



Health and Wellness Rider

The following rider is an addendum to the "Group Subscriber Certificate of Coverage" which provides for the provision of all basic health services.

Overview:

Atlantis Health Plan (Atlantis) will offer a core health and wellness program to all members over the age of 18 at no additional cost to the member. Atlantis has partnered with American Specialty Health to provide these benefits. American Specialty Health (ASH) is a leading personal health improvement organization that provides programs for prevention and wellness, fitness, and specialty managed care to health plans, insurance carriers, employer groups, and trust funds nationwide. The company operates several wholly owned subsidiaries including American Specialty Health Plans of California (ASH Plans), American Specialty Health Networks, Inc. (ASH Networks), and Healthyroads, Inc.

Atlantis members will be offered two American Specialty Health products: Healthyroads™ and ChooseHealthy™.

Healthyroads™

Healthyroads Online Wellness Portal is an online-only wellness site available for members at Healthyroads.com. Healthyroads.com has been uniquely designed as a consumer-driven, self-help, personal health improvement and wellness Website, and includes a broad range of tools designed for members to use to better manage their own personal health.

Healthyroads Online Wellness Portal offers the following tools: Personal Health Assessment tool ("PHA"), activities tracking, competitive challenges, fitness and wellness tools, online coaching classes, online store, and the discount affinity program for fitness clubs. All members will receive either a minimum 10% off the initiation and/or monthly dues, or the best available public rate based on the type of membership selected. To receive the discount, [the member would need to present his/her Atlantis Health Plan ID card to the facility.](#)

Healthyroads.com empowers members to make better health choices by giving them the latest in tools and information, which allows them to take greater control of their own health. The online fitness and wellness tools include cardio and resistance exercise planners, meal/nutrition planner, health trackers, wellness library and other tools. The discount affinity program for fitness clubs provides access to a national network of over 15,000 discounted fitness clubs. Healthyroads.com links to Atlantis' website so members may easily access the site.

ChooseHealthy™

The ChooseHealthy program gives members access to an extensive, credentialed network of complementary health care providers—including acupuncturists and massage therapists—at a discount of 25 percent off the provider's usual and customary fees. Members may access providers directly without a physician referral and may change providers at any time.

Complementary health care is a term used to describe therapies and treatments that are not practiced by traditional medical doctors, but are often used in conjunction with or as a complement to traditional medicine. These therapies include chiropractic care, acupuncture, and massage therapy to traditional treatments such as physical therapy or pain medication. They also include dietetic counseling and naturopathy, as well as mind-body techniques such as mental imagery and relaxation skills.

“Complementary health care providers” are providers of complementary health care services, as defined above.

ASH's networks feature more than 20,000 credentialed, contracted acupuncture and massage therapy providers. The networks are fully credentialed and recertified every three years.

Eligible members can access the following on the ChooseHealthy Web site at www.choosehealthy.com/Atlantis:

- Provider search
- Product store
- Health library
- Health articles
- Dietary supplements guide
- Drug and dietary interaction guide
- Ask our experts

*The Coaching Programs operates under the health and wellness program which has been developed in compliance with INS. LAW §3239.

Benefits:

Healthysroads.com includes the following features:

1. **Personal Health Assessment (PHA):** Healthysroads.com offers a PHA, an online tool that allows members to assess the status of their health. The assessment includes questions regarding health status, family and personal medical history, and biometrics. Healthy living domains measured include weight, exercise, diet, tobacco use, stress, preventive health activities, and sleep habits. In addition, the assessment includes questions that focus on safe living habits, such as drug use, motor vehicle safety, helmet use, safe sex, and alcohol consumption. The tool also captures information on presenteeism and chronic pain. Once the participant completes the assessment, he/she receives the following:
 - a. Personal Health Score of 0 to 100: the higher the score, the more fit the individual.
 - b. Online Personal Health Report: the report details areas where the participant can begin making improvements.
 - c. Personal Health Plan: this includes recommended e-coaching modules and other health information resources to address specific health improvement needs. The plan also directs participants to create a 12-week exercise/cardio plan and a 28-day meal plan.
2. **Enhanced Communication:** Healthysroads offers a broad range of online consumer engagement opportunities for members. Services include:
 - a. Managed Blog: Healthysroads will provide a managed health improvement blog moderated by experts in prevention and wellness.
 - b. Daily SMS Texting: Members may select the option to have daily reminders texted to their personal cell phones.
 - c. Daily E-Mail Wellness Reminders: Members may select the option to have daily e-mail wellness reminders e-mailed to them five days a week. These reminders provide tips on

healthy living, weight loss, healthy eating, exercise, managing stress, quitting tobacco use, and more.

