2027
Well-Being Benefits



Minnesota
Healthcare
Consortium
Participating Minnesota Service Cooperatives

MEDICA®

My Health Rewards by Medica®



Your healthier future starts now

The My Health Rewards online tool and app lets you log healthy habits, track activity through a fitness tracker, and complete other healthy activities to earn rewards. Rewards can be redeemed for e-gift cards and health and fitness products. You can also choose to donate your rewards to a charitable cause.

Sign up today

Follow these easy steps to create an account once your plan year starts. Already have an account? Sign in on the Personify Health app (formerly Virgin Pulse) or at **Medica.com/MHC**.

Contract Holders:

1. Download the free Personify Health app (formerly Virgin Pulse) from the App Store or Google Play.
2. Open the app and click on "Create Account" under the "Sign In" button.
3. Search for and choose **Minnesota Healthcare Consortium** on the sponsor organization list.
4. Follow the steps to sign up. Enter your name exactly as it appears on your Medica ID card.

Prefer to sign up online? Go to **Medica.com/MHC** to create your account.

Spouses and dependents ages 18+:

1. Download the free Personify Health app (formerly Virgin Pulse) from the App Store or Google Play.
2. Open the app and click on "Create Account" under the "Sign In" button.
3. Search for and choose **Medica My Health Rewards** on the sponsor organization list.
4. Follow the steps to sign up. Enter your name exactly as it appears on your Medica ID card.

Prefer to sign up online?
Go to **Medica.com/MHC** to create your account.

Assess your health

Keeping up with preventive care keeps you feeling your best. First, go to the "Health" tab to complete your health assessment. Then, "My Care Checklist" gives you personalized, friendly reminders that let you know when you're due to see your health care provider. Earn points by tracking your preventive care screenings and visits. You'll even earn a bonus $5 reward each year when you complete your annual health checkup (just enter the date in "My Care Checklist").

Connect your fitness tracker

Earn points by connecting your fitness tracker and apps to track your activity, sleep, calories, and more. For a full list of compatible trackers, go to "Devices & Apps" in the "More" section. To connect a fitness tracker:

1. Go to "Devices & Apps" in the "More" section
2. Choose the device or app you'd like to connect
3. Follow the on-screen instructions

Personalize your health journey

Go to "Topics of Interest" under the "More" section to choose topics you're interested in: eating healthy, sleeping well, reducing stress, and more. You'll get daily learning cards with helpful tips. Do some of them, and you'll earn points toward rewards!

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Choose the tools and programs that work for you

Get rewarded for using tools and Medica programs that can help improve your overall well-being. Go to the "Benefits" page and click "View All" to learn more about them.

Earn points, get rewards

1 Go to the "Rewards" page 2 Click on "Learn How to Earn More Points" 3 See a list of all the ways you can earn

A monthly statement, also under the "Rewards" page, gives you a summary of the points you've earned. Your points add up throughout the year.

WAYS TO EARN	POINTS	REWARDS CASH	REWARD TYPE
EARN PROGRAM POINTS	2,000	$10	E-gift card or other options
	10,000	$20	E-gift card or other options
	25,000	$50	E-gift card or other options
	40,000	$80	E-gift card or other options
		$160 per year	
20-DAY TRIPLE TRACKER	Track any combination of the following activities on 20 or more days in a calendar month to earn a bonus reward: • 7,000 steps a day and/or; • 15 active minutes a day and/or; • 15 workout minutes a day.	Contract Holders: $15 per month Spouses/ dependents ages 18+: $5 per month	E-gift card or other options
PREVENTIVE CHECKUP	Complete your annual preventive checkup and earn a bonus reward. Go to My Care Checklist in the Health tab and enter your preventive checkup completion date.	$5 per year	E-gift card or other options
Point-based rewards + 20-day triple tracker + preventive checkup =		**$345 in potential rewards per year (Contract Holders)** **$225 in potential rewards per year (Spouses/dependents ages 18+)**	

Go to the mobile app or sign in to your account at **Medica.com/MHC** to get started.

Have questions? We're here to help.

Email **MyHealthRewards.Support@personifyhealth.com** or call **1 (833) 450-4074.**
Use the Chat button if you're using a web browser.

My Health Rewards is not available with all Medica plans. Medica reserves the right to modify the program requirements and devices at any time. Participation in a wellness program is optional. Rewards are available to all eligible employees that participate. If you think you might be unable to meet a standard for a reward under this wellness program, you may qualify for an opportunity to earn the same reward by different means. Email **MyHealthRewards.Support@personifyhealth.com** or call Personify Health at **1 (833) 450-4074** for information on available reasonable alternative standards and we will work with you (and, if you wish, your physician) to find a wellness activity with the same reward that is right for you in light of your health status.

