

Coaching Programs Optional Rider for Groups of 50 or more members Low Option

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

Overview:

Healthyroads Lifestyle Coaching Program assists members with losing weight, improving nutrition, managing stress, quitting tobacco use or increasing physical activity. The Healthyroads Coaches help participants to first focus on deep-seated motivators, and then implement practical solutions to replace unhealthy habits with healthy ones. Changes occur over a gradual, step-by-step process that may take several months to a year or more with frequent and ongoing coaching sessions.

There are two ways in which a member can participate in the Healthyroads Lifestyle Coaching Program:

- 1) **Self-Referral:** Any eligible member regardless of his/her risk profile or personal health goal can directly enroll in the program by calling the Healthyroads Customer Service Monday through Friday between 8 a.m. and 9 p.m. Eastern Standard Time (EST) at 1-877-330-2746.
- 2) Member Outreach Campaign: Using the Personal Health Assessment ("PHA") tool provided on Healthyroads.com, Healthyroads is able to identify and engage those members at the highest risk for developing diseases. Healthyroads will send an introductory letter and make five outreach calls to high and moderate risk members who agree to be contacted. These members will provide a phone number and a best time range to call. For those not reached, Healthyroads sends an unable-to-reach letter and initiates an e-mail campaign. If Healthyroads is still unable to reach the member, they will re-initiate the outreach on a quarterly basis. All members may self-refer into the program at any time.

Those who are reached are asked if they would like to participate in the coaching program. Members not yet ready to join the coaching program are offered a guidebook that covers fundamentals of healthy living. In addition to initial outreach, Healthyroads provides quarterly outreach to encourage engagement for members that were unable to be reached or contemplating engagement from the previous outreach campaign, or who were engaged in lifestyle coaching but became inactive. The quarterly campaigns will be scripted with seasonal messaging.

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

Benefits:

1. Motivational, Goal-Oriented Telephone Lifestyle Coaching for Adults (Active Coaching)
The goal of Healthyroads Lifestyle Coaching Program is to provide the intervention and support for participants to lose weight, eat healthier, manage stress, quit using tobacco, live healthier,

and/or increase activity and exercise. Participants are eligible for web sessions, 8 or 12 half-hour coaching sessions per year depending upon their risk level and plan. Each member who enrolls in the phone-based lifestyle coaching program is assigned to his/her own personal health coach. However, all member cases are jointly managed by an interdisciplinary team of health coaches. It is the philosophy of Healthyroads that this approach creates a strong bond between participant and health coach (for higher member satisfaction and better clinical outcomes) while at the same time drawing upon the unique training, varied experience, and individual talents of all Healthyroads coaching staff. Telephone-based lifestyle coaching sessions are up to 30 minutes in length. During the first two coaching sessions, the Healthyroads coach introduces the program, reviews confidentiality, sets initial goals, and establishes rapport and reviews medical history, pharmaceutical prescriptions, risk factors, behavioral factors, environment, and health goals. The remaining coaching sessions are spread throughout the year. In these coaching sessions, the lifestyle coach assesses progress toward goals, provides additional education as needed, increases motivation, provides support, and breaks down barriers to successful goal attainment.

a. Ask-a-Coach Active Coaching

- Telephonic: Healthyroads provides unlimited access to lifestyle coaches by telephone where members already enrolled in coaching may call with a question or quick issue (five minutes or less).
- **Online**: Members may go online at Healthyroads.com and send written questions to Healthyroads. Members will receive written responses within two business days. There is no limit to the number of questions they may ask.

b. Passive Lifestyle Coaching

Healthyroads provides periodic e-mails with information on how to improve their health to moderate-risk or high-risk members who have stopped coaching or have declined the offer of coaching during outreach.

c. Interactive Lifestyle Coaching

Healthyroads provides all low-, moderate-, and high-risk members with access to Healthyroads.com, a comprehensive online wellness portal.

2. Educational Materials

Each participant in lifestyle coaching typically receives one or more of the Healthyroads program manuals, condition-specific guides, or others. Their award-winning materials are evidence-based books or guides that have been produced by Healthyroads. There is no cost to the member for these materials and standard shipping is free. Educational materials include:

- **Program Manuals:** Weight management or tobacco cessation manuals include comprehensive education on behavior change, nutrition and exercise, and stress management. The books also include a companion relaxation skills audio CD.
- How to Build a Fit You: The guide is provided upon request to all first-time members who
 contact Healthyroads to request information about the program, but do not elect to participate
 in the phone-based coaching program. This resource covers the fundamentals of a healthy
 diet and exercise regimen as well as relaxation skills.
- Condition-Specific Guides: These guides are related to specific medical conditions (such as diabetes, high cholesterol, asthma, high blood pressure, COPD, etc.) and are provided to the member as needed.
- Mental Imagery and Relaxation Skills Modules: A variety of modules for mental imagery and relaxation skills (such as Preparing for Surgery or Coping with Migraine Headaches) are provided on request when related to a specific medical condition or need (limited to one per year).

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 Website 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 Website to provide an additional mode of communication for members with visual impairments.
- Online Trackers and Planners The Website 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.

Eligibility:

This rider is available for purchase to Atlantis Health Plan groups with 51 or more employees. Atlantis will not incur any costs related to these benefits. Eligible members in this group must be over the age of 18.

Limitations & Exclusions:

- 1. Atlantis Health Plan groups with less than 51 members are not eligible for this benefit.
- 2. Members below the age of 18 are not eligible for this benefit.
- Member's health status will be assessed by the PHA. Members at a low risk will only receive web
 access; members at a medium risk will receive 8 sessions and members at a high risk will receive
 12 sessions.
- 4. 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.