MY HEALTH REWARDS



GET READY - MY HEALTH REWARDS IS NEW AND COMING SOON!

My Health Rewards by Medica® is now powered by Virgin Pulse, a pioneer in digital health and wellness solutions that help you build healthy habits and live your best life. Whether you want to eat healthier, sleep more, stress less or get fit, My Health Rewards is an online tool that helps you take small steps to reach your health goals. You'll earn points for completing activities and get rewarded on your own personal path to health.

Beginning Jan. 1, 2020, the ways in which you will earn points and get rewarded will change. You will have many new ways to earn points for activities such as healthy sleep patterns and tracking calories. And our new program will be available in 16 different languages!

Frequently Asked Questions

I'm already using My Health Rewards. Will I be required to re-register for the new program?

Yes. On or after Jan. 1, 2020, you will need to create a new account, with a new username and password. Prior history will no longer be available including your health assessment results, unless you print a copy for your personal records before Dec. 31, 2019.

Can I redeem points earned in 2019 after Jan. 1, 2020?

No. All point values accrued through Dec. 31, 2019 will reset to zero on Jan.1, 2020. Any redemption of existing points for rewards must be completed prior to the end of 2019.

What's the scoop with the new Virgin Pulse program?

The new program has a points-based structure with four levels. You will have many different ways to earn points including tracking physical activity, learning about healthy living and much more.

The program will encourage daily engagement with the platform (online or through a new mobile app), through tracking daily steps, sleep, activity and completing Healthy Habits activities and Daily Learning Cards personalized to your interests.

Will there be a mobile app?

Yes! Engage on the go with a My Health Rewards mobile app powered by Virgin Pulse, free in the App Store and on Google Play. The mobile experience functionality follows the desktop experience, is intuitive and easy to use on the go, making daily engagement easier than ever.



Which devices are available to sync with the program?

In 2020, you will have a variety of new options when it comes to syncing with My Health Rewards. The list includes Fitbit, Garmin, Google Fit, Misfit, Apple (via the Virgin Pulse mobile app only), Azumio, iHealth, nuyu, Mi Band, Polar, S Health, Strava, striiv, and Withings.



How will I earn points for rewards?

You will have new ways to earn points beginning Jan.1, 2020. There are four levels of points, each with a corresponding reward amount. Points can accrue for healthy behavior and activities such as getting the recommended amount of sleep each night and tracking sleep on a regular basis, daily calorie tracking and connection to MyFitnessPal, an established calorie tracker app. The addition of Daily Learning Cards and Healthy Habits will give you new ways to engage in healthy behaviors.

LEVEL	POINTS	REWARD Amount	REWARD TYPE
1	2,000	\$10	E-gift card or other options
2	10,000	\$20	E-gift card or other options
3	25,000	\$30	E-gift card or other options
4	40,000	\$40	E-gift card or other options

What's changing with the rewards?

In 2020, you will still have the opportunity to earn up to \$100 in rewards, although the ways you will earn rewards and the point values are quite different. There are more ways to interact and earn daily points toward rewards. You can redeem points for e-gift cards or shop for health and fitness related products in the Virgin Pulse store, including the new Max Buzz™. Gift cards will be available for about 15 merchants, including Amazon and Visa. You can also choose to donate to a cause. The redemption process will be faster and more seamless.

What's the buzz with Max Buzz™?

The Max Buzz[™] is a fitness tracker offered through Virgin Pulse. If you don't already own a personal fitness tracker, you can redeem points to purchase the Max Buzz in the Virgin Pulse store (available at 2,000 points). Or you can purchase the Max Buzz anytime you'd like for a reduced price of \$10.

What tools and activities will be available to help me adopt and maintain healthy habits?

- Goal Setting personalized goal setting path helps target specific, personal wellness improvements.
- Nutrition Guide a personalized nutrition plan tailored just to you. Provides practical guidance and a framework to adopt healthy eating habits with tracking tools, nutrition resources and tips, reminders and rewards.
- Sleep Guide a personalized sleep plan tailored to you.
 Provides practical guidance and a framework to adopt healthy sleep habits (e.g., pre-bedtime routines, sleep environment, quieting the mind, etc.) with sleep tracking tools, resources and tips, reminders and rewards.
- Daily Learning Cards daily "learn and explore" cards in all well-being categories that create a mindset of success, control and momentum. You can personalize the topics you wish to see.

