile app 24/7.

# HealthFlex Wellness Points

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

**A:** Participants and spouses *earn 20 Wellness Points* for Blueprint for Wellness® health measures within the American Heart Association’s (AHA’s) recommended range or that show improvement over 2017 results\* for a total of 120 potential Wellness Points.

**Healthy Rewards Table**

Measure	Recommended Range**	Wellness Points for Recommended Range or Improvement
Blood pressure*	<b>Systolic:</b> Less than 120 mm/Hg <b>Diastolic:</b> Less than 80 mm/Hg	20
Fasting glucose (blood sugar)*	65–99 mg/dL	20
Triglycerides*	Less than 150 mg/dL	20
HDL cholesterol (high-density “good” cholesterol)*	Greater than 60 mg/dL	20
Waist circumference*	Men: 40 inches or less Women: 35 inches or less	20
Body mass index (BMI)	18.5–24.9 kg/m <sup>2</sup>	20
<b>Total Possible Points</b>		<b>120</b>

\* These measures (with the exception of BMI) 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.

\*\* Based on recommendations from the AHA. Health measures in recommended ranges must be demonstrated on the 2018 Quest Diagnostics Blueprint for Wellness® (BFW). Improvement is demonstrated by a change in the healthy direction between the 2017 and 2018 BFW. Only BFW results will be accepted to earn Wellness Points for health measures. BFW can be done at an onsite event, a local Quest Diagnostics laboratory or by submitting the *Physician Results Form*.

**Q: How are my measurements and lab values determined?**

**A:** Health measures are determined through the Quest Diagnostics Blueprint for Wellness® (BFW) screening, done at an onsite event or a local Quest Diagnostics laboratory. BFW can also be completed by having your physician complete and send in the *Physician Results Form*. Self-reported values or tests completed by your physician but not submitted through the form will not be accepted for Wellness Points. (You may still self-enter your values into the HealthQuotient in **August or September** if you do not take BFW, but you will not be eligible for Wellness Points for the health measures.)

**Q: What if my Blueprint for Wellness® results do not fall within the recommended ranges in 2018?**

**A:** Even if 2018 results do not fall within recommend ranges, you will still receive **20 Wellness Points** for any 2018 Blueprint for Wellness® measures that are improved over your 2017 results.

**Q: What if I didn’t complete Blueprint for Wellness® in 2017?**

**A:** If this is your first year in the plan or you missed Blueprint for Wellness® in 2017, 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 2018 Blueprint for Wellness® results will then serve as your “baseline” for improvement in 2019.

**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.

# HealthFlex Wellness Points

**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 following risk factors, or taking medication for any of these factors. Learn more at [heart.org](http://heart.org), or talk with your primary care provider (PCP).

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 believe my measurements or lab values are incorrect?**

**A:** Contact Quest Diagnostics at **1-855-623-9355 (1-855-6BE-WELL)** to appeal your results and determine appropriate next steps, if applicable.

**Q: What if my PCP says that I am unable to achieve recommended or improved measures? Is there a reasonable alternative?**

**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](mailto:incentiverequest@wespath.org)
- U.S. mail: Wespath Benefits and Investments  
Attention: Incentive Request  
1901 Chestnut Avenue  
Glenview, Illinois 60025

We will work with you (and, if you wish, with your PCP) to find a reasonable alternative in order for you to be able to achieve the same reward.

**Q: How do I receive \$150 PulseCash for HealthFlex Wellness Points earned?**

**A:** Achieve **150 Wellness Points** for actions that improve your well-being. HealthFlex Wellness Points earned are automatically “converted” to PulseCash (in your Virgin Pulse® account) when you reach **150 Points**. However, please allow up to 30 days for PulseCash to be credited to your Virgin Pulse® account. Wellness Points must be earned **by December 31, 2018**.

**Q: Do I have to participate in HealthFlex wellness programs?**

**A:** No. Participation in all HealthFlex wellness programs is voluntary.

**Q: If I have more questions regarding HealthFlex Wellness Points, who can I contact?**

**A:** Contact WebMD™’s Customer Service team at **1-866-302-5742** with questions about accessing the HealthFlex Wellness Points online, how specific points are credited to your account, or for help logging in to the HealthFlex/WebMD™ website.

**Q: If my spouse or I are enrolled in a Medicare supplement plan through OneExchange (Via Benefits), are we eligible to earn HealthFlex Wellness Points?**

**A:** No, Wellness Points are for participants and spouses in HealthFlex active plans only [a HealthFlex PPO, consumer-driven health plan (CDHP), or a high-deductible health plan (HDHP)]. 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 PulseCash** for Wellness Points.