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omada Medica Minnesota Healthcare Consortium

Access a health program built just for you

MHC is offering Omada® to help people manage diabetes or lose weight with one-on-one health coaching and the tools needed to build healthy habits that stick.

The best part: the program is **available to you** if you're clinically eligible to enroll.

With Omada, you'll get

- One-on-one support from a health coach, and a specialist for diabetes program members
- OmadaSpark AI—get answers to your food related questions and ideas for healthier meals and snacks
- Easy food tracking—just snap a picture, scan a barcode, use your voice or type in your meals

If you or your adult family members are at risk for type 2 diabetes or heart disease or are living with diabetes, and enrolled in our company health plan, MHC will cover the Omada program as part of your health plan.



Get a welcome kit once you enroll*

It includes easy-to-use smart devices, based on your needs, shipped to your door, yours to keep.

- Two continuous glucose monitor (CGM) sensors†
- Blood glucose meter (BGM) with an ongoing supply of test strips and lancets, as needed
- Smart scale

Claim My Benefit:
omadahealth.com/mhc

*Certain features and smart devices are only available for certain programs and if you meet program and clinical eligibility requirements.

†The no cost CGM sensors exclude Medicare, Medicaid, and other government payers. The sensor housing, FreeStyle, Libre, and related brand marks are marks of Abbott and used with permission. For full FreeStyle Libre 3 Plus sensor safety information, please visit https://www.freestyle.abbott/us-en/safety-information.html

Images, including apps, do not reflect real members or information about a specific person.

Omada services are not a substitute for consulting with your physician or other health care provider.

omada for Joint & Muscle Health



Shift your mindset, *change your health*

Remove the barriers between you and recovery with Omada for Joint & Muscle Health®. Meet with a dedicated Physical Therapist (PT) in as little as 48 hours from enrollment.*

What you'll get*:

- ✓ A dedicated licensed PT
- ✓ Treatment plan from head to toe
- ✓ Unlimited 1:1 chats and video visits with your PT
- ✓ Free exercise kit with all the tools you need

A treatment plan just for you

Treat the source of your pain, not just the symptoms.

App-guided exercises

3D animations and voice narration help with pacing and form.

Anytime, anywhere access

Message your PT for guidance and support.

Are you eligible?

Omada for Joint & Muscle Health is available to Medica members who: are at least 13 years old; are enrolled in a Medica Choice® Passport plan; and live in Iowa, Minnesota, Missouri, North Dakota, South Dakota, or Wisconsin.

Your out-of-pocket costs will depend on your plan benefits and the services you access through the program. There's no cost for the prevention program. For a PT consultation and the PT-guided recovery program, each will be covered as an office visit under your plan's physical therapy benefits and applicable copay, deductible, and/or coinsurance rates will apply.

Get Started:

omadahealth.com/mhc

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*The program features described are specific to the complete version of Omada for Joint & Muscle Health, which includes a physical therapist. Members not experiencing a relevant injury or musculoskeletal condition may instead receive a preventive version of Omada for Joint & Muscle Health, which includes different features and does not include a physical therapist.

Ovia Health



Digital tools for modern parenthood

Ovia Health apps give you on-demand, personalized support throughout your parenthood journey. They can help you track your period, get pregnant, and understand your pregnancy symptoms. With Ovia Health apps, you'll even learn how to stay healthy after your baby arrives.

With Ovia Health apps, you get:

A health assessment and symptom tracking
Get alerts and personal coaching when you need it.

Calendars, updates, and checklists
Use a pregnancy calendar, daily baby updates, and a development checklist to track milestones for you and your baby.

Health and wellness programs
Explore health and wellness programs to help you learn about infertility, sexual health, birth planning, preterm delivery, mental health, breastfeeding, and more.

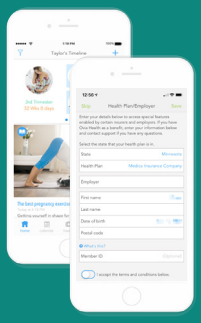
Unlimited one-on-one coaching
Send instant messages to registered nurse health coaches to ask all your questions.

Benefits library
Learn about all of your health care benefits from one, easy-to-find place.

Career and return-to-work programs
Find coaching and career advice about maternity leave, returning to work, and being a working parent.

Questions? We're here.

Call Customer Service at the number on the back of your Medica ID card (TTY: **711**).