What languages are available in the new program?

Our new platform will be available in 16 different languages!

- English
 - Chinese
- Dutch
- French
- German
- Italian
- Japanese
- Korean

- Malay
- Polish
- Portuguese
- Russian
- Spanish
- Swedish
- Thai
- Vietnamese



Watch for more information

You'll receive more details about the new My Health Rewards program soon, including instructions on how to register beginning on Jan. 1, 2020.

MEDICA_®

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HEALTH CLUB REIMBURSEMENT



240 MORE REASONS TO GET FIT

Looking for reasons to go to the gym? Join Fit ChoicesSM by Medica and earn up to a \$20 credit each month toward your health club dues when you meet your monthly visit requirement. That's up to \$240 a year.

Getting started is simple:

- Find a participating health club near you and learn more about Fit Choices at medica.com/fitchoices.
 The program includes many national, regional and local health clubs.
- Visit the health club and present your Medica ID card.
- Work out at your club. The club tracks your visits and notifies Medica.
- Meet your monthly visit requirement and receive up to a \$20 credit toward your monthly health club dues.*

To make sure you are eligible or to learn about your monthly visit requirement and credit, call Customer Service. The number is on the back of your ID card.



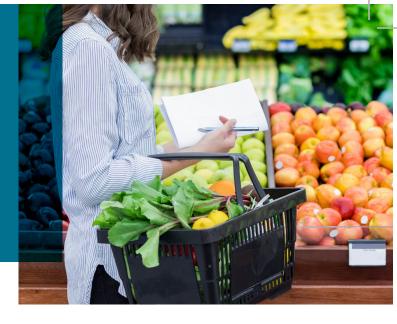
Go to **medica.com/fitchoices** for more information about Fit Choices.

*If your monthly dues are less than \$20, you'll receive credit for the amount of your dues. Up to two members per eligible Medica policy can earn the \$20 credit per month with a single or family health club membership. A maximum of two \$20 credits per month. Eligible members must be 18 years of age or older to receive the credit.

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HEALTHY SAVINGS



Eating healthier just got easier! Save money on a variety of foods with the Medica Healthy Savings program. Healthy Savings allows you to save on foods that help you take charge of your health and achieve your wellness goals.



How it works

If you live near a participating store, you'll be enrolled automatically in the program. Just watch your mailbox for more information and your Healthy Savings card. There's no extra cost for Healthy Savings; it's just another benefit of being a Medica member!

Each week, featured healthy promotions are pre-loaded onto your Healthy Savings account. You can shop for the promotions at any of our participating grocery stores. You can customize grocery lists, and even use a smartphone in the store to find the specials you want.



















Scan your Healthy Savings card or mobile app at checkout and save instantly on healthy foods in every food group—dairy, fruit, vegetables, proteins, and grains. During the summer months, you can even save on healthy produce at participating farmers markets.



Get the mobile app

Download the Healthy Savings mobile app from the App Store or Google Play to get savings on your smartphone. The app features customized messages, personalized lists, store locations and a mobile barcode to use at checkout.

Visit **medica.com/healthysavings** for more information.

Buy healthy. Eat healthy. Be healthy.

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^{*}Healthy Savings currently available at Knowlan's Festival Foods Minnesota locations only.

OVIA HEALTH



OVIA DAILY SUPPORT FOR FERTILITY, PREGNANCY AND PARENTING

Ovia Health supports you through your entire parenthood journey. The Ovia Health apps offer personalized guidance, support and coaching to help achieve your health goals, from fertility health tracking, to getting pregnant, to navigating pregnancy, postpartum and parental wellness. Ovia Fertility, Ovia Pregnancy and Ovia Parenting app tools include:

- Health and menstrual cycle tracker
- Pregnancy calendar and daily baby updates
- Child's development checklist
- Daily health and wellness content
- Data and symptom feedback



Ovia Fertility



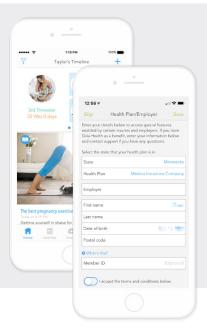
Ovia Pregnancy



Ovia Parenting

Getting started with Ovia

As a Medica member, you'll have access to enhanced and personalized Ovia Health features including one-on-one coaching, symptom tracking, return-to-work tools and more. Simply follow these steps to get started:



- Download one, or all three Ovia Health apps from the App Store or Google Play: Ovia Fertility, Ovia Pregnancy or Ovia Parenting.
- When signing up with your email, choose "I have Ovia Health as a benefit" before tapping "Sign up".
- Enter your state, health plan (**Medica**), employer name and personal details.
- 4 Get started!







