

WHOLE-PERSON HEALTH



2025 ATW Healthcare Plan Highlights



What is Ascend to Wholeness?

The North American Division Healthcare Assistance Plan (NAD HCAP, or the “Plan”) is more commonly known as the Ascend to Wholeness (ATW) Healthcare Plan. The goal of ATW is to promote whole-person health while empowering members to invest in their health through valuable resources and services. There are two coverage options available: Accelerate and Access. Both options are market competitive and provide integrated wellness, care-coordination benefits, and serve to equip and educate on your current health while providing a strong foundation for lifelong changes through achieving a “wholistic” lifestyle.



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This guide is only a summary and briefly describes some benefits of the Ascend to Wholeness Healthcare Plan. Please refer to the Summary Plan document at AscendtoWholeness.org for a complete description of your healthcare benefits.

What's New for 2025!

Health Plan

BENEFIT	UPDATE	REASON
Acupuncture	Removal of acupuncture from the alternative therapies benefit	Minimal use by less than 0.04% of the members
Pharmacy	Include preferred test strips (for diabetes) in the \$2 copay list for both Accelerate and Access options	Gives you the tools you need to manage your diabetes at a very low copay
Dental	Removal of the dental family paid benefit maximum of \$7,500	Ensure larger families can fully utilize the dental benefit by allowing up to \$2,500 PER member annually
Wigs	The deductible requirement is removed	Rarely applies
Durable Medical Equipment (DME)	Allow out-of-network DME benefits with a doctor's order	Expand access to DME and allows many lower cost options such as Amazon, Costco, etc.

Personify Health (also known as Virgin Pulse)—Wellness Platform

Starting January 1, 2025, Virgin Pulse will be rebranded to Personify Health



New Ways to Get to Level 1



Accelerate Eligibility
FAST TRACK!

CURRENT



Earn 10,000 points however the member wants

- Healthy Habits
- Daily Cards
- Steps
- Sleep Guide

PREVENTIVE CARE



- Complete Health Check
- Survey
- Complete My Care Checklist
 - ▶ Based on age and sex of member

Examples of care for 38-year-old male:

- Flu Vaccine
- Health checkup
- Dental checkup

COACHING



- Complete Health Check
- Survey
- Complete Coaching Program
 - ▶ Number of sessions determined by topics/needs (average 3–4 sessions)

Examples of topics:

- Reduce Stress
- Sleep Well
- Get Active

JOURNEYS



- Complete Health Check Survey
- Complete 3 Journeys
 - ▶ Member chooses the topic they want to do
 - ▶ Can do multiple journeys at the same time

Examples of Journeys:

- Care for Yourself While Caring for Others
- Budgeting Basics
- Health for Every Body



How to find:

1. Go to the **Health** page on **Personify Health** (Virgin Pulse).
2. Select **My Care Checklist**.
3. See your list of preventive care.

How to find:

1. Go to the **Health** page on **Personify Health** (Virgin Pulse).
2. Select **Coaching**.
3. Schedule a session based on a topic listed or to discuss what your needs may be.

How to find:

1. Go to the **Health** page on **Personify Health** (Virgin Pulse).
2. Select **Journeys**
3. Choose a self-guided course(s) based on what you want to learn more about.

You can also watch the [What's New in 2025](#) video for more details.

Getting to Know Your Healthcare Plan

The Ascend to Wholeness (ATW) Healthcare Plan requires you to receive healthcare services within the AETNA Signature Administrators® Preferred Provider Organization (PPO) network. This gives you national access to the care you need, whether at home or when traveling in the United States. If you work full-time (at least 30 hours per week) for an employer participating in the ATW Plan, you, your spouse, and dependent(s) under the age of 26 (if applicable) may be eligible for health plan benefits. Talk to your employer to learn if you and your dependent(s) qualify for coverage.

ATW Plan Options

The Accelerate and Access coverage options offer quality, market-competitive benefits. Both options have lower member responsibilities and out-of-pocket maximums than what the federal government sets. You can visit [Healthcare.gov](https://www.healthcare.gov) to see how much you would pay if you were on the Health Exchange and compare coverage levels.



The Accelerate option offers the best benefits at the best value. This option asks for your active engagement and participation through the free ATW wellness platform—Personify Health (aka Virgin Pulse) – to provide support for your health and well-being goals. See the section, “Engaging with the Accelerate Option” for certain eligibility requirements.



The Access option does not require participation on Personify Health. The platform is available to use as a free tool for your own personal wellness journey. Members do have a higher financial commitment than the Accelerate option.

