



ascend

TO WHOLENESS
HEALTHCARE PLANS



2023 PLAN HIGHLIGHTS

Ascend to Wholeness
Healthcare Plan



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 to assist and educate you on your current health, as well as provide 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 benefits.

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What's New for 2023!

Alternative Therapy Limits:

Massage, chiropractic, and acupuncture therapy visit limits.

- **Update:** Eliminate combined visit limit of alternative therapy types.
- **Why:** Simplify tracking the yearly limits of the benefit.

	2022		2023	
	Accelerate	Access	Accelerate	Access
Alternative Therapies: Massage, Chiropractic, and Acupuncture	Collective limit of 45 alternative therapy visits per plan year. No single therapy category to exceed 30 visits per plan year	Only chiropractic services covered with a maximum of 30 visits per plan year	Maximum visit limit is 15 alternative therapy visits per therapy type, per plan year: 15 for massage, 15 for chiropractic, 15 for acupuncture	Maximum visit limit is 15 for chiropractic services per plan year

Express Scripts (Prescription) Changes: Chronic preventive generic, brand, and non-formulary copay

- **Update:** Chronic preventive generic copays will decrease to \$2 for a 30-day supply and \$4 for a 90-day supply! See the table below for more details.
 - **Generic examples:** Chronic preventive generic–Lovastatin (cholesterol-lowering); All other generic–Amoxicillin (short-term antibiotic). For a full list of chronic preventive generic prescriptions, go to [Ascend to Wholeness - Prescriptions Services](#).
- **Why:** Improve overall adherence on maintenance medications for chronic conditions. Please note copays have not changed since 2014.

	2014-2022		2023	
	Accelerate	Access	Accelerate	Access
Express Scripts Copay: 30-Day supply chronic preventive generic, brand, and non-formulary copay	30-Day supply (chronic preventive generic)* \$10	30-Day supply (chronic preventive generic)* \$10	30-Day supply (chronic preventive generic)* \$2	30-Day supply (chronic preventive generic)* \$2
	30-Day supply (all other generic)* \$10	30-Day supply (all other generic)* \$10	30-Day supply (all other generic)* No Change	30-Day supply (all other generic)* No Change
	30-Day supply (brand/preferred) \$20	30-Day supply (brand/preferred) \$50	30-Day supply (brand/preferred) \$25	30-Day supply (brand/preferred) \$55
	30-Day supply (non-formulary/non-preferred) \$40	30-Day supply (non-formulary/non-preferred) \$100	30-Day supply (non-formulary/non-preferred) \$45	30-Day supply (non-formulary/non-preferred) \$105
Express Scripts Copay: 90-Day supply chronic preventive generic, brand, and non-formulary copay	90-Day supply (chronic preventive generic)** \$20	90-Day supply (chronic preventive generic)** \$20	90-Day supply (chronic preventive generic)** \$4	90-Day supply (chronic preventive generic)** \$4
	90-Day supply (all other generic)** \$20	90-Day supply (all other generic)** \$20	90-Day supply (all other generic)** No Change	90-Day supply (all other generic)** No Change
	90-Day supply (brand/preferred) \$40	90-Day supply (brand/preferred) \$100	90-Day supply (brand/preferred) \$50	90-Day supply (brand/preferred) \$110
	90-Day supply (non-formulary/non-preferred) \$80	90-Day supply (non-formulary/non-preferred) \$200	90-Day supply (non-formulary/non-preferred) \$90	90-Day supply (non-formulary/non-preferred) \$210

*Retail

**Walgreens/ESI mail order only

Getting to Know Your Healthcare Plan

The Ascend to Wholeness (ATW) Plan encourages you to obtain healthcare services within the AETNA Signature Administrators® Preferred Provider Organization (PPO) network to receive optimal financial coverage from the plan. 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. For a cost comparison 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. All we ask is for your engagement and accountability to focus on your health and well-being. See below for “Engaging with Accelerate” for certain eligibility requirements.

This option requires active engagement on the ATW wellness platform, Virgin Pulse.



The **Access option** does not require participation on the wellness platform. The platform is available at no cost 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 enrollment 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 Accelerate



Employees can start on their wellness journey by enrolling in the Accelerate option. Both the employee and covered spouse (if applicable) need to earn at least 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 the points amount runs for a year 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 2024 Accelerate Eligibility
August 1, 2022–March 31, 2023	10,000
April 1–May 31, 2023	5,000
June 1–June 30, 2023	2,500
July 1–December 31, 2023	0

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

Activity	Points
Registration	100 points
First login to mobile app	250 points
1 hour gardening	70 points
Sleep tracker, >7 hours	50 points
Daily Cards	20 points per card
Attending Week of Prayer	200 points
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

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 more 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-within the wellness platform. You can retro-actively track your engagement 14 days on the desktop and 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 How to Start Earning Points

1 Register

Register on ascendtowholeness.org. Employees, covered spouses, and covered dependents* (18 and over) each need their own account with different emails. Once registered, select **Login, Points, and Assessment**. You will need your member ID from your healthcare ID card. See your Human Resource representative if you don't have one yet.

**Only the member and covered spouse (if applicable) are required to earn the 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 Create Profile

On Virgin Pulse, 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.

3 Earn Points

With your connected fitness tracking device or app, start earning your points by engaging on Virgin Pulse. If you choose not to connect a fitness tracking device, you can manually enter activities to earn points. You can track activities within 14 days on the desktop and within seven days on the mobile app. Members can earn points the following plan year between August 1 and July 31.

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

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 volunteering. 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 accommodations, contact the 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 Accelerate” 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.

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 both in (Aetna PPO) and out-of-network. There is a slightly higher member responsibility if you use an out-of-network provider. There is no network for routine vision services.

PLEASE NOTE: It is your responsibility to confirm with the facilities and providers you see 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: Ascend to Wholeness Claims Status Login</p> <p>WebTPA Member Services: (888) 276-4732</p> <p>Ascend to Wholeness File Your Healthcare Claims</p> <p>Fax: 469-417-1960</p> <p>Mail: WebTPA PO Box 99906 Grapevine, TX 76099-9706</p>

Service Provider	Type of Service	How to Access Service
	<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</p>
	<p>Available to all ATW members: employees, covered spouses, and dependents (ages 18 and over).</p> <ul style="list-style-type: none"> • Health Coaching • Healthy Habits Tracker • Steps and Activity Tracker • Challenges 	<p>VP Member Login: Ascend to Wholeness Login, Points, and Assessment</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 ATW Phone line: (844) 923-2027
<p>Aetna Signature Administrators[®] PPO By aetna</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 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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