Smoothies are a tasty way to get your daily dose of fruits and veggies.

And did we mention how refreshing they are in the summer weather? But don't take our word for it. Try one of our favorites:



Ingredients

- ½ cup unsweetened almond milk (or any other unsweetened milk of your choosing)
- ½ banana, peeled and frozen
- ½ cup strawberries, frozen (or use any frozen berries)
- 1 cup spinach, loosely packed
- 1 heaping tablespoon raw cacao or unsweetened cocoa
- 1 tablespoon ground flaxseed
- 2 tablespoons high-quality protein powder (or unsweetened Greek yogurt, but reduce your milk if using)

Get more from Omada®

Whether you want to lose weight, eat better, move more, or have more energy, Omada's science-based approach helps you shift your mindset and change your health.

You'll get a plan built around you, and the support of a dedicated health coach, weekly lessons, and a wireless smart scale—all at no cost to you.

Get started:



Directions

Place all ingredients in a high-speed blender. Process until well blended. Enjoy!

STEP 3 Set up secure login

In this step, you'll provide additional information to help prevent unauthorized access to your account. This includes your email address, phone number and answers to security questions that you choose. You'll also review and agree to the website policies, and can choose to sign up to receive information electronically.

Lastly, you'll choose whether you want mymedica.com to recognize your computer, device or browser when you access the site in the future. Answer "Yes" if the computer or device you're using is the main one you'll use to access mymedica.com. If you answer "No," you'll need to request a security code each time you visit the site in the future (see instructions below). After you've finished these steps you'll see a "Registration Completed" message. You're now ready to use mymedica.com!

Requesting a security code

To help protect your information, you'll need to request a security code if you visit mymedica.com using a computer the site doesn't recognize.

Requesting a security code is simple. After you've entered your login information, just follow the instructions on the screen. Depending on the contact information you provided when you registered for mymedica.com, you can request that a code be sent via email, text or phone. After you enter the code, you'll be able to access the site.

Set Up Secure Login What is Secure Login? We are committed to keeping your health care information secure. Secure Login uses text messages, phone calls and email to make it harder for unauthorized people to use your account. How does it work? When you try to log in using an unrecognized computer you will need to enter a security code. We will send you the security code using your choice of email, text or a phone call. Indicates required fields Email Send a security code to your email address when you login from a computer, device or browser that we do not recognize. Primary Email * Confirm Primary Email Alternate Email (optional) Confirm Alternate Email (required if providing alternate email) Phone Number The phone numbers you provide will be used to receive a secure code. This number will not be Home Phone Number (optional) e.g. 123-365-4587 Work Phone Number (optional) e.g. 123-365-4587 Mobile Phone Number (optional) e.g. 123-365-4587 Security Questions Answer are not case-sensitive and will be used when you want to reset your password. Select One Select One Select One Would you like us to recognize this computer, device or browser to authorize future logins? Yes (Only use this for private devices, such as your personal computer) No (Recommended for public devices, such as a library or school computer) I wish to receive marketing or promotional information by email, such as news on tools and resources to help manage my health care coverage and benefits. Messages will not contain private information. Your email address will not be sold. I have reviewed and understand the website policies: Privacy and Security and Legal Terms. I have reviewed and understand the **Electronic Delivery Consent**: By registering, you are electing to receive communications electronically, including Explanation of Benefits and/or Health Statements, Regulatory Notices, and other important information. We will communicate electronically with you by email or through this website. When we post communications on this website you will be notified by email. You can choose to receive free paper communications by mail at any time. Go to Account Settings to change your Mailing Preferences.

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Mymedica.com is your one-stop resource for the information you need to manage your health plan benefits and help improve your health. It takes just a few minutes to register for the site. Have your Medica ID card handy and grab a pen so you can write down your new login information.

To get started, go to **mymedica.com** and click on the "Register Now" button (in the Site Login box on the left-hand side of the screen). You'll be guided through a quick three-step process.

