



Wespath

BENEFITS | INVESTMENTS



2019 HealthFlex Well-Being Programs Frequently Asked Questions

Get Started—Feel Better—Earn Rewards!

HealthFlex well-being programs support participants and spouses in a variety of ways. If you want to have more energy, lose weight, lower your risk for diabetes or just feel better, there is a program for you.

Participation in HealthFlex well-being programs is voluntary.

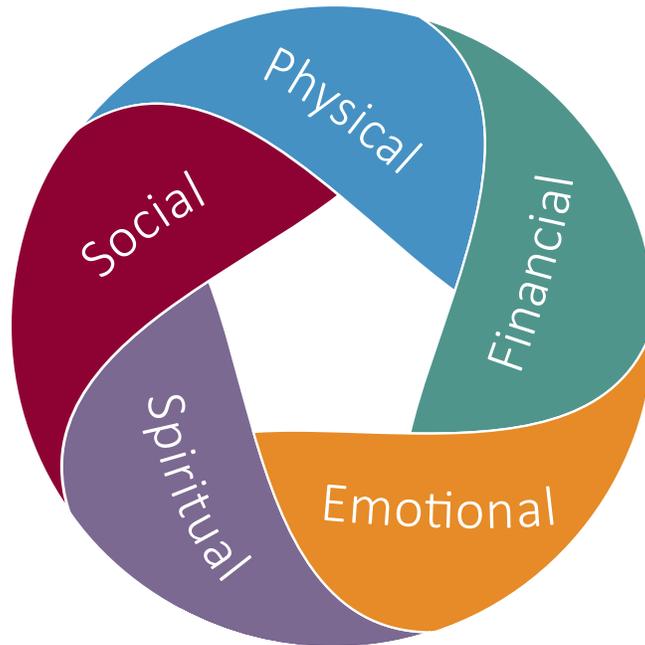


wespath.org—select “HealthFlex/WebMD”
at bottom of webpage

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

- [Well-Being Programs for All 5 Dimensions](#)
- [2019 Incentives At-a-Glance](#)
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- [Blueprint for Wellness® Screening](#)
- [HealthQuotient \(HQ\)](#)
- [Virgin Pulse®](#)
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Well-Being Programs for all 5 Dimensions



PHYSICAL



FINANCIAL



EMOTIONAL



SPIRITUAL



SOCIAL

Take a look at each dimension. If you feel your well-being is lower than you like in any area, use the tools provided by Wespeth Benefits and Investments (Wespeth) to bounce back. Your overall well-being is what we strive to support!

2019 Incentives At-a-Glance

January 2 – July 31



Blueprint for Wellness® Screening
\$100 PulseCash



HealthQuotient (HQ)
Save \$250 /\$500

All Year



Wellness Points on WebMD Website
150 points = \$150 PulseCash



MDLIVE®
Virtual Health Care



Virgin Pulse® (VP) Rewards
Up to \$160 PulseCash



NutriSavings
Healthy Grocery Shopping

January 2019

December 2019

HealthFlex participants and spouses can participate in programs and earn incentive rewards in 2019. Participants and spouses can each earn **up to \$410 PulseCash** in 2019, as well as utilize a full suite of well-being programs from healthy shopping to physical activity.

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

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 2019!

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

A: Three simple things you can do to get started are:

1. sign up for **NutriSavings**
2. join the **Virgin Pulse** walking program
3. look at the **Wellness Point** activities here

Each provide a roadmap for things you can do for the remainder of the year to improve overall well-being. These services come at no cost to you. In fact, some pay you to participate with PulseCash.

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.

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

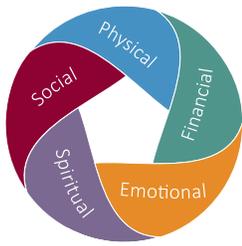
- A:**
- Log in to **HealthFlex/WebMD** from wspath.org
 - Select “**Join Virgin Pulse**”

Q: How do I redeem PulseCash?

- A:** PulseCash can be redeemed in several ways on the Virgin Pulse website or 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 (only available on website)



HealthFlex Wellness Points



January 2 – December 31
\$150 Cash Incentive

Q: What are HealthFlex Wellness Points?

A: As a HealthFlex participant you are credited with Wellness Points for the many things you do to stay or become healthy. You can earn \$150 PulseCash by accumulating **150 Wellness Points** in 2019. 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:

Action	HealthFlex Wellness Points Per Action	Frequency Allowed	Maximum Points
Health Measures Rewards Meet American Heart Association (AHA) guidelines on seven 2019 Blueprint for Wellness measures or improve on 2018 Blueprint for Wellness results	7 possible rewards for 20 points each	Once	140
Complete WebMD™ coaching call	25	6 times	150
Select any goal in My Health Assistant on the HealthFlex/WebMD website	5	3 times	15
Achieve any goal in My Health Assistant	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
Activate your account with MDLIVE telemedicine provider	15	Once	15
Adopt a new spiritual practice for 1 month	15	Once	15
Complete the EY Financial Wellness Assessment—Updated	50	Once	50
Register or log into Benefits Access	35	Once	35
Activate your NutriSavings account	15	Once	15
Add a loyalty card to your NutriSavings account	15	Once	15
Total needed to earn \$150 PulseCash: 150 Wellness Points			
Total Wellness Points possible: 525			

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 2018 results* for a total of 140 potential Wellness Points.