**April 1 – July 31**

**\$100 PulseCash Incentive**

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

**A:** HealthFlex will deposit **\$100 PulseCash** in your Virgin Pulse® account when you complete the Blueprint for Wellness® screening. The screening must be completed between **April 1 and July 31**. The \$100 PulseCash incentive is only for *participants and spouses in HealthFlex PPO, CDHP and HDHP plans*. Please allow up to 30 days for PulseCash to be credited to your Virgin Pulse® account.

**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. 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® screening can be found [here](#).

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 should I take the Blueprint for Wellness® screening?**

**A:** The Blueprint for Wellness® screening is a comprehensive screening provided by HealthFlex at no out-of-pocket cost to you. Blueprint for Wellness® gives you and your PCP important information about your current health status and gives you a year-by-year measurement to evaluate improvements. It is far more thorough than what most PCPs complete during wellness exams—and costs The United Methodist Church *much less due to efficiencies and economies of scale*. Blueprint for Wellness® screenings are conducted by Quest Diagnostics, an industry leader in laboratory testing. You can also earn Wellness Points for recommended range or improved health measures, as detailed in the Wellness Points section of this FAQ.

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

**A:** There are two main ways to complete the Blueprint for Wellness® screening.

- **At an annual conference or employee health event.** Talk to your plan sponsor about whether Blueprint for Wellness® screenings are being hosted for your group. Registration for a screening at these events is *highly recommended*.
- **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.*

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

# Blueprint for Wellness® Screening

**Q: How do I register for my screening?**

**A:** To register, call **1-855-623-9355 (1-855-6BE-WELL)** or go online to **wespath.org**, click on **HealthFlex/WebMD™** and enter your WebMD™ **username** and **password**. In vendor partner links, select **Quest Diagnostics Blueprint for Wellness®**, and follow the prompts.

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, so registration is recommended. *Registration is required at local Quest Diagnostics labs.*

**Note:** *You are not able to register for an on-site event or a Quest Diagnostics lab until your plan's Blueprint for Wellness® incentive period begins. Please check your plan details for dates.*

**Q: What if my annual conference/employer does not offer Blueprint for Wellness® on-site or I'm unable to do the on-site event—and there is no Quest Diagnostics laboratory near my home or work?**

**A:** A small portion of HealthFlex participants may not have a Quest Diagnostics lab within a reasonable driving distance. If this is the case, you or your primary care provider may complete a *Physician Results Form*. Watch for details on how to submit a *Physician Results Form* coming soon on the HealthFlex/WebMD™ website.

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

**A:** No, you will pay nothing for the screening if you take it at either an on-site event or at a Quest Diagnostics facility. 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.

**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 OneExchange?**

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

**Q: Why do I have to take the screening between April 1 and July 31 in order to receive my \$100 PulseCash?**

**A:** The information from your Blueprint for Wellness® screening will be securely, automatically imported into your WebMD™ HealthQuotient (HQ). Therefore, all Blueprint for Wellness® screenings must be completed by **July 31**, before the HQ “window” opens on **August 1, 2018**. Data import means you won't have to find your lab results in order to enter them into the HQ during **August or September**. It also means your HQ results will be based on precise medical data.

In order for your data to import into WebMD™, make sure you checked **“Yes, I would like to update my WebMD™ Health Record with my imported personal health information”** in **“Settings”** in your **WebMD™ online personal account**.

## Blueprint for Wellness® Screening

**Q: I usually see my PCP around the same time every year, which is different than HealthFlex's April – July timing for Blueprint for Wellness®. How can this timing work for me?**

**A:** We recommend telling your PCP that your employer offers a comprehensive wellness screening—including complete lipid and cholesterol testing, glucose and hemoglobin A1C testing, and multiple organ function tests (including liver, kidney and thyroid)—at no out-of-pocket cost to you. If you usually see your PCP earlier in the year, share last year's results and ask whether waiting later in the spring or summer for your results might be a good match for your health needs. If you usually see your PCP later in the year, bring your Blueprint for Wellness® screening results to your appointment.

Many participants have commented that their PCPs are very impressed with the comprehensive data in the Blueprint for Wellness® screening and report.

**Q: I can get a blood screening at my PCP's office—why should I do the Blueprint for Wellness® screening?**

**A:** The Blueprint for Wellness® screening may be different (or even more comprehensive) than what your PCP offers. Talk to your PCP about how this screening may work with your annual checkup to meet your health and financial needs. Additionally, the Blueprint for Wellness® 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: 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.





## August 1 – September 30 Deductible Incentive

Your HealthQuotient (HQ) information helps HealthFlex understand the most common health risks and needs of participants and therefore make the best use of the health care resources of the UMC. By addressing risk factors of collective participants, we support the vitality of those who serve the Church and help protect the resources of the UMC. Approximately 75% of HealthFlex participants and spouses across the country took the HQ in each of the last eight years—did you?