You may make changes during the plan year only when you experience a qualifying life event. Examples include marriage, divorce, birth, or adoption of a child, or a spouse who loses or gains health coverage. For details, see the Summary Plan Document (SPD) at [AscendtoWholeness.org](https://ascendtowholeness.org). **This means you cannot switch between plan options unless there is a qualifying life event.**

Engaging with the Accelerate Option

Newly hired employees can start their wellness journey by enrolling in the Accelerate option. Both the employee and covered spouse (if applicable) need to reach level 1 (10,000 points) on the wellness platform, Personify Health (aka Virgin Pulse), each year to be eligible to enroll in the Accelerate option the following year. The wellness eligibility campaign to earn points runs from **August 1–July 31**.

If you are newly hired and/or your spouse joins the plan after April 1, there is a prorated points system:

Employee and/or Spouse Joins the Plan	Activity Points Needed for 2026 Accelerate Eligibility
August 1, 2024–March 31, 2025	10,000
April 1–May 31, 2025	5,000
June 1–June 30, 2025	2,500
July 1–December 31, 2025	0

Starting with the **2026 Wellness Eligibility Campaign** (August 1, 2024), the Plan has added three new ways members can reach Level 1. Members can still reach Level 1 by tracking their healthy habits, reading their daily cards, and syncing their steps and workouts or by choosing other ways to earn points. However, if an employee and/or spouse wishes to focus on preventive care, health coaching, or Journeys within Personify Health, they can reach level 1 by engaging in these new [Fast Track](#) opportunities. The instructions on how to download and sign up for the wellness app are in the following section.

Reminder: Easily sync your fitness tracking device or application (app) to the Personify Health mobile app to auto log your activity points when you open the mobile app. [You can track activities within 14 days on the desktop and within seven days on the mobile app.](#) The Personify Health app is compatible with the following devices and applications:

- Virgin Pulse Max Buzz
- S Health
- Fitbit
- Garmin Connect
- Health (desktop only)
- Apple Watch
- MyFitnessPal
- And many more!

The 1-2-3 of Getting to Level 1

1. Create Your VP Account

If you do not have an account on Personify Health select the link below to get started.

Register: <https://join.virginpulse.com/ascendtowholeness>

NOTE: Only the employee and covered spouse (if eligible) are required to reach Level 1 (10,000 points) to be eligible for the Accelerate option the following year. Dependents 18 and over can simply use the app for fun and fitness.

2. Set up Your Profile and Interests

On Personify Health, create your profile by clicking on the profile icon at the top right of the screen and enter your information. During your profile setup, you can also connect your fitness tracking device and apps if you choose.

Review and choose the interest topics that are available. These interests will personalize the daily cards you will receive. You can change/update your interests at any time!

3. Earn Points

Including the new tracks that focus on preventive care, health coaching, and Journeys, you can still use the other tools that are on the platform. Explore over 400 healthy habits, daily cards, and other resources that are available to help you on your personal wellness journey.

Members can earn points for the following plan year (2026) between August 1, 2024, and July 31, 2025.

Protecting Your Privacy in the Wellness Program

As your health plan administrator, Adventist Risk Management, Inc. (ARM) and its partners adhere to HIPAA privacy regulations. We take your privacy and confidentiality seriously. No personally identifiable health information will be shared with your employer, including the human resources department, managers, supervisors, or other non-health plan employees. Your employer receives only aggregated statistics, which are stripped of identifying information.

Tools for You in Personify Health

As we mentioned before, there are many tools and resources for you on Personify Health. Besides helping you build and sustain healthy habits; they have other ways to support your personal wellness journey. Here are several highlights:



(separate mobile app)

Through Aaptiv, you have access to FREE digital workout programs on their platform. You also have access to their discounted gym membership network. Giving you access to up to 19,000 gyms within the United States. You can change your membership tier and status monthly if you need to. Try out a free workout program today!



(Personify Health app or separate mobile app)

The ATW Health Plan, Personify Health, and FoodSmart work together to make the FoodSmart platform with recipes, reflect the Seventh-day Adventist® health message. Explore hundreds of recipes and try something that will support your health goals! Also, if you are looking for an in-network dietician, all dieticians on FoodSmart are considered in-network and follow the Plan's nutritional counseling benefit.



Enrich (Personify Health app)

Enrich is a financial wellness platform with guides and financial coaches to help you with creating budgets, managing student loans, and preparing for retirement.



You Asked, We Answered

Common Insurance Terms

What is a deductible?

The specified amount of money you must pay for covered services before the plan will pay a claim.

What is a copay?

The pre-determined amount you pay for covered services each time you visit a provider or facility. Your copay does not apply toward your annual deductible but accrues to your out-of-pocket maximum.

What is coinsurance?

The percentage you pay for care after meeting your deductible.

What is included in the medical out-of-pocket?

Your deductible, coinsurance, and copays are included in the medical out-of-pocket (OOP) maximum.

What does self-funded mean and why is that important to me?

