



2025

# Health & Lifestyle Supplemental Benefits

JANUARY 1, 2025 - DECEMBER 31, 2025

# How to Contact EAP

GoooCD4C



When you need someone to talk to, Mutual of Omaha's Employee Assistance Program is there to help provide resources to assist with personal and job-related issues.

## Two Ways to Request EAP Services



1. The EAP team is available by phone 24 hours a day, seven days a week. Call today at 800-316-2796.



2. Online Service Request Form
  - a. Go to the EAP website – [mutualofomaha.com/eap](https://mutualofomaha.com/eap)
  - b. Click on the Request Services button located near the phone number
  - c. Provide your company name, demographic information and the reason for seeking assistance
  - d. Click submit



For over 25 years, Mutual of Omaha's in-house EAP has been staffed by licensed, master's level counselors. Our exclusive provider network and personalized provider matching allow us to quickly get you the help you need.







# Behavioral Health Case Management



## **A helping hand through complex health situations**

Finding what you need, when you need it in the health care system may not always be easy. The Behavioral Health Case Management program\* can help you along the way. The program includes specially trained Case Managers to help guide you through the health care system. Each Case Manager is a licensed health care professional.

### **How to Enroll in Behavioral Health Case Management**

Your Case Manager may contact you, or you may call the number at the bottom of the page for help. Once you enroll, your Case Manager will:

- Answer questions about your condition or benefits
- Help you find other resources you may need
- Help you work with your doctor and coordinate your health services
- Assist you in locating specialized care providers, facilities and treatment options, as needed

### **Benefits of Behavioral Health Case Management**

- Get emotional support to help deal with challenges you might face
- Learn ways to take care of yourself to avoid more serious health problems
- Improve your quality of life

**The program is voluntary and available at no added cost to you.**

**Your Case Manager can help answer your questions and explain the program.  
Call the number on the back of your ID card for more information.**

Disclaimer: Member communications and information from the program are not meant to replace the advice of health care professionals. Members are encouraged to seek the advice of their doctors or behavioral health specialist to discuss their health care needs. Decisions regarding course and place of treatment remain with the member and his or her health care providers.





## Most people know someone who is dealing with a behavioral health concern. Seeking help is a sign of strength and a first step in getting better.

### Learn to Live

Help for stress, anxiety, depression, sleep problems or substance use is just a click away. Confidential online programs are available through Learn to Live at no added cost to you. Log in at [bcbstx.com](https://bcbstx.com), then go to **Wellness** to learn more.

### 24/7 Nurseline

Call a registered nurse\*\* toll-free, around the clock, whenever you or your covered family members need answers to health questions. The number is listed on the back of your member ID card.

### Virtual Visits

Virtual Visits allow you to connect with a doctor or licensed mental health professional almost anytime, anywhere. Meet with an MDLIVE® mental health professional from the comfort of your own home. A board-certified doctor or therapist can help with a variety of mental health concerns by phone or video. Visit [MDLIVE.com/bcbstx](https://MDLIVE.com/bcbstx) to schedule an appointment.

### Blue Access for Members<sup>SM</sup>

Log in at [bcbstx.com](https://bcbstx.com) and view coverage details, request ID cards, check claims status, access the Secure Messaging Center or learn about health and wellness from your mobile phone or computer.

### National 988 Hotline

The 988 Hotline is a suicide and crisis lifeline that is available 24/7 via toll-free call by dialing 9-8-8.

**Behavioral Health Case Managers are available to provide support and help you day or night.**



**Need more help? Call the Customer Service number on the back of your member ID card or visit [bcbstx.com](https://bcbstx.com) to learn more.**

\*The Behavioral Health Case Management program is available only to those members whose health plans include behavioral health benefits through Blue Cross and Blue Shield of Texas. Check your benefit booklet, ask your group administrator or call the Customer Service number on the back of your member ID card to verify that you have these services.

\*\*Nurses do not give medical advice or take the place of a doctor's care. Talk to your doctor or health care professional about any health questions or concerns. 24/7 Nurseline may not be available on all plans.

Learn to Live provides educational behavioral health programs; members considering further medical treatment should consult with a physician. Learn to Live may not be available on all plans.

Virtual Visits may be limited by plan. For providers licensed in New Mexico and the District of Columbia, Urgent Care service is limited to interactive online video; Behavioral Health service requires video for the initial visit but may use video or audio for follow-up visits, based on the provider's clinical judgment. Behavioral Health is not available on all plans.

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## It's Okay to Need Help

**Take care of your mental health to cope with what life brings your way.**

If you struggle with thoughts or feelings that make it harder to get through your day, you're not alone. About half of people in the U.S. will experience a mental health concern at some point in their lives.<sup>1</sup>

Care from a mental health expert can help you manage your emotions and deal with challenges.

### **Mental health is just as important as physical health.**

Your health plan includes access to mental health care like therapy and medicines that might help. You and your family members can get support for issues such as:

- Depression
- Anxiety and panic attacks
- Substance use
- Attention deficit (ADHD/ADD)
- Autism
- Bipolar
- Eating disorders

### **Your journey is one-of-a-kind.**

Whether you need support to get through everyday life or a major crisis, seeking help is the first step to getting better.

Find a provider who can help get you where you want to be. Many offer phone or video visits for your convenience.

1. Go to **bcbstx.com**.
2. Then, click **Find Care**.



## More Resources for Your Mental Wellbeing

### Digital Mental Health

Help for stress, depression, panic, resilience and other mental health concerns is just a click away. Confidential online programs are available through Learn to Live<sup>2</sup> at no added cost to you. Log in at [bcbstx.com](https://www.bcbstx.com), then go to Wellness to learn more.

### When you're ready, we're here.

**Taking the first step isn't easy. But you don't have to take it alone. If you're facing a mental health issue, we have experts who can help you learn about your condition and treatment options. Your personal health details won't be shared with your employer. We can also help you find a provider and understand your mental health benefits.**

**Don't be afraid to reach out — call the Customer Service or behavioral health number on the back of your member ID card.**

Centers for Disease Control and Prevention, 2022. [cdc.gov/mentalhealth/learn/index.htm](https://www.cdc.gov/mentalhealth/learn/index.htm)

Learn to Live provides educational behavioral health programs; members considering further medical treatment should consult with a physician.

The Behavioral Health program is available only to those members whose health plans include behavioral health benefits through Blue Cross and Blue Shield of Texas. Check your benefit booklet, ask your group administrator or call the Customer Service number on the back of your member ID card to verify that you have these services. Member communications and information from the program are not meant to replace the advice of health care professionals. Members are encouraged to seek the advice of their doctors or behavioral health specialist to discuss their health care needs. Decisions regarding course and place of treatment remain with the member and his or her health care providers.

Learn to Live, Inc. is an independent company that provides online behavioral health programs and tools for members with coverage through Blue Cross and Blue Shield of Texas.

BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.



# Real people, real results

Livongo helps 700,000+ members worry less about managing diabetes.

“Livongo keeps me aware of my glucose levels without the worry of running out of supplies.”

Livongo member

**\$0**  
cost to you

## With Livongo, you'll get:



A smart blood glucose meter  
to guide your journey



A connected app  
that tracks numbers so you  
don't have to



Access to expert coaches  
for advice on diet, lifestyle and more

## Enroll Today!

Text **"GO BCBSTX-HEALTH"** to 85240 to learn more and enroll

You can also enroll by visiting [join.livongo.com/BCBSTX-HEALTH/hi](https://join.livongo.com/BCBSTX-HEALTH/hi) or call  
**800-945-4355** and use registration code: **BCBSTX-HEALTH**

The program is provided to you and your family members with diabetes and coverage through Blue Cross and Blue Shield of Texas (BCBSTX).