Change of plans?

If you renewed your Medica coverage and your group or policy number changed, you will need to re-register for **mymedica.com**. You'll know you need to re-register if you log in to the site and see "My Coverage: Ended" in the upper left corner. Re-register using the group or policy number found on your new Medica ID card. Be sure to choose a username different from your previous username.





If you have questions about registering, call Technical Support at 877-844-4999, Monday through Friday, 7 a.m. to 9 p.m. Central time.

STEP 1 Confirm identity



Identity See your ID card and enter the details exactly as shown. Your information is kept secure at all times You must be 13 or older to register All fields are required. If you do not have your member ID card, please call the helpdesk. Click Contact Us 22 to get Name (as it appears on your ID card) **Date of Birth** Date ▼ Member ID What is this? Do not include numbers after dash or space in ID (i.e. 1234567-00). MEDICA_® **Group or Policy Number** Payer ID: 94265 ID: 999999999 Name: JOHN Q DOE JANE R DOE DAUGHTER R DOE SON T DOE CareType: MEDICA CHOICE PASSPORT SVC Type: MEDICAL OV/CONV/URGI/ER \$XX/\$XX/\$XX

In the Identity step, you'll provide information found on your Medica ID card, as well as your date of birth.

Registration tips

- Enter your name as it's shown on your Medica ID card (i.e., not a nickname or a name that has changed since your ID card was printed).
- Make sure that the date of birth you enter is the same date of birth that you provided when you enrolled with Medica. If your spouse or other dependent is registering for mymedica.com, make sure they enter the date of birth that you provided when enrolling them for coverage. If you have any questions, please check with your employer.

Your dependents and mymedica.com

Mymedica.com isn't just for you — it gives all of your covered family members access to information about their health plan benefits.

To balance state and federal regulations, Medica's privacy policy requires members age 13 and older to have their own **mymedica.com** account. Have these dependents follow the steps in this guide to register for their own account, and make sure they can remember their username and password.

For children 11 and under, their claims will display when the plan subscriber is logged in to the website.

Medica members age 12 will receive claims information in the mail. Due to regulations, 12 year olds don't have access to mymedica.com.

STEP 2 Create username & password

Creating a username

You can use an email address as your username or create something new. Just be sure to pick a combination of letters and numbers that is uniquely yours.

- If you use an email address as your username, it doesn't have to contain numbers. Just be sure to use your own valid email address.
- If you choose a username that isn't an email address, it must contain both letters and numbers—for example your first initial, last name and street address number.

Your Username:

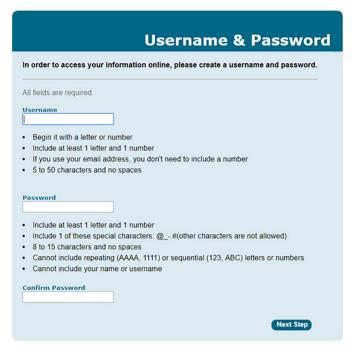
- Must be between 5 and 50 characters
- Must contain at least one letter and one number
- Can be an email address, in which case a number is not needed
- Cannot contain spaces
- Cannot contain your group or policy number
- Can contain @ _ , # . but no other special characters (question marks, exclamation points and other special characters will return an error message)

Deciding on a password

Create a unique password between 8 and 15 characters that contains at least one letter and one number. Your password cannot include your first or last name or your **mymedica.com** username.

Your Password:

- Must be between 8 and 15 characters
- Must contain at least one letter and one number
- Cannot contain spaces
- Cannot contain your first or last name
- Cannot match or contain your username
- Can contain @ _ , # . but no other special characters (question marks, exclamation points and other special characters will return an error message)
- Cannot contain 4 or more repeating characters (e.g., XXXX, 1111) Cannot contain 3 or more sequential characters (e.g., ABC, 123)



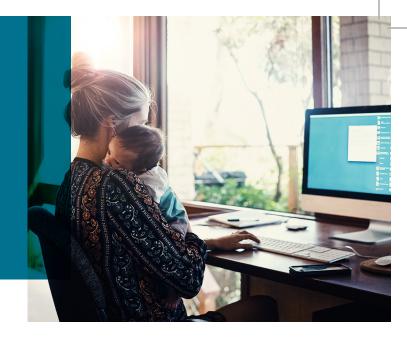
Protecting your information

Once you've successfully created your username and password, you may want to write them down and keep them in a safe place. Remember, your username and password give access to your personal health information, so be sure to guard your login information carefully.

