

# the PROACTIVE HEALTH MANAGEMENT PLAN



## WELLNESS INDEMNITY BENEFITS



### DIETARY ASSISTANCE

PHMP-certified nutritionists are experts in food and nutrition, providing individualized dietary plans to promote healthier lifestyles or achieve specific health-related goals.



### TELEMEDICINE

Talk to a doctor anytime, anywhere. Our network of licensed doctors are standing by 24/7 to help. They can diagnose, treat and often prescribe for an array of medical issues right over the phone—even from the comfort of your couch!



### HEALTH RISK ASSESSMENT

The PHMP contains a Health Risk Assessment (HRA) to determine which aspects of an employee's well-being require attention. PHMP uses the collected data to customize a program to each individual's needs.



### BIOMETRIC SCREENING

Biometric Screening identifies risk factors for illnesses, such as diabetes and cardiovascular disease, up to ten years before full onset. PHMP wellness coaches analyze screening data to provide adaptive strategies and monitor solutions.



### DNA SCREENING

DNA screening provides information pertaining to diet, nutrition and exercise. Data generated from testing genetic markers in a number of genes can be used to understand how to modify lifestyle and behaviors for optimum wellness.



### ONLINE HEALTH COACHES

PHMP-certified trainers and health coaches understand the importance of an initial client screening and assessment. Uniquely tailored training and prevention programs are built to address the health needs and goals of each employee. These coaches provide prevention plans, encouragement and follow-up to monitor progress and adjust programs.

## HOSPITAL DAILY INDEMNITY

A daily indemnity hospital confinement benefit is payable based on employer's selection.

## HEALTH SCREENING INDEMNITY BENEFITS

The Proactive Risk Solutions PHMP provides many additional indemnity benefits to assess your current health, including:



Bone Marrow Testing



CEA (Blood Test for Colon Cancer)



Serum Protein Electrophoresis (Myeloma)



Stress Test (Bicycle or Treadmill)



Chest X-Ray



Breast Ultrasound



CA 15-3 (Breast Cancer)



PSA (Prostate Cancer)



Thermography (Infrared Photo)

# THE FIRST STEP: PROACTIVE HEALTH MANAGEMENT

**T**he Proactive Health Management Plan contains a non-invasive, confidential Health Risk Assessment (HRA), which can be completed at enrollment or with a health coach over the phone. The HRA provides a snapshot of each employee's current health and lifestyle then identifies major risk factors that may be of concern. Information provided by the HRA allows our team of health and lifestyle professionals to create personalized Proactive Health Management Plans.

## THE PROACTIVE HEALTH MANAGEMENT PLAN (PHMP)

**T**he Proactive Health Management Plan includes a limited benefit health insurance plan which provides fully insured indemnity benefits to covered members of the plan. The plan provides health and lifestyle coaches specializing in fields ranging from personal training to life coaching. Each certified coach combines educational material, telemedicine access and much more to provide a comprehensive Proactive Health Management Plan. The PHMP initiates and reinforces quality behavioral changes. Better choices and behavioral changes may result in lasting health and greater productivity in the workplace<sup>1</sup>. The Proactive Health Management Plan *works*.



Proactive Risk Solutions has partnered with a nationwide biometrics screening company to offer screenings for all participants in the PHMP. Offerings may vary from state-to-state. See fulfillment packet for details.

**POLICY BENEFITS, FEATURES AND RATES MAY VARY BY STATE.** Plan offerings are subject to state limitation. Not all benefits are available in all states. Please consult your PRS representative with questions regarding plan offerings.

POLICIES UNDERWRITTEN BY COMPANION LIFE INSURANCE COMPANY under policy form LBHP 3050.

Companion Life Insurance Company is the insurance company underwriting the limited benefit health insurance included in the PHMP. The company is located in Columbia, SC, and has been rated A+ (Superior), an independent opinion from the leading provider of insurer ratings of a company's financial strength and ability to meet its obligations to policyholders, based on an analysis of the financial position and operating performance as of December 21, 2016, by A.M. Best Company, an independent analyst in the insurance industry. For the latest rating, access [www.ambest.com](http://www.ambest.com)

This document represents a summary of products and services offered under the above mentioned insurance policy. Particulars of this plan may differ depending upon group size, plan category and other underwriting considerations which are subject to state insurance laws and the benefits and provisions as described may vary due to said statutes. All products described, herein are subject to the terms, conditions, exceptions and limitations of the specific policy. Please see the specific policy and certificate for details. Policies may not be available in all states.

Benefits provided under this plan are a supplement, and not a substitute for medical coverage. This plan, or its benefits, do not meet minimum essential coverage standards as outlined in the Affordable Care Act.

Proactive Risk Solutions is a partner provider of preventative care for the PHMP.

Key Benefit Administrators, Inc. (KBA) is the company providing the total administration for the PHMP. KBA is one of the largest third party administrators (TPA) in the United States and is licensed in every state as required by certain states.

AHDI: The American Health Data Institute (AHD) assists employers in managing the cost and risk of their health plan in a way that optimizes benefits to the members. AHD is the largest and oldest population health database in the country, warehousing healthcare information collected from over 1.5 million lives in 48 states. Our data analytic tools are time and results tested and the data demonstrates that AHD interventions improve the health of the population and reduce costs.

<sup>1</sup>U.S. Department of Health and Human Services, "Report to Congress on Workplace Wellness," <https://aspe.hhs.gov/basic-report/report-congress-workplace-wellness>, 1 May 2013