Members must have primary insurance coverage through the Blue Cross and Blue Shield of Texas plan offering the Livongo program.

## OMADA FOR PREVENTION & HYPERTENSION

# Frequently Asked Questions



## What is Omada?

Omada is a virtual health program that helps members lose weight and lower blood pressure. Through your benefits, you may be eligible to join one of the following programs:

- **Omada for Prevention®**
- **Omada for Hypertension®**

Each program provides expert guidance from one-on-one coaching and tools for real-time feedback, so you'll learn simple changes over time—and at your own pace—that will help you feel better and live life with more confidence.

## How much does it cost?

If eligible, Omada is at no cost to you (up to a \$1,400 value).

## What do the personal health coach and specialist do?

Your **personal health coach** will provide dedicated 1-on-1 support and guidance to help you improve your health (mind and body) while cheering you on every step of the way. Whether you want to lose weight, or lower your blood pressure, your health coach will help you create a plan that fits your life. If you are enrolled in the hypertension program, you will also be connected with a **clinical specialist** who will help answer questions and help you keep your blood pressure under control.

## What do I get as a member?

### At no cost to you, you get:

- ✓ A personal health coach
- ✓ A clinical specialist\*
- ✓ All the smart devices you need
- ✓ A personalized care plan
- ✓ Weekly lessons
- ✓ Tools for managing stress
- ✓ Online peer group and communities

## Who is eligible for this program?

If you or your adult family members are enrolled in the Blue Cross and Blue Shield of Texas health plan and are at risk for type 2 diabetes or heart disease or are living with high blood pressure, the Omada program is included in your benefits.

## Get Started Today

Scan the code using your mobile device or visit the website below.

[omadahealth.com/BCBSTX](https://omadahealth.com/BCBSTX)







## Omada for Prevention

for help losing weight and preventing diabetes

### What do I get when I join?

You get a program valued up to \$700 at no cost to you. It includes:

- A personal health coach
- Smart scale
- And more  
*(see front page)*

### I've tried many different diets in the past. How is Omada different?

Omada focuses on building healthy habits that last. It's not about counting calories or avoiding foods you "can't eat" or things you "shouldn't do." Instead, through lessons, food tracking, and setting small, simple goals, you'll learn how to build healthier routines around what you love and what works for you—all with the support and guidance of your personal health coach.



## Omada for Hypertension

for help lowering blood pressure and losing weight

### What do I get when I join?

You get a program valued up to \$1,400 at no cost to you. It includes:

- A personal health coach
- A clinical specialist
- Smart scale\* and blood pressure monitor
- And more  
*(see front page)*

### Why is managing blood pressure important?

High blood pressure can increase your risk of stroke and heart attack. Omada will help you find ways to lower your blood pressure outside of just medication (like tips for nutrition, stress, and sleep). By tracking your blood pressure, your care team will help you understand health trends, so you can start making simple changes to control your numbers.

“

This helped me to abandon that all or nothing thinking that I had carried for a lifetime and find true balance. Not only did this set me up to have a healthy relationship with food, but it touched all other areas of my life, improving them in different ways.

**Life is just better now.”**

—

Jesse, Omada member

## How will Omada help me with stress?

If you experience stress, have trouble sleeping, or struggle with motivation, your personal health coach will provide you with coping techniques and exercises and help you make a plan towards feeling better in both mind and body.

## What's the time commitment?

You can use the program as long as you need it and as long as it's made available to you by your employer. On average, participation can take 1-2 hours per week.

## I already see my doctor about my health. Do I still need Omada?

Omada supports your current treatment plan and makes sure you have the care you need between doctor visits. You'll get day-to-day support which includes answering your questions and giving you personalized guidance based on your needs.

## Can family members join this program?

Yes, adult family members who are covered under a qualifying health plan, and meet the clinical enrollment criteria, may be eligible. Refer to your health benefit documents for details.

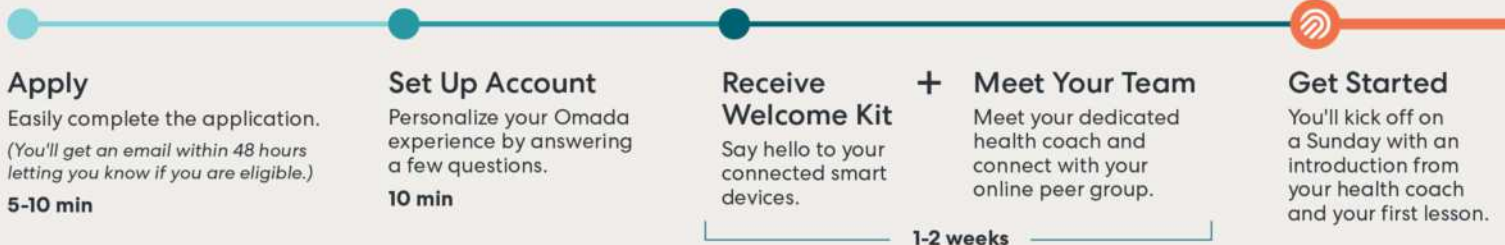
## Will my information be safe?

Omada takes your personal health information seriously. Your participation and progress in the program is confidential and we follow all federal and state privacy regulations as a healthcare provider. To learn more, please read Omada's Privacy Policy and Terms of Use, and Notice of HIPAA Privacy Practices.

## What personal information will be shared with my peer group?

Group members can see your profile photo, first name, hometown, and introduction note. Members can also see a summary of your progress, which includes when you were last active, your weigh-in and food tracking streak, weight loss goal progress (don't worry, no numbers!), and any recent posts you've shared.

## How do I get started?



### Questions?

If you are currently a member, you can email [support@omadahealth.com](mailto:support@omadahealth.com), call (888) 409-8687, or check out our help center articles at [support.omadahealth.com](http://support.omadahealth.com).

### Get Started Today

Scan the code using your mobile device or visit the website below.

[omadahealth.com/BCBSTX](http://omadahealth.com/BCBSTX)



Omada for Prevention and Hypertension is available at no cost when covered by your employer or health plan.

\* Certain connected devices provided as part of an Omada program are only available to members who meet certain program and clinical eligibility.

Testimonials are based on the member's real experiences and individual results. Results may vary based on individual and demographic factors. We do not claim that these are typical results that members will generally achieve.





**BlueCross BlueShield  
of Texas**

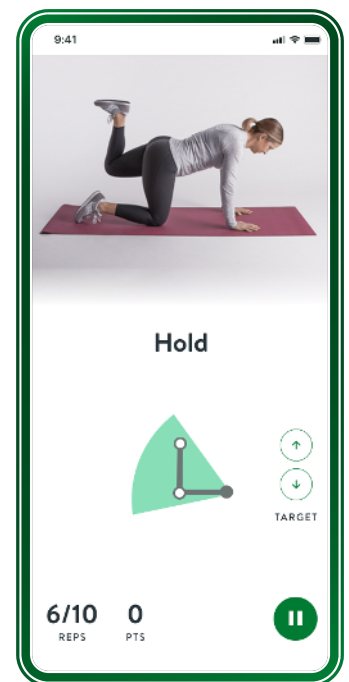


## Conquer back and joint pain without drugs or surgery

You and your eligible family members have access to Hinge Health's programs for back, knee, hip, shoulder, or neck pain as part of your Blue Cross and Blue Shield of Texas membership. Programs may include:

- Technology and wearable sensors
- Unlimited 1-on-1 health coaching
- Personalized exercise therapy

According to one clinical study, more than 10,000 program participants reduced their pain an average of 68%.\*



Scan the QR code to learn more or apply at  
[hinge.health/bcbstx](https://hinge.health/bcbstx)  
or call (855) 902-2777

Eligibility: Participants must be 18+ and enrolled in a PPO medical plan through Blue Cross and Blue Shield of Texas.