Getting started with Ovia Health

As a Medica member, you can use the exclusive Ovia Health features including one-on-one coaching, symptom tracking, return-to-work tools, and more. Follow these steps to get started:

1. Download Ovia Fertility, Ovia Pregnancy, or Ovia Parenting from the App Store and Google Play.
2. Sign up and choose "I have Ovia Health as a benefit."
3. Enter your state, health plan (Medica), employer name, and personal details.
4. Get started!

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ovia health™

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Calm Health Member Tip Sheet

On-the-go help to boost mental and emotional health

Your plan comes with extra help for mental and emotional health.

Access Calm Health, a mobile app with highly rated tools for mindfulness, sleep, and more, all at no additional cost to you. It's psychologist-designed programs, self-guided steps, and personalized recommendations to help you build life-changing habits.

What you'll get at no additional cost to you:

Help to stress less, sleep better, and live mindfully

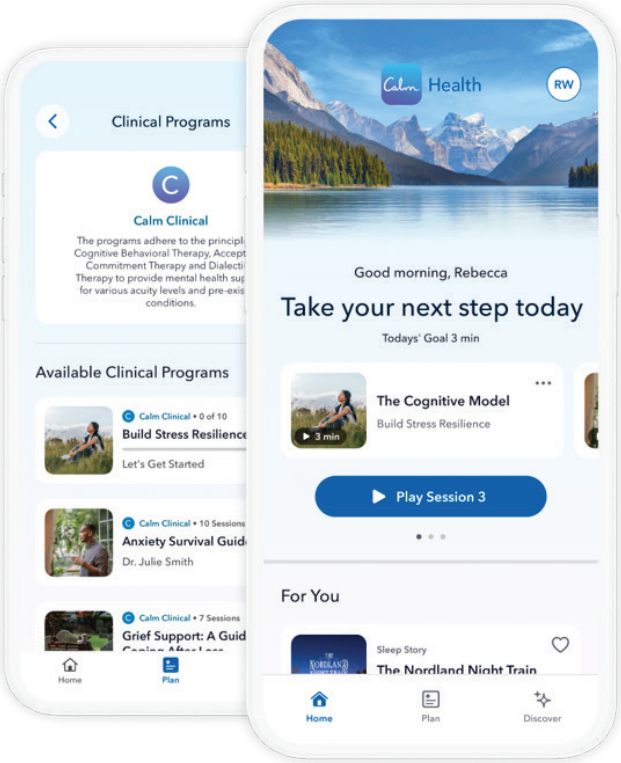
Calm Health's meditations can help you focus and learn to calm your mind. Check out its library of relaxing stories, music, and sounds to help you fall – and stay –asleep.

Programs made by experts, a plan made just for you

You'll get a personalized plan with resources, programs, and tools based on what's important to you. Track your journey as you take steps to sleep better, manage your mood, and more.

Extra care for your overall well-being

Explore programs that support mental health, chronic illness, and tough life challenges – from anxiety and diabetes to parenting, retirement, or loss of a loved one. It's all in one place.