Healthy Rewards Table

Measure	Recommended Range**	Wellness Points for Recommended Range or Improvement
Blood pressure	Systolic: Less than 120 mm/Hg Diastolic: 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
A1c Hemoglobin (HbA1c)	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 Points		140

** 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 2018 and 2019 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.*

*** 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.*

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 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 2019?

A: Even if 2019 results do not fall within recommend ranges, you will still receive 20 Wellness Points for any 2019 Blueprint for Wellness measures that are improved over your 2018 results.

Q: What if I didn’t complete Blueprint for Wellness in 2018?

A: If this is your first year in the plan or you missed Blueprint for Wellness in 2018, 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 2019 Blueprint for Wellness results will then serve as your “baseline” for improvement in 2020.

HealthFlex Wellness Points

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 following risk factors, or taking medication for any of these factors. Learn more at 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 is prediabetes?

A: Prediabetes is a condition in which blood glucose or HbA1c is higher than normal, but not yet high enough to be diagnosed as diabetes. Individuals with prediabetes are “on the path” to developing diabetes; yet can reverse the process through healthy lifestyle changes.

Q: Where can I learn more about prediabetes?

A: Check out the HealthFlex/WebMD website (search under “**Health Topics**”), visit DoIHavePrediabetes.org, or talk with your primary care provider

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

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 45 days for PulseCash to be credited to your Virgin Pulse account. Wellness Points must be earned **by December 31, 2019**.

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

A: No, Wellness Points 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 PulseCash** for Wellness Points.



January 2 – July 31 \$100 PulseCash Incentive

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: 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 **January 2 and July 31**. The \$100 PulseCash incentive is only for *participants and spouses in HealthFlex plans*. Please allow up to 30 days for PulseCash to be credited to your Virgin Pulse account.

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 cost to you. Blueprint for Wellness gives you and your PCP 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*. Quest Diagnostics is 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.** 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*.
- **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 log in to HealthFlex/WebMD on wspath.org. 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.*

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*. Log in to **HealthFlex/WebMD** and click on **"Quest Diagnostics."** Follow the directions for submitting your *Physician Results Form*.

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 Via Benefits (formerly OneExchange)?

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

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**.

Q: I usually see my PCP around the same time every year, which is different than HealthFlex's January – 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 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.



January 2 – July 31 Deductible Incentive

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

A: The HealthQuotient (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. 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 between January 2 and July 31.

If both you and your spouse are covered by HealthFlex—you both must complete the HQ during this timeframe to avoid the higher medical plan deductible in 2020 (**\$250 extra** for “single” coverage or **\$500 extra** for “family” coverage).

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, 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 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 HQ. As long as you complete the HQ **between January 2 and July 31, 2019**, you will avoid the higher medical plan deductible.

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

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

HealthQuotient (HQ)

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. 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.

Q: How do I take the HQ?

A:

1. Login to **HealthFlex/WebMD** from wspath.org
2. Click on **"Take HealthQuotient"** under your **Action Plan**, or go to **"Health Tools"** at the top of the webpage
3. Or download the **WebMD "Wellness at Your Side™"** mobile app (connection code: **HEALTHFLEX**) for easy completion of the HealthQuotient

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 June** 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 **July 31, 2019**—or the higher deductible will apply in **2020**.





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

Q: Why should I participate in Virgin Pulse?

A: Results have shown—conferences and employer groups that participate in Virgin Pulse have lower health care claims.

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

A: Yes! Participants and spouses can earn **up to \$40 PulseCash** each quarter for earning Virgin Pulse Points and reaching 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.)

Q: How do I earn Virgin Pulse Points?

A: You can earn Virgin Pulse Points 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. (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.

	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 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. 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. It also rolls over to the next year if not redeemed. If you have questions about redeeming PulseCash, contact the Virgin Pulse customer service team at **1-800-830-4312**.

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

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



Starting in early 2019, you will be able to donate your incentive funds to the United Methodist Committee on Relief (UMCOR). Watch for details to come!



January 1 – December 31 Healthy Grocery Shopping—Plus Rewards

Q: What is NutriSavings?

A: NutriSavings is a program designed to help you make better-for-you decisions at the grocery store—and to reward you too! NutriSavings is a well-being program provided to you through your HealthFlex well-being program benefits.