\*Source: [Hinge Health 2017-2019 Outcomes Analysis](#)

Hinge Health is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide an online musculoskeletal program for members with coverage through BCBSTX. BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

# support for reproductive health, fertility, & menopause

Whether you are cycle tracking, trying to conceive, or managing menopause, the Ovia® app will customize your experience to deliver personalized insights, tips, and content.

## features



Cycle predictions, fertility calendar, and menopause symptom management



Health tracking: cycle, symptoms, moods, activity, medication, and more!



Instant feedback on your symptoms and alerts when Ovia detects a potential medical issue



50+ physician-developed health programs supporting infertility, endometriosis, and more



Unlimited in-app coaching with our Care Team

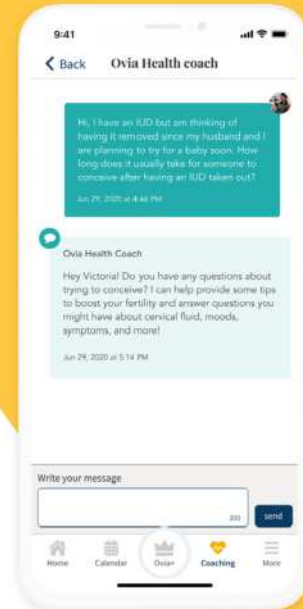
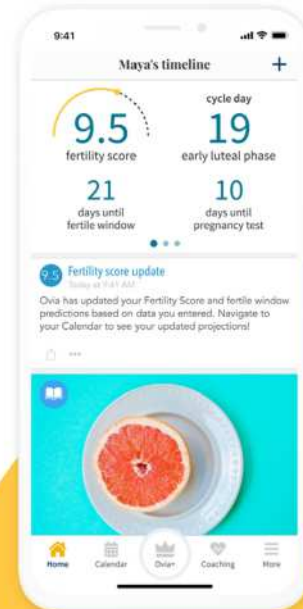






# your **Ovia** journey

- Sign up for **Ovia+** (make sure to enter your health plan (required) and your employer (optional) to get full access!)
- Take the **Ovia Health™ Assessment** and enroll in health programs tailored to your results
- Let Ovia know whether you're **tracking your cycle, trying to start a family, or experiencing menopause symptoms**
- Read **personalized articles** about your health
- Receive **instant feedback** on your health data and **chat with our Care Team** about all your health questions
- Make **progress toward your goals!**



Download the Ovia app on your smartphone, indicate that you have Ovia Health as a benefit, and enter your health plan (required) and your employer (optional) for full access to your health and fertility benefits!

oviahealth™



# Don't fall for diet trends.

Block out the diet noise, enjoy your favorite fall party foods, and still lose weight.

Why stress over losing weight before the holidays? Central Counties Services is offering you Wondr, to help you learn science-based skills to build lasting weight loss habits today—the skills diet culture won't teach you. (Spoiler: It doesn't involve giving up your favorite fall foods.)

**Apply today.**

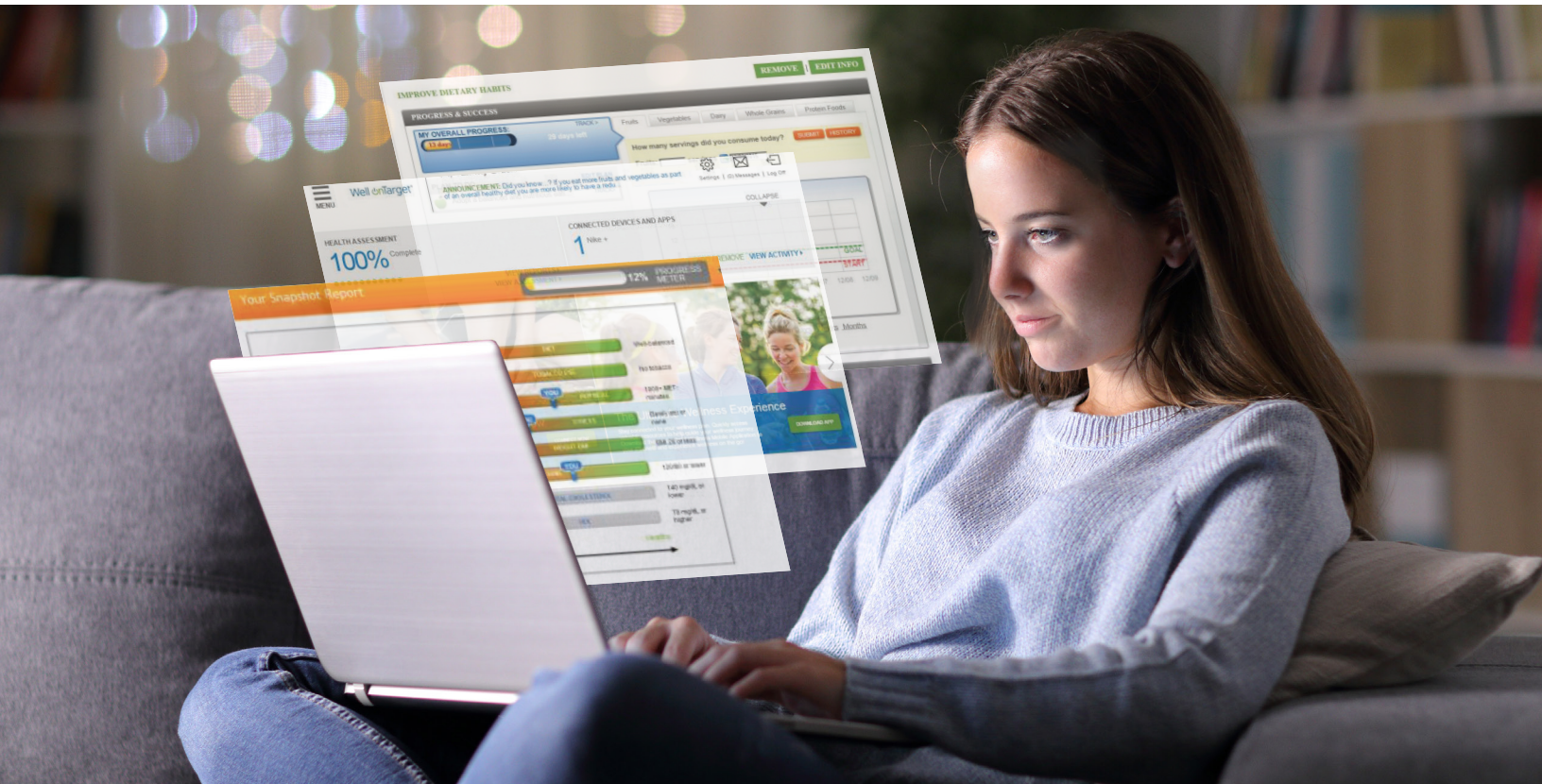
Learn more at

[wondrhealth.com/centralcountiesservices](http://wondrhealth.com/centralcountiesservices)

Employees, spouses and dependents over age 18 enrolled in the BCBSTX medical plan are eligible to apply to the program.







# Live Well with the Well onTarget Member Wellness Portal

The Well onTarget® Member Wellness Portal at [wellontarget.com](http://wellontarget.com) provides you with tools to help you set and reach your wellness goals. The portal is user-friendly, so you can find everything you need quickly and easily.