3. **Activities Tracking** provides comprehensive tracking of Web-based activity, self-reported data and data-linked sources such as wireless technology or other sources of data. Full reporting is provided to the health plan and/or plan sponsor for fulfillment of incentives.
4. **Competitive Challenges** provides online competitions between individuals or groups of individuals within a plan sponsor. There are two packages of challenges offered. In the first package, eight Healthyroads-sponsored challenges offer attractive, pre-packaged challenges. These eight Healthyroads-sponsored challenges may be linked to the Challenges ToolKit or Wireless Options and/or Incentives or Rewards Options. In the second package, Healthyroads.com offers limitless customized challenges that individuals create using the Healthyroads trackers. Under this second package, the challenges are not linked to Healthyroads Incentives or Rewards Options. Full reporting is provided to a health plan and/or plan sponsor to allow for fulfillment of incentives if applicable. The rewards/incentives may be a Healthyroads T-shirt, or a Healthyroads-branded product such as a water bottle or tote bag.
5. **Fitness and Wellness Tools** offers tools such as:
 - a. **Cardio/Resistance Exercise Planners:** These tools allow individuals to create a customized fitness plan based upon personal fitness goals, exercise preferences, available equipment, and other variables. To build the planners, Healthyroads collaborated with the National Academy of Sports Medicine (NASM), the leading certifying body of athletic trainers in the country. The tools are based upon evidence-based fitness standards and protocols. Healthyroads.com includes a personal health calendar that will allow participants to see their exercise plan for each day.
 - b. **Meal/Nutrition Planner:** This tool allows participants to plan meals, track nutrients, calculate caloric intake, and educate themselves on better nutrition. Participants have the ability to build a 28-day customized meal plan based upon goals, such as weight loss, weight gain, or switching to a whole-foods diet. The planner also takes into account common dietary restrictions and provides recipes and shopping lists. Healthyroads.com includes a personal health calendar that will allow participants to see their meal plan for each day.
 - c. **Health and Fitness Trackers:** Over 40 different tools allow participants to track their activities such as walking, running, resistance training, and other exercise activities as well as improvements in key health metrics such as weight, blood pressure, heart rate, body fat percentage, strength, endurance, and many others.
 - d. **Wellness Library:** An easily searchable library of articles on fitness, nutrition, stress management, and other personal health improvement topics.
6. **E-Coaching Courses and Certifications of Completion:** These self-guided coaching courses allow participants to study a variety of health improvement topics including, but not limited to the basics of healthy living, goal setting, tobacco cessation, weight loss, low stress living, optimal nutrition, exercise and active living, pain and productivity, preventive health care, and safe living. E-coaching courses come in a variety of educational media including FLASH, audio, and PDF. Corresponding handouts and library articles also support the classes that make up each course.
7. **Online Store** which provides access to over 1,400 fitness and wellness products including: home exercise equipment such as treadmills and elliptical fitness cross trainers; home fitness kits such as Pilates, Yoga, and others; wireless technology such as upper arm blood pressure monitors and weight scales; nutritional supplements such as vitamins and other; fitness and wellness DVDs, books and other; and other.
8. **Access to National Fitness Club Affinity Program** provides access to price discounts or best pricing at over 15,000 fitness clubs and exercise centers nationwide. Members also have access to up to three one-week fitness club free trials at participating fitness clubs and exercise centers.

Note: The following list highlights benefit provisions and modifications for members with disabilities as well as for members without computer or Internet access. This list is itemized by core Healthyroads service:

- **Health Risk Assessment (HRA)** – The HRA is available in online and paper formats. The member will receive a personal health report in the same format as the completed HRA. Healthyroads will work with the client to develop appropriate accommodations for individuals with vision impairments and other disabilities.
- **Health Content/Wellness and Prevention Materials** – For hearing-impaired members, the Web site provides health content in the form of articles, online classes, and trackers. For members without computer or Internet access, hard-copy guidebooks are provided upon request. Additionally, members with hearing impairments can communicate with a Healthyroads coach in the telephone coaching and education program via TTY. Audio classes are available on the Web site to provide an additional mode of communication for members with visual impairments.
- **Online Trackers and Planners** – The Web site provides electronic trackers and planners for members to monitor progress towards goals. The Healthyroads Guide to Healthy Living can be provided in hard-copy format and includes comprehensive health content, as well as various logs for goal setting and tips for tracking progress.
- **Rewards/Incentives** - Members may send in paper logs to Healthyroads showing completion of a challenge to receive the reward.

Eligibility

Atlantis Health Plan members age 18 and over are eligible for this benefit.

Limitations & Exclusions

1. Atlantis Health Plan members below the age of 18 are not eligible for this benefit.
2. All of the terms, conditions and limitations of your Atlantis Health Plan Group Subscriber Contract to which this rider is attached also apply to this Rider, except where specifically changed by this Rider.