**Q: What is the HQ, and why is it important?**

**A:** The HQ 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 HQ takes 20 minutes or less, but its benefits—improved well-being, enhanced vitality and prudent stewardship of Church resources—can be long-lasting.

**Q: Why is HealthFlex continuing to add a higher medical plan deductible for participants and spouses who don't take the HQ?**

**A:** HealthFlex, along with plan sponsors, individuals and families, have a shared responsibility to be good stewards of health and health care resources within The United Methodist Church. The HQ offers information that participants and spouses can use to take greater responsibility for their own health. Individuals who complete the HQ 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 WebMD™—such as health coaching and customized information on the WebMD™ portal—which can be used to improve well-being. Four out of five eligible HealthFlex participants and spouses have taken the HQ every year since 2010 and avoided a higher deductible.

**Q: How can I avoid a higher deductible in 2019?**

**A:** It's easy! Just complete the HQ during August or September 2018.

*If your spouse also is covered by HealthFlex, he or she also must complete the HQ during this timeframe to avoid the higher deductible. Taking the HQ in August or September is the only way to avoid the higher medical plan deductible in 2019.*

**Q: I did the Blueprint for Wellness® screening; does it matter if I do the HQ too?**

**A:** You are not required to do either or both. However, in addition to the fact that taking the HQ will prevent you from having a higher medical plan deductible in 2019, it is a good idea.

Blueprint for Wellness® and HQ provide different information about your health that complement each other. Blueprint for Wellness® results will be automatically and securely uploaded to your HQ on WebMD™—making the HQ easier to complete and more accurate.

**Q: What if my spouse and I are both covered by HealthFlex but only one of us takes the HQ?**

**A:** If both you and your spouse are covered by HealthFlex—you *both* must complete the HQ in **August or September 2018** to avoid the higher medical plan deductible in 2019 (**\$250 extra** for “single” coverage or **\$500 extra** for “family” coverage).

# HealthQuotient (HQ)

**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 OneExchange)], he or she is not eligible to take the HQ. As long as you complete the HQ in **August or September 2018**, you will avoid the higher medical plan deductible in 2019 (**\$250 extra** for “single” coverage or **\$500 extra** for “family” coverage).

**Q: Can I earn PulseCash for the Blueprint for Wellness® screening, meeting quarterly levels in the Virgin Pulse® program, and/or earning HealthFlex Wellness Points if I do not complete the HQ in August or September of 2018?**

**A:** Yes, you can earn PulseCash even if you don’t complete the HQ.

**Q: Is my information kept confidential if I enter it through the HQ?**

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

**Q: Who sees the information I enter into the HQ?**

**A:** Depending on your risk factors, your responses to the HQ may be shared with your WebMD™ health coach, if you choose to work with one. WebMD™ and its health coaches are subject to the federal government’s strict HIPAA privacy regulations. A health coach may contact you by telephone, but not in person. Although your conference or employer will know whether you completed the HQ, the personal information you enter in your HQ is not shared with your annual conference, employer, Wespath or your insurance carrier. Your conference or employer will not know whether a health coach contacts you.

**Q: Does my personal health information remain confidential if it is imported from the Blueprint for Wellness® (Quest Diagnostics) to the HQ (WebMD™)?**

**A:** Yes. HealthFlex values the privacy of its participants. Your Blueprint for Wellness® screening test results and the health information entered through the HQ remain confidential. Your individual data is never shared with your annual conference, employer, Wespath, HealthFlex or your insurance carrier. Data is compared in aggregate (group) format only. For example, HealthFlex or your annual conference/employer may learn that 10% of participants have high cholesterol, but they won’t know which people by name are at risk.

**Q: How do I take the HQ?**

**A:** It’s easy!

1. Go to [wspath.org](http://wspath.org) to begin.
2. Click on **HealthFlex/WebMD™**.
3. Enter your **WebMD™ username and password** at the prompt.
4. Click on **Take HealthQuotient** under your **Action Plan**.
5. Or click on **Health Tools** and then click on **HealthQuotient** under **Assess My Health**.
6. Or download the **WebMD™ “Wellness at Your Side™” mobile app** for easy completion of the HealthQuotient.

HQ can also be completed on any mobile device connected to the Internet.

If you don’t know your username or password, click “**forgot your username and password?**” on the login page. If this is your first time on the HealthFlex/WebMD™ website, click “**Register**” on the login page. If you have difficulty logging in, contact WebMD™ at **1-866-302-5742**.