## Explore Your Wellness World

When you log in to your portal, you will find a wide variety of health and wellness resources, including:

- The Health Assessment (HA)
- Self-Management Programs
- Health trackers
- Trusted news and health education content

## See Your Stats in a Flash

Everything you want to see quickly is on your dashboard. The dashboard shows all of your Well onTarget programs. You can see where you are today compared with where you were when you started. You can also read the latest health news, check your activity progress and more.

## Take a Snapshot of Your Health

The HA asks you questions about your health and habits.<sup>1</sup> You then get a Personal Wellness Report. This report suggests ways to make positive lifestyle changes. Your report can also help you decide which Well onTarget program to start first to get the most benefit. You can even print a Provider Report to share with your doctor.

## Blue Points<sup>SM</sup> Program<sup>2</sup>

Small rewards may motivate you to make positive changes to meet your wellness goals. With Well onTarget, you can earn Blue Points for making healthy choices. If you enroll in the Fitness Program or take your HA, you earn points.<sup>3</sup> You can also earn points when you achieve milestones in the Self-Management Programs. Redeem your Blue Points in the online shopping mall, which offers a wide variety of merchandise.<sup>4</sup>

## Health Tools and Trackers

Knowing what you eat and how much you work out can help you reach your goals. But keeping track of all you do can be time-consuming. To make it easy, the portal has trackers that let you record how much sleep you get, your stress levels, your blood pressure readings and your cholesterol levels.

The portal also offers a symptom checker. When you don't feel well, this tool can help you decide if you should see a doctor.

## Self-Management Programs

These programs consist of:

1. Interactive programs with learning activities and content that focus on behavioral changes to reinforce healthier habits.
2. Educational programs that inform about symptoms, treatment options and lifestyle changes.

These two learning methods allow you to study on your own time and may help you get to the next level of wellness. Topics include nutrition, weight management, physical activity, stress management, tobacco cessation and more.

## Fitness Tracking

Earn Blue Points for tracking your fitness activity using popular fitness devices and mobile apps.



## Take Wellness on the Go

Check out the Well onTarget AlwaysOn Wellness mobile app, available for iPhone<sup>®</sup> and Android<sup>™</sup> smartphones. It can help you work on your wellness goals — anytime and anywhere.

1. Well onTarget is a voluntary wellness program. Completion of the Health Assessment is not required for participation in the program.

2. Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal for more information.

3. This does not apply to points you earn for completing Fitness Program activities.

4. Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.

The Fitness Program is provided by Tivity Health<sup>®</sup>, an independent contractor that administers the Prime Network of fitness centers. The Prime Network is made up of independently owned and operated fitness centers. Blue Cross and Blue Shield of Texas (BCBSTX) makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.





# Are You Living a Healthy Lifestyle?

## Take the Health Assessment and Find Out

### Answer a few questions to get your wellness report.

By keeping track of your goals and monitoring your current health status, you have a greater chance of seeing those goals through to completion. Your Health Assessment is the suggested starting point once you've registered on the portal. See logon instructions on page two.

### Can you spare some time for your health?

It's easy. You'll be asked a variety of basic lifestyle questions. Share some details about your diet, exercise, sleep and other daily activities.<sup>1</sup>

### You'll get feedback immediately.

Discover your healthiest habits along with top risks and strengths revealed in your Personal Wellness Report.

You can explore helpful tips, strategies and personalized digital tools to jump start your health journey.

After you log in, watch the Welcome video to learn more about the portal and valuable resources including: self-management programs, fitness and nutrition device integration, personal challenges and more.

You'll stay motivated by tracking your progress using the health trackers and self-progress check-in tools to help reach your personal health goals.



The Health Assessment (HA) consists of nine parts, which you can complete all at once or over time, as your schedule permits. These parts include questions about your:

- Diet
- Physical activity
- Tobacco use
- Emotional health
- Health at work and on the road

### Get started today.

You can earn 2,500 Blue Points<sup>SM2</sup> for taking your HA. With the Blue Points program, you will be able to earn points for regularly participating in many different healthy activities. You can redeem these points in the online shopping mall, which provides a wide variety of merchandise. Follow these simple steps to get started:

- 1. Visit [wellontarget.com](https://wellontarget.com) and log in.** If you have an existing Blue Access for Members<sup>SM</sup> (BAM<sup>SM</sup>) account, use your BAM username and password. If you aren't a registered user yet, click "Register Now" to create an account.
- 2. If you have not taken your HA, there will be a pop-up notification after you log in.** You can also take your HA by clicking on "Start" in the "Health Assessment" box at the top of your dashboard. Once you have completed the HA, your reports will be available in this section.

### How will the Health Assessment be personalized?

You will begin by answering a few basic questions. Then, you'll answer more detailed questions based on your answers to the first set of questions. Your health status and lifestyle will determine which questions you will be asked.

Your answers will help tailor the Well onTarget Member Wellness Portal with programs that could help you reach your health goals. You can take the HA twice a year to check your progress and earn Blue Points.



### Take Your Health Assessment on the Go

Check out the Well onTarget mobile app (AlwaysOn), available for iPhone<sup>®</sup> and Android<sup>™</sup> smartphones. You can complete your HA and work on your health and wellness goals — anytime and anywhere.



### What should I do with my results?

After completing the HA, you will receive a confidential Personal Wellness Report. This can show you how you are doing currently and where and how you can improve.

When you know your risks, you can choose your best options to avoid them. When you know your strengths, you can decide to build on them.

**Have questions about the HA or the Well onTarget program? Call 877-806-9380.**

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<sup>2</sup> Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at [wellontarget.com](https://wellontarget.com) for further information. Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.

AlwaysOn is owned and operated by Onlife Health, Inc. an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide digital health management for members with coverage through BCBSTX. BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.





# Blue Points<sup>SM</sup> — Rewards for Healthy Living

Well onTarget<sup>®</sup> understands how hard it can be to maintain a healthy lifestyle. Sometimes, you may need a little motivation. That's why we offer the Blue Points<sup>1</sup> program. This program may help you get on track — and stay on track — to reach your wellness goals.

With the Blue Points program, you will be able to earn points for regularly participating in many different healthy activities. You can redeem these points in the online shopping mall, which provides a wide variety of merchandise.

Created with your needs in mind, the Blue Points program has many convenient, user-friendly, personalized and flexible features:

## Earn Points Instantly

The program gives you points immediately, so you can start using them right away.<sup>2</sup>

## Get Extra Points

Don't have enough points yet for that reward you really want? No problem! You can apply the points you have and use a credit card to pay the remaining balance.

## Easily Manage Your Points

The interactive Well onTarget portal, available at [wellontarget.com](http://wellontarget.com), uses the latest user-friendly technology. This makes it easy to find out how many points are available for you to earn. You can also track the total number of points you've earned year-to-date. All of your points information will appear on one screen.

## Choose from a Large Selection of Rewards

Redeem your points in our expanded online shopping mall. Reward categories include apparel, books, health and personal care, jewelry, electronics, music and sporting goods. You'll also find discounted items on electronics, games, luggage and other merchandise.<sup>3</sup>

## Participate in Activities That Match Your Goals

Look how quickly your Blue Points can add up! Here are some sample activities you can complete to earn Blue Points:

Activities	Potential Blue Points Amounts
Completing the Health Assessment every six months <sup>4</sup>	2,500 points every six months
Complete a Self-management Program	1,000 points per quarter
Using the trackers to track your progress toward your goals	10 points, up to a maximum of 70 points per week
Enrolling in the Fitness Program	2,500 points
Adding weekly Fitness Program center visits to your routine	Up to 300 points each week
Completing Progress Check-ins	Up to 250 points per month
Connecting a compatible fitness device or app to the portal	2,675 points
Tracking progress using a synced fitness device or app	55 points per day



Log on to [wellontarget.com](https://www.wellontarget.com) today to find all the interactive tools and resources you need to start racking up Blue Points. Keep yourself motivated to earn more points by heading over to the online shopping mall and checking out all the rewards you can earn for adopting — and continuing — healthy habits.

