



**2024
Healthcare Plan
Highlights**



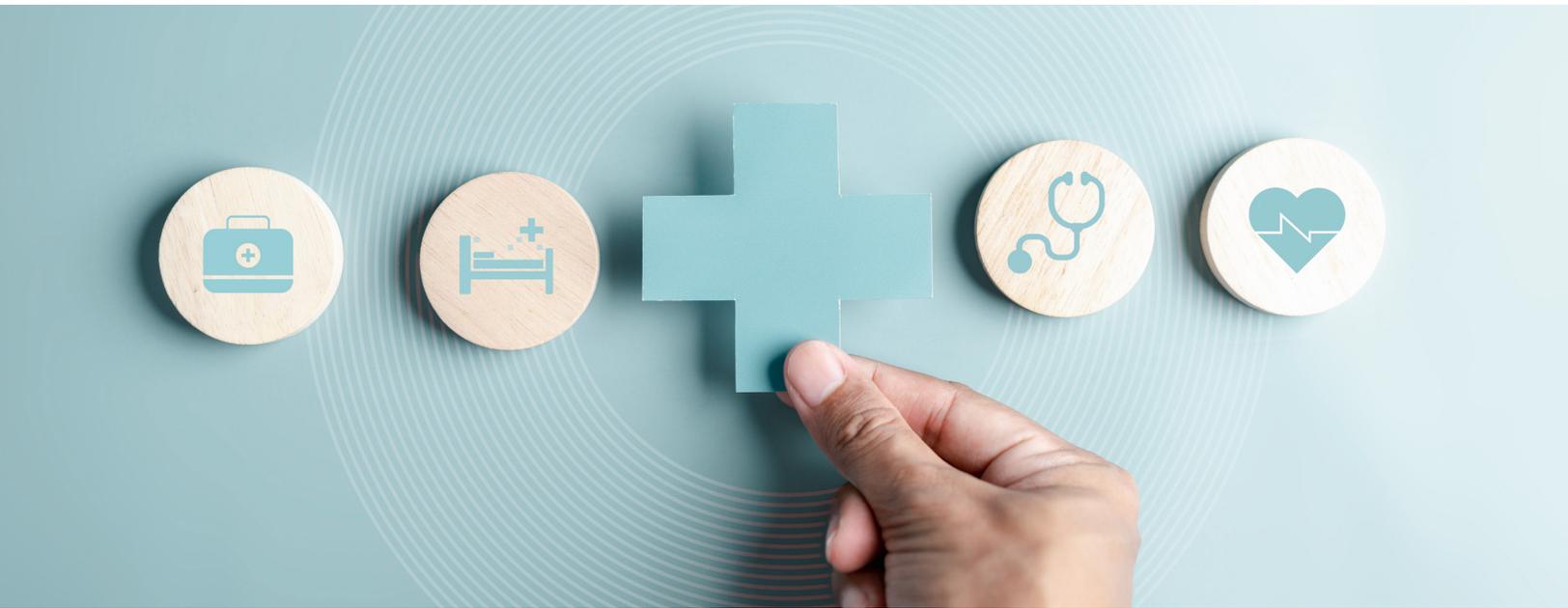
What is Ascend to Wholeness?

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 focus of ATW is promoting whole-person health and empowering members to invest in their own health through valuable resources and services. There are two options under the Plan: Accelerate and Access. Both options provide integrated wellness, care-coordination benefits, and serve to assist and educate you on your current health while providing a strong foundation for lifelong changes to achieve a “wholistic” lifestyle.

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.

Table of Contents

What's New for 2024!	4
Getting to Know the Options of Your Healthcare Plan	4
Engaging with the Accelerate Option	5
The 1-2-3 of Earning Points	7
You Asked, We Answered	8
Ascend to Wholeness Service Providers	11



What's New for 2024!

What: Increased the deductible and out-of-pocket maximums for 2024.

Why: This change was made to keep up with the increasing cost of healthcare and inflation.

	2022–2023		2024	
	Accelerate	Access	Accelerate	Access
Deductible	Individual: \$350 Family: \$700	Individual: \$700 Family: \$1,400	Individual: \$375 Family: \$750	Individual: \$750 Family: \$1,500
Out-of-Pocket Maximum	Individual: \$2,850 Family: \$5,700	Individual: \$5,700 Family: \$11,400	Individual: \$2,950 Family: \$5,900	Individual: \$5,900 Family: \$11,800

Getting to Know Your Healthcare Plan

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



The **Accelerate option** offers the best benefits at the best value. This option asks for your active engagement and participation on the ATW wellness platform—Virgin Pulse, to support your goals for health and well-being.