**Q: What if I am unable to complete the HQ?**

**A:** If you are unable to complete the HQ, your written request for accommodation should be addressed to Wespath Benefits and Investments; Attention: HQ Requests; 1901 Chestnut Avenue; Glenview, Illinois 60025.

Please have your request to Wespath by the **end of August** to allow enough time for review before the end of the HQ incentive time period. Plan accordingly; if your request is not approved, you will be responsible for completing the HQ by **September 30, 2018**—or the higher deductible will apply in **2019**.



**January 1 – December 31**  
**Up to \$160 PulseCash**

**Q: Can I earn PulseCash for getting or staying active through the Virgin Pulse® program in 2018?**

**A:** Yes! Participants and spouses can earn **up to \$40** PulseCash *each* calendar quarter for earning Virgin Pulse® Points and reaching Levels—**up to \$160** for the year. (Virgin Pulse® incentives do not apply to Medicare supplement plans through OneExchange (Via Benefits), unless your plan sponsor offers the program separately to its Medicare participants.)

**Q: How do I earn Virgin Pulse® Points?**

**A:** You can earn Virgin Pulse® Points in 2018 for measuring your physical activity through the Virgin Pulse® program. The program includes an uploadable activity tracker (Max or Max Buzz) to wear every day to count your steps. 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.

Earn up to *40 Points per day for cards*, and up to *140 Points per day based on how many steps you take that day*, plus bonus Points for participating in special promotions. (You also can earn Points for activity measured through a variety of activity trackers such as Fitbit and Polar heart rate monitor.)

Each quarter you start at Level 1. As you participate in fitness activities and track them on the Virgin Pulse® website or Virgin Pulse® app, you will earn Points.

	Description	Points	Frequency
<b>ACTIVITY</b>	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 <i>20 days in a month</i>	400	Monthly
	Take 10,000 steps <i>20 days in a month</i>	500	
<b>MEASUREMENT</b>	Enter your measurements (weight)	100	Monthly
<b>SELF-TRACKING</b>	1 entry (up to 30 Points/day)	10	Daily
	Achieve the promoted Healthy Habit <i>for 5 of 7 days</i>	200	Monthly
<b>CARDS</b>	Complete card (2/day—20 Points each)	40	Daily
<b>CHALLENGES</b>	Join challenges set up by your conference or employer	100	Quarterly
	Join a personal challenge	100	Monthly

**Q: What are the Levels and PulseCash rewards?**

**A:** Each quarter, you earn PulseCash as you reach new Levels, based on Points earned. PulseCash is awarded as follows:

Level	Points	PulseCash Earned	Cumulative PulseCash 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 new Levels match those recommendations, and the PulseCash 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 PulseCash rewarded?**

**A:** PulseCash earned is deposited into your Virgin Pulse® account immediately when you reach each Level, not at the end of the quarter (unless you reached a new level on the last day of that quarter). 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](http://virginpulse.com). If you have questions about redeeming PulseCash, contact the Virgin Pulse® customer service team at **1-800-830-4312**.

**Q: What happens to the incentives I've already earned?**

**A:** Any PulseCash earned in 2017 will stay in your account. No need to worry.

**Q: Is the new program compatible with other trackers?**

**A:** Yes, in addition to the Max and Max Buzz, the Virgin Pulse® walking program is compatible with AppleWatch, Fitbit, Polar heart rate monitor and Jawbone

**Q: What are the quarters?**

**A:** The Virgin Pulse® quarters are the three-month periods that match the calendar year quarters:

- January 1 – March 31
- April 1 – June 30
- July 1 – September 30
- October 1 – December 31

**Q: What else do I need to do?**

**A:** Just put on your activity tracker and get moving!

**Q: What if I have questions?**

**A:** Call Virgin Pulse® at **1-800-830-4312** or visit the website at [virginpulse.com](http://virginpulse.com).

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

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

### Important Contacts

- Virgin Pulse® **1-800-830-4312**
- Quest Diagnostics **1-855-623-9355 (1-855-6BE-WELL)**
- WebMD™ **1-866-302-5742**
- EAP **1-800-788-5614**
- Wespath Health Team **1-800-851-2201**
- Center For Health **welnessteam@wespath.org**

You can access the websites for HealthFlex vendors by going to [wespath.org](http://wespath.org) and clicking on **HealthFlex/WebMD™** on the bottom of the page. The vendor websites are under **HealthFlex partners**.

### Privacy Statement

Your annual conference, employer, HealthFlex or Wespath Benefits and Investments (Wespath) cannot see any information in your personal HealthQuotient, Blueprint for Wellness®, Virgin Pulse® account or WebMD™ web pages. 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.

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[wespath.org](http://wespath.org)—select “HealthFlex/WebMD™”



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