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2. This does not apply to points you earn for completing Fitness Program activities.

3. Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.

4. Well onTarget is a voluntary wellness program. Completion of the Health Assessment is not required for participation in the program.

The Fitness Program is provided by Tivity Health®, an independent contractor that administers the Prime Network of fitness centers. The Prime Network is made up of independently owned and operated fitness centers.





# Blue365

## A Discount Program for You



Blue365 is just one more advantage you have by being a Blue Cross and Blue Shield of Texas (BCBSTX) member. With this program, you may save money on health and wellness products and services from top retailers that are not covered by insurance. There are no claims to file and no referrals or preauthorizations.

Once you sign up for Blue365 at [blue365deals.com/bcbstx](http://blue365deals.com/bcbstx), weekly "Featured Deals" will be emailed to you. These deals offer special savings for a short period of time.

### Below are some of the ongoing deals offered through Blue365.

#### EyeMed<sup>®</sup> | Davis Vision<sup>®</sup>

You can save on eye exams, eyeglasses, contact lenses and accessories. You have access to national and regional retail stores and local eye doctors. You may also get possible savings on laser vision correction.

#### TruHearing<sup>®</sup> | Beltone<sup>™</sup> | Start Hearing

You could get savings on hearing tests, evaluations and hearing aids. Discounts may also be available for your immediate family members.

#### Dental Solutions<sup>SM</sup>

You could get dental savings with Dental Solutions. You may receive a dental discount card that provides access to discounts of up to 50% at more than 70,000 dentists and more than 254,000 locations.\*

#### Sun Basket | Nutrisystem<sup>®</sup>

Help reach your weight loss goals with savings from leading programs. You may save on healthy meals, membership fees (where applicable), nutritional products and services.

See all the Blue365 deals and learn more at [blue365deals.com/bcbstx](http://blue365deals.com/bcbstx).



### Fitbit®

You can customize your workout routine with Fitbit's family of trackers and smartwatches that can be employed seamlessly with your lifestyle, your budget and your goals. You'll get a 20% discount on Fitbit devices plus free shipping.

### Reebok | SKECHERS®

Reebok, a trusted brand for more than 100 years, makes top athletic equipment for all people, from professional athletes to kids playing soccer. Get 20% off select models. SKECHERS, an award-winning leader in the footwear industry, offers exclusive pricing on select men's and women's styles. You can get 30% off plus free shipping for your online orders.

### InVite® Health

InVite Health offers quality vitamins and supplements, educational resources and a team of health care experts for guidance to select the correct product at the best value. Get 50% off the retail price of non-genetically modified microorganism (non-GMO) vitamins and supplements.

### Livekick

Livekick is the future of private fitness. Choose from training or yoga over live video with a private coach. Get fit and feel healthier with action-packed 30-minute sessions that you can do from home, your gym or your hotel while traveling. Get a free two-week trial and 30% off a monthly plan on any Live Online Personal Training.

### eMindful

Get up to a 50% discount on any of eMindful's live streaming or recorded premium courses. Apply mindfulness to your life including stress reduction, mindful eating, chronic pain management, yoga, Qigong movements and more.

**For more great deals or to  
learn more about Blue365,  
visit [blue365deals.com/bcbstx](https://blue365deals.com/bcbstx).**

The relationship between these vendors and Blue Cross and Blue Shield of Texas (BCBSTX) is that of independent contractors. BCBSTX makes no endorsement, representations or warranties regarding any products or services offered by the above-mentioned vendors.

\* Dental Solutions requires a \$9.95 signup and \$6 monthly fee.

Blue365 is a discount program only for BCBSTX members. This is NOT insurance. Some of the services offered through this program may be covered under your health plan. You should check your benefit booklet or call the customer service number on the back of your ID card for specific benefit facts. Use of Blue365 does not change monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are given only through vendors that take part in this program and may be subject to change. BCBSTX does not guarantee or make any claims or recommendations about the program's services or products. Members should consult their doctor before using these services and products. BCBSTX reserves the right to stop or change this program at any time without notice.





**12 Hours**

The carbon monoxide level in the blood drops to normal.

**2 Weeks to 3 Months**

Lung function begins to improve.

**1 to 9 Months**

Coughing and shortness of breath decrease.

# Tobacco Cessation Programs May Help You Lead a Healthier Life

Our Well onTarget tobacco cessation programs consist of methods to help you learn to quit smoking, with one-on-one coaching and innovative lessons developed using the most current academic and medical research.

**Methods of learning include:**

- Standard telephonic coaching, and coaching via secured messaging, with unlimited access to a coach throughout a program year. Coaches are available Monday through Friday, between 7 a.m. and 10 p.m. and Saturday between 9 a.m. and 4 p.m. (CT).
- Digital Self-management Program: Consisting of weekly lessons, this online course guides you through the process of quitting tobacco permanently. Each lesson combines two approaches:
  1. Current evidence is used to provide education on the physical and social consequences of tobacco use, principles of addiction, treatment options and tobacco-related health statistics.
  2. Behavioral in nature, you'll get solid, practical action steps, from creating your own quitting plans to relapse prevention. You'll have access to numerous calculators, trackers, tools and educational materials to support you in your efforts.

**Earn Blue Points<sup>SM</sup>**

You can earn 1000 Blue Points once per quarter when you complete a digital self-management program. Redeem your points in our expanded online shopping mall for merchandise.\*

# Tobacco Cessation Coaching Process

1. The tobacco cessation coaching process begins with the initial health assessment. If you indicate current tobacco use, more specific information is gathered, including type(s) of tobacco used, quantity and frequency of use.
2. The coach establishes your level of readiness or willingness to attempt to quit.
  - If you are not ready to make a quit attempt, you'll be reassured and encouraged to continue contemplation. The coach will be periodically readdressing the subject throughout the course of the coaching relationship.
  - If you are ready to make a quit attempt, the coach confirms baseline information and metrics from the health assessment.
3. The coach assists you in developing an individualized quit plan utilizing the "S.T.A.R.T." model (each step is documented in the member's record):
  - Set a quit date
  - Tell family, friends, coworkers and others about the plan
  - Anticipate challenges and put plans in place to avoid a relapse
  - Remove all tobacco and tobacco-related items from environment
  - Talk to your doctor (for potential medicinal support)
4. You'll be given individualized information and advice along with appropriate educational content and instruction on portal resources (tobacco cessation therapies, tracking, tools, online support community and self-directed lessons).
5. Next, follow-up contact is scheduled (often taking place on, or just before, the agreed quit date).

Each contact involves an assessment of current tobacco status (number of days quit, any slips, relapses or challenges faced). The coach will give you encouragement and strengths-based practical counseling to help you stay on track (or get back on track if necessary). All participants who successfully complete the program will receive a Certificate of Completion.

## Staff Qualifications

The tobacco cessation clinical staff includes registered and licensed nurses, registered dietitians, exercise specialists, health educators and certified mental health counselors. Health coaches must have a bachelor's degree in a health-related discipline.

