

ELEVATE WELLNESS



Live Well!

Group Medical Benefits for Individuals

Elevate Wellness is an association specifically designed to provide access to group medical plan benefits and rates for self-employed individuals, or full, part-time, seasonal or temporary employees without traditional employer provided medical benefits.

Elevate Wellness

GROUP MEDICAL BENEFITS FOR INDIVIDUALS

MORE THAN A MEDICAL PLAN



Elevate Wellness Association is a national organization dedicated to the health and wellness of employees at small and midsize companies.

ELEVATE provides health information, including fitness, nutritional and lifestyle choices via its website, e-newsletters and blogs, to help employees live healthier, happier lives. There are health advocates available as well to assist members through billing questions and alternative treatment options that may not be available through their traditional healthcare providers.

Formed prior to 1993, the association now serves over 100,000 members from relationships with over 5,000 organizations. Through ELEVATE, in addition to comprehensive medical benefits, members can also access valuable lifestyle, supplemental and voluntary benefits that improves members' lives.

ELEVATE uses the power of its group buying to offer benefits that previously were not available to members who may be working at smaller organizations, and at costs that are lower than those plans found in the retail market space.

Our Unique Approach

We help each client maximize their ROI in human capital and employee benefits by building customized Virtual Company Communities (VCC) that reflects each client's specific benefits environment, resources, and requirements. The VCC is the "go to place" for all employee benefits, HR, payroll, and wellness related services. It places single click, self-service technology at your employees finger tips.

Our integrated portal includes a comprehensive wellness solution that includes personalized engagement services, incentive programs, support for over 60 smart apps and wearables devices, health education, wellness challenges and group activities.

Our Goal is Simple

To help each and every member of our association be as healthy as they can be, physically, mentally, and financially. To that end, we're pleased to offer My Health Coach Now (MHC-Now) to all our health plan members. MHC-Now is an automated, self-paced personal wellness tool that brings technology, incentives, engagements, and education together in an easy to use service included in your Elevate Wellness membership. This unique approach blends physical, mental, and financial well-being into a comprehensive, incentivized personal well-being solution.

Member Benefits



At Elevate Wellness, we understand the importance of good health, and strive to help our member attain it. That's why when you join the Elevate Wellness Association family, you'll have access to our My Health Coach Now (MHC-Now) personal wellbeing program. MHC-Now is normally \$9.95 per month, but it's included at no additional cost as part of your membership!

My Health Coach Now is a comprehensive personal wellbeing solution that helps people be as fit as they can be physically, mentally, and financially. It provides the structure, tools, engagements, education, and incentives that many people need to achieve their personal wellness goals.

My Health Coach Now challenges people to earn 3,000 wellness points over a 6-month period. Participants earn wellness points by completing various healthy activities and education that are designed to improve their physical, mental, and financial health. They earn points by reporting daily physical activity, learning about healthy lifestyles, preparing for their financial future, getting an annual physical and flu shots, and for maintaining healthy, or improving not-so-healthy biometrics.

When they earn 3,000 points participants are rewarded with gift cards, discount coupon, and prizes from our sponsors and partners.

- *My Health Navigator* (5 personal wellness programs)
- *My Health Assistant* (Proactive personalized reminders)
- *Track My Progress* (Activity & Weight)
- *Tip of the Day* (Educational and inspirational e-messages)
- *30-module health and wellness education modules*
- Our Buddy-Up program for couples and friends
- Monthly webinars and events



Our B-Fit Mobile smart app allows participants to connect supported wearable devices (e.g. Fitbit, Apple, Polar, Withings) or smart scale to MHC-Now to automatically track rewarded their healthy activities and biometrics.



B-Fit can track attendance at health clubs, yoga studios, tennis clubs, pools, and other health facilities to earn even more points. And members can use B-Fit to check-in at upcoming Elevate Wellness members-only events and activities.

Additional Association Member Benefits



The Rx Gold uses a nationwide network with over 44,000 national chain stores (i.e. Walmart™, Kmart™, Target™, Duane Reade™, CVS™, etc.) and independent pharmacies.



To help each and every member of our association be as healthy as they can be, physically, mentally, and financially.