Q: What does NutriSavings do?

A: NutriSavings helps HealthFlex participants make healthy nutrition choices in a variety of ways:

- **Rebates.** NutriSavings has coordinated rebates on fruits, vegetables and other good-for-you food items at 25,000+ grocery stores. You will earn rewards from NutriSavings by activating the offers (which update weekly) and using your linked grocery loyalty card when you check out.
- **Healthier choices.** Use the NutriSavings app to make better-for-you choices while you're shopping. Just scan the bar code on the back of any item in any grocery store. The readout will tell you if that is a healthy choice for you and if there are better selections you can make.
- **Personalization.** Enter any chronic conditions or allergies when you register. NutriSavings will help you make healthier choices that work with your unique needs.
- **Scoring your grocery trip.** NutriSavings has assigned over 100,000 grocery store items a score between 0 and 100. About a week after your grocery trip, you will find that your latest trip has a score. A higher score means you purchased many better-for-you items. If there is an item that didn't score well, you can click on it to find a healthier version. For example, if you chose a certain type of cracker, NutriSavings might show a better-for-you version that is lower in fat, made with whole grains, or is lower in calories and sodium than the crackers you selected.
- **Recipes.** Check out the recipes section for great-tasting recipes that are good for you. Use the filters to refine your selection to best fit you and your family. When you find recipes you like, you can send the ingredients to your shopping list conveniently found on the app—so you have it with you whenever you go to the store.
- **Grocery sales.** NutriSavings collects the grocery store “sales circulars” in your area, even if the stores are not part of the NutriSavings network right now. Review these on the app before you shop to find the best prices in your area.

Q: Who can participate in NutriSavings?

A: NutriSavings is a family program—so the HealthFlex primary participant is the one who will register for the program. Once registered, each family member's loyalty card can be added to the account. Everyone can then shop independently, but their efforts will contribute to the family's health and savings.

Q: How can I register for NutriSavings?

A: Login to HealthFlex/WebMD from wespath.org. Click on “**My HealthFlex Benefits**” and then “**NutriSavings.**”



January 1 – December 31 Healthcare at Your Fingertips

Q: What is MDLIVE?

A: MDLIVE is a telemedicine service available for HealthFlex participants. It provides 24/7 access to state-licensed, board-certified doctors (including pediatricians) via phone, secure video or an easy-to-use MDLIVE mobile app to treat non-emergency medical conditions. MDLIVE doctors can diagnose your symptoms, prescribe non-narcotic medication, and send prescriptions to your pharmacy of choice.*

** Some state laws require that a doctor can only prescribe medication in certain situations and subject to certain limitations.*

Q: Is MDLIVE appropriate for every medical condition?

A: No. MDLIVE is designed to handle non-emergency medical issues. Telemedicine can make sense for a wide range of common non-emergency conditions such as cold/flu, sore throat, rash and more—after normal office hours, when you are traveling, or any time you cannot get in to see your regular provider.

MDLIVE is not intended to replace your primary care doctor—a virtual doctor’s appointment through MDLIVE can sometimes substitute and provide a cost-effective alternative to urgent care or an emergency room visit, for non-emergency conditions.

Q: What are the most common conditions MDLIVE treats?

A: MDLIVE can be appropriate for these common conditions:

- Acne
- Fever
- Rash
- Allergies
- Flu
- Respiratory problems
- Constipation
- Headache
- Sore throats
- Cough
- Insect bites
- Urinary problems/urinary tract infection
- Diarrhea
- Nausea/vomiting
- Ear Problem
- Pink eye

Q: How much does it cost to use MDLIVE?

A: The consultation fee is **\$40 per visit** (deductible/co-insurance applies for HSA and HRA plans, and **\$20 co-payment** for PPO B1000—see chart below for details). You will only be charged after you choose to consult with a doctor and your appointment time and payment information are confirmed. You can cancel your appointment and receive a full refund, provided that you cancel at least 24 hours before your appointment time.

There is no cost to activate your MDLIVE account—you are charged only when MDLIVE services are used.

HealthFlex Plan	Deductible Not Yet Met	Deductible Met
B1000	\$20	\$20
C2000-HRA	\$40	\$8
H1500-HSA	\$40	\$8
C3000-HRA	\$40	\$20
H2000-HSA	\$40	\$12
H3000-HSA	\$40	\$24

More Information!

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**
- NutriSavings **1-800-344-3593**
- MDLIVE **1-888-750-4991**
- Wespeth Health Team **1-800-851-2201**
wellnessteam@wespeth.org

You can access the websites for HealthFlex vendors by going to wespeth.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 Wespeth Benefits and Investments (Wespeth) 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, Wespeth or your insurance provider.

Take Action—Feel Better—Earn Rewards!
wespeth.org—select “HealthFlex/WebMD”