Sign up for the Tobacco Cessation Program in the Well onTarget Portal at [wellontarget.com](http://wellontarget.com). Or call **877-806-9380**.

\* Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal for more information. Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.

Smoking Statistics Source: <http://www.lung.org/stop-smoking/i-want-to-quit/benefits-of-quitting.html>

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association



Tobacco cessation can be a lengthy, difficult journey. Regardless of the member's situation or tobacco use status, coaches are trained to provide compassionate interventions.

**Did You Know:** After quitting, the body begins to repair the damage caused by smoking.





# 24/7 Nurseline

**Nurses available anytime you need them.**

Health happens – good or bad, 24 hours a day, seven days a week. That is why we have registered nurses waiting to talk to you whenever you call our 24/7 Nurseline\*.

Our nurses can answer your health questions and try to help you decide whether you should go to the emergency room or urgent care center or make an appointment with your doctor. You can also call the 24/7 Nurseline whenever you or your covered family members need answers to health questions about:

- Asthma
- Dizziness or severe headaches
- Cuts or burns
- Back pain
- High fever
- Sore throat
- Diabetes
- A baby's nonstop crying
- And much more

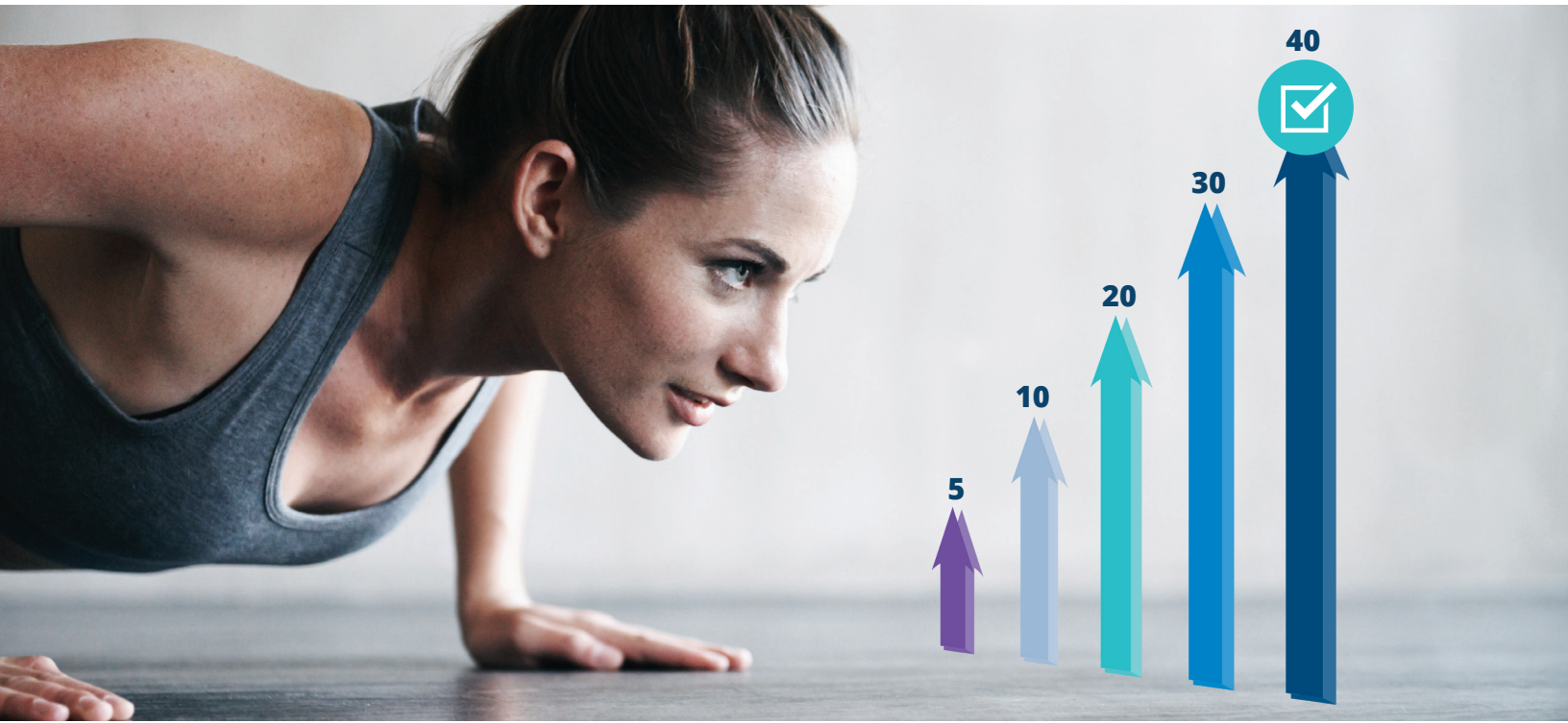
Plus when you call, you can access an audio library of more than 1,000 health topics – from allergies to surgeries – with more than 500 topics available in Spanish.

So, put the 24/7 Nurseline phone number in your contacts today, because health happens 24/7.



**Call 800-581-0393 to reach the 24/7 Nurseline and talk to a nurse. Hours of Operation: Anytime**

\*24/7 Nurseline is not available to HMO members. For medical emergencies, call 911. This program is not a substitute for a doctor's care. Talk to your doctor about any health questions or concerns.



# Make Your Fitness Program Membership Work for You

## The Fitness Program gives you flexible options to help you live a healthy lifestyle.

Since you are a Blue Cross and Blue Shield of Texas member, the Fitness Program is available exclusively to you and your covered dependents (age 16 and older).\* The program gives you access to a nationwide network of fitness locations. Choose one location close to home and one near work, or visit locations while traveling.

### Other program perks include:

- **Flexible Gym Network:** A choice of gym networks to fit your budget and preferences.\*\*

Options	Digital Only	Base	Core	Power	Elite
Monthly Fee	\$10	\$19	\$29	\$39	\$129
Gym Facility Network Size†	Digital Access Only	3,000	7,500	12,000	12,400
<b>\$19 Enrollment Fee (No enrollment fee for Digital Only Option)</b>					

- **Studio Class Network:** Boutique-style classes and specialty gyms with pay-as-you-go option and 30% off every 10th class.
- **Family Friendly:** Expands gym network access to your covered dependents at a bundled price discount.
- **Convenient Payment:** Monthly fees are paid via automatic credit card or bank account withdrawals.

† Represents possible network locations. Check local listings for exact network options as some locations may not participate. Network locations are subject to change without notice.



## Features

- **Mobile App:** Allows members to access location search, studio class registration, location check-in and activity history.  
Check out the Well onTarget Fitness mobile app, available from Apple® or Google Play™. It can help you work on your fitness goals — anytime and anywhere.
- **Real-time Data:** Provided to the mobile app and Well onTarget portals.
- **Complementary and Alternative Medicine Discounts on a Variety of Products and Services through Choices by WholeHealth Living:** Save money through a nationwide network of 40,000 health and well-being providers, such as acupuncturists, massage therapists and personal trainers. Wherever you are in your health journey, Choices by WholeHealth Living can support your health goals. You may gain access to this program when you join the Well onTarget Fitness Program.
- **Blue Points<sup>SM</sup>:** Get 2,500 points for joining the Fitness Program. Earn additional points for weekly visits. You can redeem points for a gift for yourself or someone else.\*\*\*

- **Web Resources:** You can go online to find fitness locations and track your visits.
- **Digital Fitness:** Stay active from the comfort of your own home. Access thousands of digital fitness videos and live classes including cardio, bootcamp, barre, yoga, and more through an online platform. Digital access is included with Base, Core, Power and Elite memberships. You can also join the Digital Only plan option if only interested in access to digital fitness options.