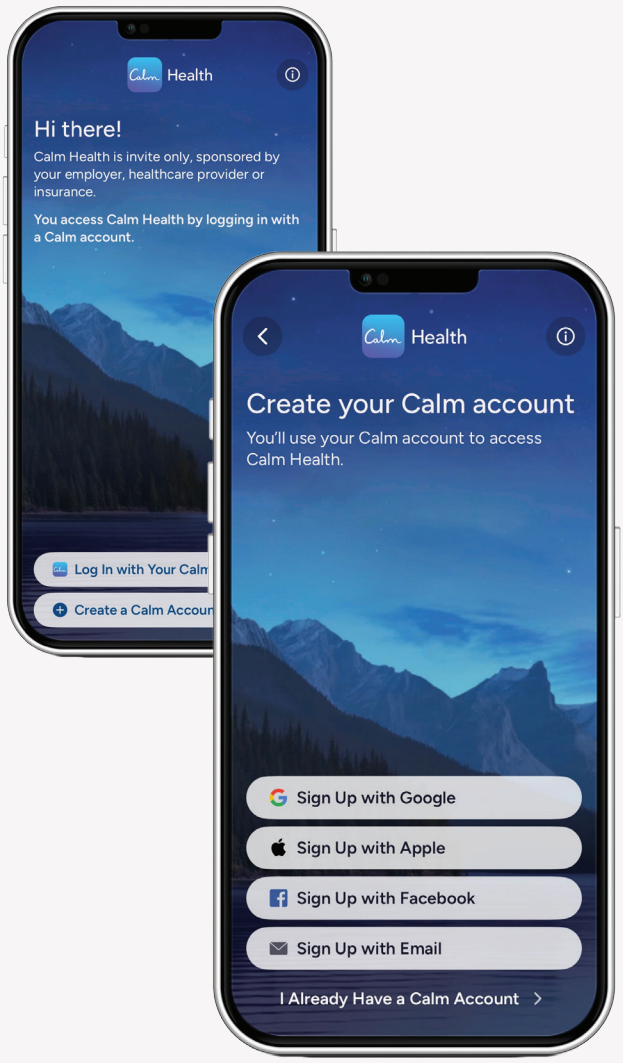


Medica | Calm Health

Start your journey.

How to download and sign up for Calm Health:

1. Scan the QR code or find the Calm Health app in the App Store or Google Play.
2. Select “Create a Calm Account”
3. Sign up with Google, Apple, Facebook, or your email and follow the prompts
4. If asked, enter the access code: **medica**
5. Enter your name and member ID number number exactly as they appear on your Medica ID card



Questions? We’re here to help.

Call Member Services at the number on the back of your Medica ID card (TTY: **711**).

Calm Health is a mental health wellness product. Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. Calm Health is not a substitute for care by a physician or other health care provider. Any questions that you may have regarding the diagnosis, care, or treatment of a medical condition should be directed to your physician or health care provider.

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Live and Work Well





Well-being support and resources

If you need extra help and support, Live and Work Well can help. It gives you health resources and personalized services to help you and those you care about live the healthiest life possible.

The Live and Work Well site is available 24/7 for confidential access to professional care, self-help programs, and a variety of helpful information.*

You can:

- Get personalized assistance for the big events in your life
- Browse information and resources and get referrals to help balance work and your personal life
- Find answers to questions about behavioral health and medical concerns to help you deal with stress, depression, anxiety, and other conditions

Easy online provider search

The provider search lets you connect with providers and clinics specializing in behavioral health and substance use. Narrow your search by provider name, location, specialty, treatment option, ethnicity, gender, virtual visit options, or area(s) of expertise. You can click to call or email a provider, or visit a provider website.

Assessments + tools

You can browse the website by topic. You'll find info on child care, depression, financial planning, stress management, substance use and addiction, work-life balance, and more. You'll also find articles, videos, webinars, and other tools to help you explore your selected topic in bite-sized portions. You can also participate in interactive, customizable self-improvement programs.

Personalized claims + coverage

Free up time spent on the phone by visiting the secure claims and coverage section. Track behavioral claim status, update personal information, and much more. To access your behavioral health claims information, create an account on the Live and Work Well site.

OPTUM®

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Substance Use Disorder (SUD) helpline and online chat

Access the SUD helpline and online chat — a free, confidential resource for you or a loved one. It offers direct , 24/7 access to substance use recovery advocates via phone at **1 (855) 780-5955** or live chat. Get expert support to understand the right SUD treatment options for your situation. Schedule a clinical evaluation with a licensed substance use treatment provider, usually within 24 hours.

Visit

Visit **LiveAndWorkWell.com**.

- To view educational content and use the provider search, enter access code MEDICA.
- Create an account to access all self-help resources and the claims center. Just click on Register at the top of the page. Then enter your Medica member ID number, and you'll be all set.



Need help? We're here.

Call Customer Service at the number on the back of your Medica ID card.

*Access to certain services is dependent on your health plan coverage. If you are enrolled in a Medica health plan, call Medica Customer Service at the number on the back of your ID card to learn what your plan covers.

The benefits described above are administered for Medica health plans by Optum Inc. subsidiaries, United Behavioral Health and, in California, U.S. Behavioral Health Plan, California. This program should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. This program is not a substitute for a doctor's or professional's care. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against Optum or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change.

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Medica CallLink®



Put worries to rest with 24/7 support

Medica CallLink connects you with trusted advisors and nurses to get the health answers you need—at no extra cost.

Features you'll love

- Learn more about a diagnosis.
- Decide what type of care will meet your needs.
- Understand symptoms and treatment options.
- Make a plan to add healthy habits to your day.
- Discover the right way to take your medications.
- Find a doctor or hospital and make an appointment.
- Get information on preventive screening services and immunizations.
- Access a 1,000+ audio library on many health and wellness topics.

Need help? We're here.