Members of EWA, who enroll in the benefits listed below, will receive \$7,000 Term Life with Prudential.

MEDICAL BILL NEGOTIATION



Support in negotiating and aggressively obtaining discounts on your unpaid medical bills. The process is simple and completely RISK FREE!



ELEVATE WELLNESS SHOPPING & BENEFITS

Do you shop online? How are you spending the cash you get back? If you're not getting cash back now, would you like to? It's FREE!



LIVING 2.0 SAVE

LIVING 2.0 Save gives you 8 different programs and a ton of ways to save money - and make money. You could be saving up to \$1,000 a month.

Medical Plan and Ancillary Benefits

There are 3 medical plans that use the Anthem network; one of which is an HSA option. Elevate does not offer an HSA or HRA account option. Clients will need to continue with their current vendor for this service or engage a service on their own.

There are 3 plans using the Cigna network. The \$5,000 deductible plan is attractive to many clients as there is 1st dollar coverage for office visits and urgent care. This plan is not HSA compatible.

The medical plan(s) available to Elevate Wellness Association members is a self-funded Taft-Hartley Union plan underwritten, administered, managed and funded by the International Brotherhood of Trade Unions Local 713 Health and Welfare Fund (IBOTU) out of Garden City, NY

<http://www.local713.com/health-and-welfare-fund.php>

Established in October 1995 as an independent-amalgamated international union, the IBOTU has no jurisdiction limitations (available in all 50 states) and its members come from a wide range of unrelated industries. Local 713 is registered with the Department of Labor and is acknowledged by the National Labor Relations Board as a Certified Bargaining Representative.

Established in 1998, the IBOTU Health and Welfare Fund was formed and self-funds several medical plans and has contracts with major insurance carriers, which allows for enrollment of members into several fully insured health care carriers such as, Cigna, Empire Blue Cross Blue, and Magnacare. Insured membership population exceeds 20,000.

Amalgamated Life Insurance Company of White Plains, NY is the Fund's stop-loss carrier, established in 1975 and "A" rated by AM Best.

These medical products are individually medically underwritten, meaning they are not guaranteed issue.

There are some exclusions as this is an ERISA plan here are a few but this is not a complete list:

- Gastric Bypass
- Infertility treatment
- Specialty Drugs

If a member develops a need for these high cost drugs and/or services once they are already on the plan, they will need to move off this plan and enroll in a guaranteed issue plan, perhaps through an ACA exchange.

There are a few conditions that will result in automatic declination of medical coverage:

- Cancer
- Heart Disease
- Type I Diabetes (insulin dependent)
- Surgery in the past 5 years
- Sleep Apnea
- Hormone Treatments
- Pregnancy

We cannot possibly list all the conditions that may create a problem to get through underwriting approval and, if you know of a serious condition or high cost medication, be transparent and ensure that the client understands that approval and issuance is not guaranteed.

ASSOCIATED FEES

- There is a one-time enrollment fee of \$75 per member enrolled in the medical plan, or;
- If they only enroll in the ancillary lines it is a \$25 enrollment fee.

Elevate Wellness

Clients (employees) can be billed individually or an aggregate employer billing can be if needed. If an employer enrolls 2 or more employees, then the enrollment fee is capped at \$150 if we create a company code and produce an aggregate bill.

There is a \$25 per month association fee billed as a separate line item for each enrolled member that can be paid for by the employer or the member.

DENTAL/VISION PRODUCTS

These products are offered by Met Life and Delta Dental. The Met Life products are available in 39 states. The Delta Dental products are available in all 50 states. There are multiple products available for each coverage. About 35% of members in our book of business elect one or both options.

TERM LIFE INSURANCE

In addition to the \$7,000 life insurance benefit included in the Elevate Wellness association membership, Prudential offers a Guaranteed Issue Term Life insurance product for face amounts up to \$50,000. There is also a product available for spouses and dependent children. Additional life insurance is available on a simplified issue basis up to \$250,000.

LIMITED MEDICAL

Lifeline is the provider for the basic plans with Met Life providing a wraparound for the hospital indemnity reimbursement piece. There is a video as well as a benefit description for these products on the site.