The Ascend to Wholeness (ATW) Healthcare Plan is self-funded. This means your employer pays the actual cost of your healthcare expenses. As mentioned in the Protecting Your Privacy section, your employer does not receive personal health information. Stewardship is a key element of the health plan. The ATW Plan gives you choices for your long-term health while simultaneously saving you money. This is also why the ATW Plan and your employer have invested in a wellness program through Personify Health—empowering you to achieve your personal goals of complete, whole-person health through mind, body, and spirit.

Wellness Program—Personify Health

What if I physically cannot take part in wellness activities but want to be enrolled in the Accelerate option?

There are so many ways to earn points; view the Fast Track table and the Learn how to earn more Points page on Personify Health. You are not limited to physical activities to achieve the minimum points requirement to be eligible for the Accelerate coverage option. We encourage you to choose the activities that work best for you. If you need accommodation, contact Personify Health Member Services through the wellness platform.

How are my activity points tracked?

You can track your activity points on your desktop and/or on the Personify Health mobile app. Review the “Engaging with the Accelerate Option” section in this document to see a brief list of devices and apps you can sync. You’ll need to open the mobile app at least once a week for your activities to sync.

Do my children need to meet the wellness requirements for the Accelerate option?

No. Only you and your covered spouse (if applicable) are required to complete the Accelerate option requirements. However, many of the activities are enjoyable for the entire family and can establish healthy habits for your children ages 18 and over.

Health Plan

Can my spouse be on a different ATW Plan option? May I choose Accelerate and my spouse, Access?

No. All family members must be on the same option unless you and your spouse are both employees enrolled individually under your own coverage.

What do I do after I have met my requirements to be eligible for the Accelerate option in the following Open Enrollment?

If you have fulfilled the minimum points requirement, we encourage you to continue to engage on the wellness platform, keep up your good habits, and reach your personal health goals. During open enrollment, you are encouraged to log into the benefits management portal on the Ascend to Wholeness website to confirm your health plan election shows as the Accelerate option.

Can I go to any hospital or medical doctor I want?

Our healthcare plan only covers providers in our preferred provider organization (PPO) network. Exceptions are emergency/urgent care, specialized unavailable care, durable medical equipment, and behavioral health counseling sessions. If specialized care is unavailable in-network, Member Services (888-276-4732) will help you start an out-of-network service request. Upon approval, this out-of-network service request will be covered as in-network.

Who do I go to for dental and vision services?

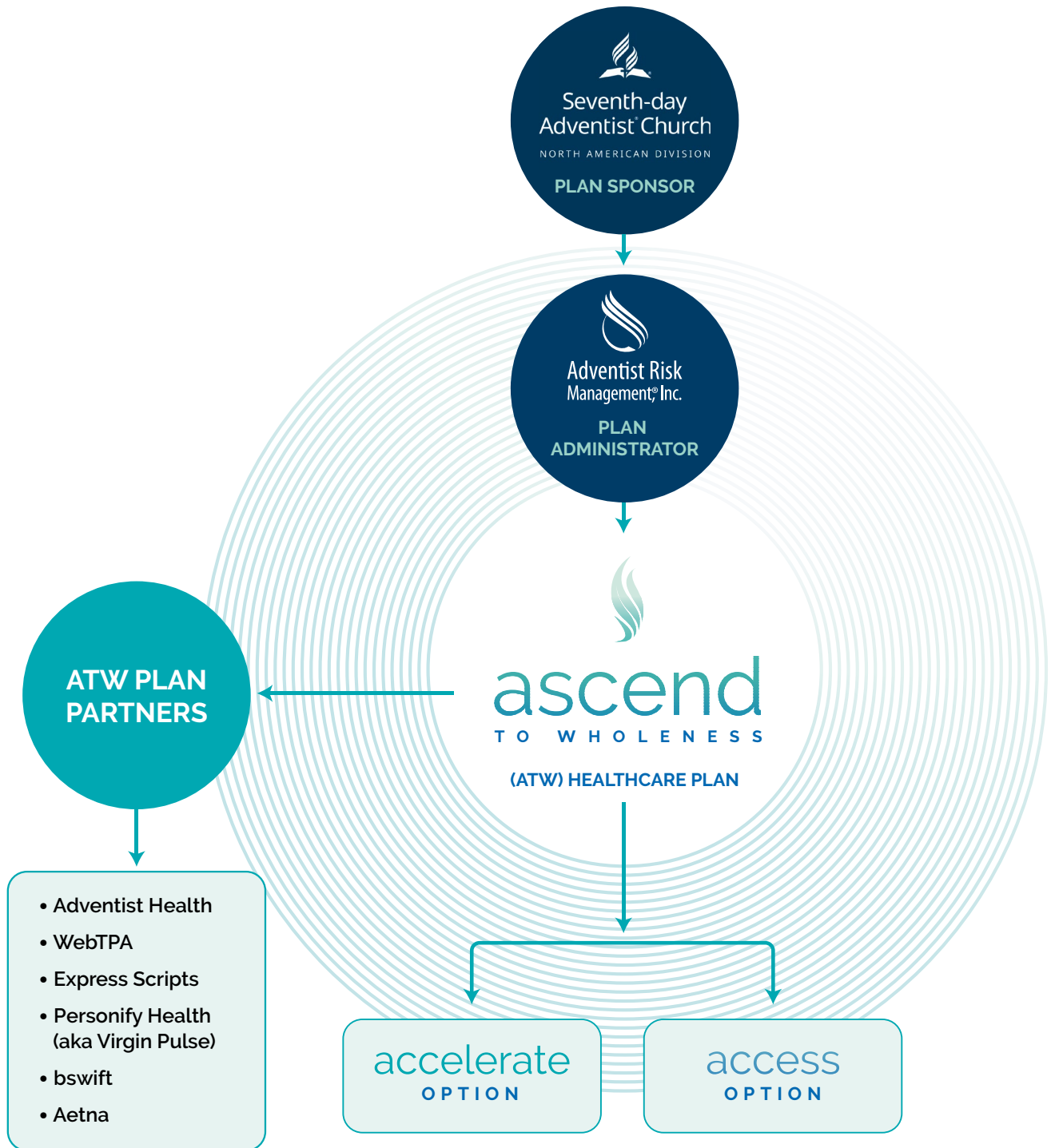
For dental services, you can go in and out-of-network. There is a slightly higher member responsibility if you use an out-of-network provider. There is no network restriction for routine vision services.