See the section, “Engaging with the Accelerate Option” for certain eligibility requirements.



The Access option does not require participation on Virgin Pulse. The platform is available to use as a 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.

Engaging with the Accelerate Option

Newly hired employees can start on their wellness journey by enrolling in the Accelerate option. Both the employee and covered spouse (if eligible) need to reach at least Level 1 (10,000 points) on the wellness platform, Virgin Pulse, each year to be eligible to enroll in the Accelerate option the following year. The wellness 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 2025 Accelerate Eligibility
August 1, 2023–March 31, 2024	10,000
April 1–May 31, 2024	5,000
June 1–June 30, 2024	2,500
July 1–December 31, 2024	0

Here are just a few of the point-earning activities on the wellness platform:

Activity	Points
1 hour gardening	70 points
Complete an Enrich Course	200 points
Complete a Journey Step	20 points per day
Sleep tracker, > 7 hours	20 points
Daily Cards	20 points per card
Health Check Assessment	1,000 points annually
Track Healthy Habits, such as reading, drinking water, getting fresh air (over 400 to choose from!)	10 points per habit, up to 30 points per day

Virgin Pulse also rewards bonus points for consistent engagement and active participation of the many resources available on the platform.

View the full list of ways you can earn points by going to the [wellness platform—Virgin Pulse](#), and select “Rewards” on the “Home” tab, and click on “Learn How to Earn Points.” On the mobile app, simply select “Rewards,” then click “Learn How to Earn Points.”

Easily sync your fitness tracking device or application (app) to the Virgin Pulse 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 7 days on the mobile app. The Virgin Pulse app is compatible with the following devices and applications:

- Virgin Pulse Max Buzz
- S Health
- Fitbit
- Garmin Connect
- iHealth
- Apple Watch
- MyFitnessPal
- And many more!



The 1-2-3 of Earning Points

1. Create Your VP Account

If you do not have an account on Virgin Pulse (VP), 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 at least 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.

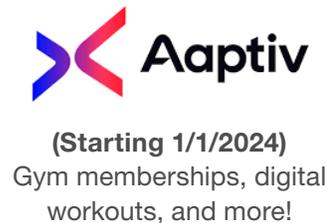
2. Set up Your Profile and Interests

On Virgin Pulse (VP), 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

Syncing your steps with a device is only the tip of the iceberg on how you can earn points on VP! Explore the over 400 healthy habits, journeys, and resources that are available to help you on your personal wellness journey. Resources include:



Members can earn points for the following plan year (2025) between August 1, 2023, and July 31, 2024.

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.



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. Stewardship is a key element of the health plan. The ATW Plan gives you choices in 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 Virgin Pulse—empowering you to achieve your personal goals of complete, whole-person health through mind, body, and spirit.

Wellness Program—Virgin Pulse

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

There are many ways to earn points, including tracking healthy habits (over 400 habits), tracking sleep, reading daily cards, and completing an interest Journey. You are not limited to physical activities to achieve the minimum points requirement to be Accelerate eligible. We encourage you to choose the activities that work best for you. If you need an accommodation, contact Virgin Pulse 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 Virgin Pulse 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 with Virgin Pulse. 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. You are encouraged to login to the benefits management portal on the Ascend to Wholeness website to make sure your health plan selection shows as the Accelerate option during open enrollment.

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, 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](#)



Ascend to Wholeness Service Providers

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 ask for Adventist Health or follow the menu prompt.</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>VP Member Login: virginpulse.com</p> <p>VP 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

Continued on page 12...

Ascend to Wholeness Healthcare Plan Highlights 2024

Ascend to Wholeness Service Providers, continued

 <p>Aetna Signature Administrator Preferred Provider Organization (PPO) Network</p>	<p>The network of providers that the Ascend to Wholeness Healthcare Plan uses.</p>	<p>Find a Medical Provider: Ascend to Wholeness—Medical Provider</p> <p>Find a Dental Provider: Ascend to Wholeness—Dental Provider</p>
 <p>Express Scripts Pharmacy Benefit Manager (PBM)</p>	<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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