## Are You Ready for Fitness?

### It's easy to sign up:

1. Go to [bcbstx.com](http://bcbstx.com) and log in to Blue Access for Members<sup>SM</sup>.
2. Select the My Health tab, then Wellness on the top navigation bar of the Dashboard page. Then scroll down to the Fitness Program section and click on **Learn More**.
3. Complete registration form.
4. Verify your personal information and method of payment. Print or download your Fitness Program membership ID card. You may also request to receive the ID card in the mail.
5. Visit a fitness location today!

Prefer to sign up by phone or have questions about the Fitness Program? Just call the toll-free number **888-762-BLUE (2583)** Monday through Friday, between 7 a.m. and 7 p.m., CT (6 a.m. and 6 p.m., MT).

## Find fitness buddies, take a digital class and try something new!

Join the Fitness Program today to help you reach your health and wellness goals.



\*Individuals must be 18 years old to purchase a membership. Dependents, 16-17 years old, can join but must be accompanied to the location by a parent/guardian who is also a Fitness Program member. Check your preferred location to see their membership age policy. Underage dependents can login and join through the primary member's account as an "additional member."

\*\*Taxes may apply. Individuals must be at least 18 years old to purchase a membership.

The Fitness Program is provided by Tivity Health™, an independent contractor that administers the Prime Network of fitness locations. The Prime Network is made up of independently owned and operated fitness locations.

The WholeHealth Living Choices program is administered by Tivity Health™ Services, LLC. This is NOT insurance. Some of the services offered through this program may be covered by a health plan. The relationship between these vendors and Blue Cross and Blue Shield of Texas is that of independent contractors.

Participation in the Well onTarget program, including the completion of a Health Assessment, is voluntary and you are not required to participate. Visit Well onTarget for complete details and terms and conditions.

Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal for more information.

\*\*\*Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.

BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

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## All Ovia Health members have access to these features:

- Health and menstrual cycle tracker
- Tools to help manage menopause symptoms
- Pregnancy calendar and daily baby updates
- Child's development checklist
- Daily health and wellness content
- Data and symptom feedback



## With Ovia Health, you'll have access to enhanced, personalized health and wellness features:



### Health assessment and symptom tracking

Receive alerts and predictive, personal coaching when Ovia Health detects a potential medical issue



### More than fifty physician-developed clinical programs to help you be as healthy as possible

Engage with personalized health and wellness programs to help you navigate infertility, sexual health, birth planning, preterm delivery, mental health, breastfeeding, navigating menopause and more



### Unlimited 1-on-1 coaching

Message instantly or schedule a phone call with registered nurse health coaches to ask all your questions



### Career and return-to-work programs

Find coaching and career advice for preparing for maternity leave, returning to work, and being a working parent

We understand that your personal health is private, and we take that seriously. You can find out more by reading our Privacy Policy.

oviahealth™





# Digital Self-Management Programs Help Employees Develop Healthier Lifestyles

With Well onTarget® Digital Self-Management Programs, your employees will get tips and techniques and resources they'll need to help support their wellness goals.

Our Digital Self-Management Programs consist of:

1. Interactive programs with learning activities and content that focus on behavioral changes to reinforce healthier habits.
2. Educational programs that inform about symptoms, treatment options and lifestyle changes.

These two learning methods allow individuals to study on their own time and may help them get to the next level of wellness.

## Earn Blue Points<sup>SM</sup>

Members can earn 1,000 Blue Points once per quarter when they complete a digital self-management program. They may redeem points in our expanded online shopping mall for merchandise.

## Easy to Learn

Interactive and educational programs are developed in an easy-to-learn format. Content addresses topics that are preventive in nature and based on recommendations from the Centers for Disease Control and Prevention; Academy of Nutrition and Dietetics; National Heart, Lung, and Blood Institute's Obesity Education Initiative and Physical Activity Guidelines put forth by the U.S. Department of Health and Human Services. A certificate of completion is available upon successful completion of any program.

## Easy to Access

The programs are easy to access through the Well onTarget Member Wellness Portal at [wellontarget.com](https://www.wellontarget.com). Members can also use the Well onTarget mobile app, AlwaysOn, to register for the Digital Self-Management Programs.

# Program Descriptions

Some programs are interactive and members can create daily habits to track as part of the program. Midpoint and final assessments check the effectiveness of the daily habits and may help members progress toward their goals. Other programs are educational, with information about symptoms, causes, available treatment options and lifestyle changes. Each day, members will find an additional resource such as a video, article, podcast or links to external communities and resources.

## Interactive Programs (Six weeks)

### Managing Your Stress

This program is for those with high levels of unmanaged stress. The program uses cognitive-behavioral strategies and relaxation techniques to help members manage their stress effectively.

### Quitting Tobacco

The program addresses many factors that contribute to addiction, including physical, psychological, social and cultural.

### Achieving Your Healthy Weight

Members will learn about behavioral and environmental factors that influence and contribute to unhealthy weight gain.

### Maintaining Your Healthy Weight

For those who want to maintain a healthy weight, they will learn about lifestyle factors that influence weight including nutrition, physical activity, stress and sleep.

### Nutrition For Better Health

For anyone who wants to improve their health and reduce the risk of major chronic diseases through proper nutrition and healthy eating habits.

### Enhancing Your Physical Activity

Members will learn ways to enhance their fitness levels by being more active in their daily lives.

### Improving Your Blood Pressure

Members with hypertension will benefit from this program by learning about management of high blood pressure through healthy behaviors such as weight control, physical activity, good dietary choices, quitting tobacco and managing stress.

### Improving Your Oral Health

Oral health is something many take for granted. Members will learn how important oral health is to their overall well-being, help them understand more about common oral conditions, treatments and learn how to attain or maintain good oral health.

### Improving Your Sleep

Individuals will learn about healthy sleep patterns, how to identify personal barriers to a restful sleep and how to implement healthy sleep habits.

### Living With Diabetes

Content is inspired by the Centers for Disease Control and Prevention (CDC) Diabetes Prevention Program curriculum and addresses lifestyle factors related to diet, physical activity, sleep and regular medical care.

### Staying Tobacco Free

After quitting tobacco, staying tobacco-free is a daily effort. The program addresses the complex physical, psychological and socio-cultural factors that influence an individual's desire to use tobacco products. Key components of this program are trigger avoidance and social support.

### Financially Fit

This financial program is for those who want to learn more about financial wellness, but is especially geared toward those who are experiencing some level of stress related to their personal finances. It guides individuals through the basics of building a financial wellness plan including: defining financial goals, evaluating your financial situation, reviewing your monthly expenses, eliminating debt, saving for the future and planning for retirement.



**WITH WELL ONTARGET® DIGITAL SELF-MANAGEMENT PROGRAMS, MEMBERS CAN LEARN ABOUT STEPS TO HELP CHANGE HABITS THAT ARE KEEPING THEM FROM A HEALTHY LIFESTYLE.**



# Program Descriptions

## Educational Programs (Six lessons in each program)

### Healthy Bones and Joints

The musculoskeletal disorders program is for anyone who is experiencing bone and joint issues or who has been diagnosed with conditions such as osteopenia, osteoporosis and osteoarthritis. It provides education on these issues and promotes lifestyle changes for risk factors including diet, physical activity, fall prevention strategies, tobacco and alcohol use and medication adherence.

### Improving Your Cholesterol

For anyone who has high cholesterol and wants to lower it, they will be guided in developing lasting lifestyle changes that have been shown to keep cholesterol in check. Members will learn about weight, nutrition, physical activity and tobacco as they relate to cholesterol.