NOTE: It is your responsibility to confirm with the facilities and providers you use if they are in-network. If you go out-of-network without prior authorization from the Plan, charges will not be covered. Find a PPO provider in your area at [Ascend to Wholeness - Medical Provider Search](#).


For more “You Asked, We Answered” go to [Ascend to Wholeness - You Asked, We Answered](#)



How Everyone Is Connected

Here is a view of the connections between the ATW Healthcare Plan and the Plan partners:



Ascend to Wholeness Plan Partners

Service Provider	Type of Service	How to Access Service
	<p>Member services for the ATW Plan. Processes medical, dental, and vision claims.</p> <p>WebTPA Member Portal:</p> <ul style="list-style-type: none"> • View/Order a healthcare ID card. • Submit member paid claims online. • Sign up for member direct deposit–electronic funds transfer (EFT) • Check your claims status. • Review your benefits. • View your Explanation of Benefits (EOB). • ClearCost–Service cost estimator and network verification. <p>WebTPA mobile app:</p> <ul style="list-style-type: none"> • Print/order your healthcare ID card. • View eligibility information. • View claim status and history information. • Communicate with Member Services. 	<p>WebTPA Member Portal: webtpa.com</p> <p>WebTPA Member Services: (888) 276-4732</p> <p>Fax: 469-417-1960</p> <p>Mail: WebTPA PO Box 99906 Grapevine, TX 76099-9706</p>
	<p>Care Coordination:</p> <ul style="list-style-type: none"> • Navigate the complexities of acute care. • Pre-certification • Behavioral health services • Case management 	<p>Call WebTPA Member Services: (888) 276-4732 and follow the menu prompt for Care Coordination.</p>
	<p>Available to all ATW members: employees, covered spouses, and dependents (ages 18 and over).</p> <ul style="list-style-type: none"> • MyCare Checklist • Health Coaching • Healthy Habits Tracker • Steps and Activity Tracker • Journeys, based on your interests. • Challenges 	<p>Personify Health Member Login: Wellness Platform—Personify Health</p> <p>Personify Health Member Support:</p> <ul style="list-style-type: none"> • Chat button on desktop and mobile app—talk to a live person on the platform. • Email: Support@virginpulse.com • Call Dedicated Phone line: (844) 923-2027

Service Provider	Type of Service	How to Access Service
 Aetna Signature Administrator Preferred Provider Organization (PPO) Network	The network of providers that the Ascend to Wholeness Healthcare Plan uses.	<p>Find a Medical Provider: Ascend to Wholeness—Medical Provider</p> <p>Find a Dental Provider: Ascend to Wholeness—Dental Provider</p>
 Express Scripts Pharmacy Benefit Manager (PBM)	<p>Express Scripts member portal:</p> <ul style="list-style-type: none"> • Check the status of your order. • Search for a pharmacy • Medication information 	<p>Express Scripts member portal: Ascend to Wholeness—Prescriptions Services</p> <p>Express Scripts Member Services: 800-841-5396</p>

For more information about the Ascend to Wholeness Healthcare Plan, see the [Summary Plan Document \(SPD\)](#).



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