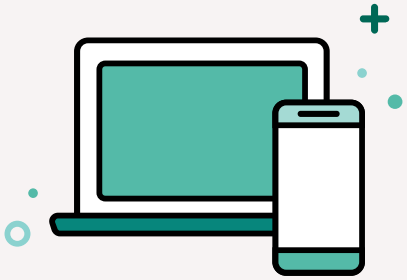
Talk with an advisor or nurse, 24/7. **1 (800) 962-9497** (TTY: **711**).

*Medica CallLink is not available with all Medica plans. If the CallLink phone number is not listed on the back of your Medica ID card, and you want to see if your plan includes this service, please contact Customer Service. The Customer Service number is listed on the back of your Medica ID card. The information offered by this service is not intended to be a substitute for professional medical advice. Always seek the advice of your physician or other qualified health providers with questions you may have regarding a medical condition. No part of this service is intended to provide a medical diagnosis or treatment.

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Virtual Care



Save time + connect with your provider online

Virtual care, also known as online care or an e-visit, is a convenient way to get care for many common conditions. Connect with a provider from your computer or mobile device to get a diagnosis, treatment plan, and prescription (if needed).

Virtual care may be a time-saving option for common conditions like:

- Allergies
- Bladder infections
- Bronchitis
- Colds and coughs
- Ear pain
- Flu
- High blood pressure
- Migraines
- Pink eye
- Rashes
- Sinus infections

With a virtual care visit, you:

- Avoid a trip to the doctor's office and get care from the comfort of your home, work, or wherever you are
- Initiate the visit at your convenience — no appointment needed
- Get care when you need it — visits are often available after clinic hours, sometimes even 24/7
- May save money — a virtual care visit can cost less than a regular visit to the doctor's office, depending on your plan

VIRTUAL CARE OPTIONS

- Many clinics let you connect with your provider online
- Amwell (**Amwell.com/cm**)
- Virtuwell® (**Virtuwell.com**)

See the back for more information.

Medica

Virtual care options

You can access virtual care through providers in your plan's network. Check your virtual care options at **Medica.com/FindCare**. Your virtual care options may include the options below:

YOUR CLINIC	HOW IT WORKS
Many clinics offer: virtual care, online care, or e-visits. Visit **Medica.com/FindCare** to see which clinics in your plan's network offer virtual care services.	Check with your clinic to see if it offers virtual care and how you can connect with your provider online.

AMWELL

amwell

Amwell is a 24/7/365 online clinic available in every state.

Services include:

- Treatment for common medical conditions. Visits are typically a lower cost option to an in-person visit, depending on your plan's coverage for virtual care.
- Behavioral health care services, including therapy and psychiatry. Cost per visit may vary depending on your plan and type of service. Eligible services are covered under your plan as a behavioral health office visit.*
- Amwell also offers other online services, but it's not an in-network provider. You can use those services, but you'll pay the full cost for care.

HOW IT WORKS

You have a video visit with a board-certified doctor or nurse practitioner using the web or mobile app.

1. To get started, create an Amwell account:

   Smartphone/tablet: Download the free Amwell app from the App Store or Google Play
   Computer: Go to **Amwell.com/cm**
   Phone: 1 (844) 733-3627
2. Enter your email address, create a password, then add the requested insurance information from your Medica ID card.
3. Select a doctor or nurse practitioner and follow the prompts to start your visit.
4. The provider will review your history, answer questions, diagnose, treat, and prescribe medication (if needed).
5. If you need a prescription, it'll be sent to your pharmacy. The cost of your prescription will be based on your plan's prescription drug coverage.

VIRTUWELL

virtuwell

Virtuwell is a 24/7/365 online clinic available in select states.**

Virtuwell is not an in-network provider for the following plan networks: Altru and You with Medica℠, Clear Value with Medica℠ and VantagePlus with Medica℠.

Services include:

- Treatment of common medical conditions. Check the virtuwell website for current pricing. Visits are typically a lower cost option to an in-person visit, depending on your plan's coverage for virtual care.

HOW IT WORKS

You have an online visit with a certified nurse practitioner.

1. Go to **Virtuwell.com** and take a quick online interview that checks your medical history and makes sure your problem can be treated online.
2. If you can be treated online, you'll create an account with your contact, insurance, pharmacy, and payment information.
3. A nurse practitioner will review your case and write a personalized treatment plan. You'll get an email or text when your plan is ready.
4. If a prescription is needed, it'll be sent to your pharmacy. The cost of your prescription will be based on your plan's prescription drug coverage.

*To check your plan's coverage for behavioral health, sign in to your member account at **Medica.com/SignIn** or call the number on the back of your Medica ID card.

**Visit Virtuwell.com for a list of available states.

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