If you forget your login information, just click on "Forgot your username or password?" on the home page and provide the information requested.

6

VIRTUAL CARE



SAVE TIME AND CONNECT WITH A PROVIDER ONLINE

Virtual care*, also known as online care or an e-visit, is a convenient way to get care for many common conditions. Connect with a provider from your computer or mobile device to get a diagnosis, treatment plan and prescription (if needed).

Virtual care may be a time-saving option for common conditions like:

- Allergies
- Bladder infection
- Bronchitis
- Cold and cough
- Ear pain
- Flu
- High blood pressure

- Migraines
- Pink eye
- Rashes
- Sinus infection
- Other non-urgent, common health conditions

With a virtual care visit, you:

- » Save time avoid a trip to the doctor's office and get care from the comfort of your home, work or wherever you are.
- » Initiate the visit at your convenience no appointment needed.
- » Get care when you need it visits are often available after clinic hours, sometimes even 24/7.
- » May save money a virtual care visit may cost less than a regular visit to the doctor's office, depending on your plan.

To check your plan's coverage for virtual care, log on to **mymedica.com**, select Look Up My Benefits and click on Coverage Documents. Look for "virtual care" under the Physician Services section. Or call Customer Service at the number on the back of your Medica ID card.



SAVE TIME

- » Connect with a provider online.
- » Get help for many common conditions.



VIRTUAL CARE OPTIONS

- » Many clinics offer options to connect with your provider online.
- » Amwell (amwell.com)
- » virtuwell* (virtuwell.com)

See the back for more information about these options.



VIRTUAL CARE OPTIONS

You can access virtual care through providers in your plan's network. Check your virtual care options at **medica.com/findadoctor**. Your virtual care options may include:

YOUR CLINIC HOW IT WORKS

Many clinics offer virtual care, online care or e-visits.

Check with your clinic to see if they offer virtual care and how you can connect with your provider online.

AMWELL

Amwell is a 24/7 online clinic available in every state.

Services:

- Treatment of common medical conditions. Each visit is \$59 or less, depending on your plan's coverage for virtual care.
- Behavioral health care services including therapy and psychiatry. Cost per visit
 may vary depending on your plan and type of service. Eligible services are
 covered under your plan as a behavioral health office visit.**
- Amwell also offers other online services, but is not an in-network provider for those services. You can use those services, but you will pay the full cost.



HOW IT WORKS

You have a video visit with a board-certified doctor or nurse practitioner using the web or mobile app.

- 1. To get started, create an account with Amwell:
 - **Smartphone/tablet**: Download the free Amwell app from the App Store or on Google Play.

Computer: Go to amwell.com.

Phone: Call 844-733-3627.

- 2. Select a doctor or nurse practitioner and follow the prompts to start your visit.
- 3. The provider will review your history, answer questions, diagnose, treat and prescribe medication (if needed).
- 4. If a prescription is needed, it'll be sent to your pharmacy. The cost of your prescription will be based on your plan's coverage for prescription drugs.

VIRTUWELL

Virtuwell is a 24/7 online clinic available in select states.***

Services:

 Treatment of common medical conditions. Each visit is \$49 or less, depending on your plan's coverage for virtual care.



HOW IT WORKS

You have an online visit with a certified nurse practitioner.

- 1. Go to **virtuwell.com** and take a quick online interview that checks your medical history and makes sure your problem can be treated online.
- 2. Once it is determined you can be treated online, you'll create an account including your contact, insurance, pharmacy and payment information.
- 3. A nurse practitioner will review your case and write a personalized treatment plan. You'll get an email or text when your plan is ready.
- 4. If a prescription is needed, it'll be sent to your pharmacy. The cost of your prescription will be based on your plan's coverage for prescription drugs.

MEDICA®

*Virtual care is different than receiving care via telemedicine. With telemedicine, you go to a doctor's office or other health care facility and connect with a provider at another location using the phone, internet or another means.

**To check your plan's coverage for behavioral health, log on to mymedica.com, select Look Up My Benefits and click on Coverage Documents. Look for "office visit" under the Behavioral Health — Mental Health section.

***Visit virtuwell.com for a list of available states.

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