### Managing Your Metabolic Syndrome

Members who have the condition, or who are at risk for developing it, will discover more about methods to improve their health. The program covers each of the five risk factors that contribute to metabolic syndrome: abdominal obesity, high blood pressure, high triglycerides, high blood sugar and low High-Density Lipoprotein (HDL).

### Preventive Health: Reducing Your Risks

This program is for everyone who wants to make good health choices in their daily lives. Participants will learn about screenings, immunizations and lifestyle changes that can help reduce health risks from heart disease, cancer, stroke, chronic obstructive pulmonary disease (COPD) and diabetes.

### Preventing Diabetes

Designed for individuals who are at risk for developing diabetes or who have already been diagnosed with the condition, this program is inspired by the CDC's Diabetes Prevention Program curriculum and addresses lifestyle factors related to diet, physical activity, sleep and regular medical care.

### Living With Asthma

The content of this program promotes education about asthma as well as getting regular medical care and controlling symptoms and environmental factors that worsen asthma. It also addresses exercise for individuals with well-controlled asthma.

### Living With Chronic Obstructive Pulmonary Disease (COPD)

Designed for individuals who have been diagnosed with the condition, they will receive general education on COPD that addresses lifestyle modifications that can improve quality of life including those related to diet, tobacco cessation and medical treatment adherence.

### Living With Congestive Heart Failure (CHF)

The congestive heart failure (CHF) content is designed for individuals who want to know more about the disease and lifestyle modifications that can improve quality of life, including diet, physical activity, weight management, stress management, sleep, tobacco and alcohol use and other special considerations for those living with CHF.

### Living With Coronary Artery Disease (CAD)

The CAD program addresses lifestyle modifications that can improve quality of life including those related to diet, physical activity, weight management, stress management and tobacco use.

### Healthy Pregnancy (Five Programs)

Five programs include: Pre-pregnancy, First Trimester, Second Trimester, Third Trimester and Post Pregnancy. This series of programs is designed for women who are pregnant or thinking about becoming pregnant. The content promotes maternal and child health from pre-conception to post-delivery with a goal to optimize the health and normal development of mothers and their babies.



**CALL YOUR ACCOUNT REPRESENTATIVE FOR MORE INFORMATION.**

Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal for more information. Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.

AlwaysOn is owned and operated by Onlife Health Inc. an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide digital health management for members with coverage through BCBSTX.

Blue Cross and Blue Shield of Texas makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

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# Your Hearing Discount Program



**Program Benefits** - In addition to your hearing care benefit, you will have access to complimentary aftercare\*, including:

- ✓ **Custom hearing solutions** — wide choice of products from the industry’s leading brands
- ✓ **Risk-free trial** — find your right fit by trying your hearing aids for 60 days
- ✓ **Follow-up care** — ensures a smooth transition to your new hearing aids
- ✓ **Battery support** — battery supply or charging station to keep your hearing aids powered
- ✓ **Warranty** — 3-year coverage for loss, repairs, or damage
- ✓ **Financing** — no interest for those who qualify
- ✓ **Savings for family and friends** — your parents, siblings, in-laws, and friends qualify, too

\***Risk-free trial** - 100% money back guarantee if not completely satisfied, no return or restocking fees. Follow-up care - for one year following purchase. Batteries - two year supply of batteries (80 cells/ear/year) or one standard charger at no additional cost. Warranty - Exclusions and limitations may apply. Contact Client Services (1-844-267-5436) for details.

## Accessing Your Benefits is as Easy as ...

1. Call Amplifon at 1-888-534-1747 and a Patient Care Advocate will assist you in finding a hearing care provider near you.
2. Our advocate will explain the Amplifon process, request your mailing information and assist you in making an appointment with a hearing care provider.
3. Amplifon will send information to you and the hearing care provider. This will ensure your Amplifon discounts are activated.

To learn more visit [amplifonusa.com/mutualofomaha](http://amplifonusa.com/mutualofomaha).

	Level 1	Level 2	Level 3	Level 4	Level 5
Hearing Aid Features	Standard features	Additional, easy-to-use functions	Designed for work and play	Enhanced to keep you on the go	Leading technology keeps you connected
One Simple Price	\$995	\$1,495	\$1,795	\$2,195	\$2,645



This is not health insurance. Hearing services are administered by Amplifon Hearing Health Care, Corp. Amplifon Hearing Health Care is solely responsible for the administration of hearing health care services, and its own financial and contractual obligations. Mutual of Omaha Insurance Company has been authorized to provide marketing services including sales. Mutual of Omaha Insurance Company and Amplifon are independent, unaffiliated companies.



# Worldwide Travel Assistance That Travels With You



Take comfort in knowing that Travel Assistance\* travels with you worldwide, offering access to a network of professionals who can help you with local medical referrals or provide other emergency assistance services in foreign locations.

## Enjoy Your Trip - We'll Be There If You Need Us - 24/7

Travel Assistance can help you avoid unexpected bumps in the road anywhere in the world. For you, your spouse and dependent children on any single trip, up to 120 days in length, more than 100 miles from home.

## Pre-trip Assistance\*\*

Minimize travel hassles by calling us pre-departure for:

- Information regarding passport, visa or other required documentation for foreign travel
- Travel, health advisories and inoculation requirements for foreign countries
- Domestic and international weather forecasts
- Daily foreign currency exchange rates
- Consulate and embassy locations

\*Brought to you by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Services provided by AXA Assistance USA (AXA)

\*\*Available at any time, not subject to 100 mile travel radius

452632

## Emergency Travel Support Services

- Telephonic translation and interpreter services - 24/7 access to telephone translation services
- Locating legal services - referrals for local attorney or consular offices and help maintain business and family communications until legal counsel is retained (includes coordination of financial assistance for bonds/bail)
- Baggage - assistance with lost, stolen or delayed baggage while traveling on a common carrier
- Emergency payment and cash - assistance with advance of funds for medical expenses or other travel emergencies by coordinating with your credit card company, bank, employer, or other sources of credit; includes arrangements for emergency cash from a friend, family member, business or credit card
- Emergency messages - assistance with recording and retrieving messages between you, your family and/or business associates at any time
- Document replacement - coordination of credit card, airline ticket or other documentation replacement
- Vehicle return - if evacuation or repatriation is necessary, return your unattended vehicle to the car rental company



## WORLDWIDE TRAVEL ASSISTANCE

Services available for business and personal travel.

For inquiries within the U.S. call toll free:

1-800-856-9947

Outside the U.S. call collect:

(312) 935-3658



## WORLDWIDE TRAVEL ASSISTANCE

Services available for business and personal travel.

For inquiries within the U.S. call toll free:

1-800-856-9947

Outside the U.S. call collect:

(312) 935-3658

## Medical Assistance

- Locating medical providers and referrals
- Communication on your medical status with family, physicians, employer, travel company and consulate
- Emergency evacuation if adequate medical facilities are not available, including payment of covered expenses
- Transportation home for further treatment - in the event of death, assist in the return of mortal remains
- Transportation arrangements for the visit of a family member or friend if your hospitalization is more than seven calendar days
- Return home for dependent children if your hospitalization is more than seven calendar days
- Assistance with lodging arrangements if convalescence is needed prior to, or after, medical treatment
- Coordination with your health insurance carrier during a medical emergency
- Assistance obtaining prescription drugs or other necessary personal medical items

## Identity Theft

Your Travel Assistance benefit automatically includes Identity Theft Assistance, coordinated at no additional cost. Whether at home or traveling, this benefit provides education, prevention and recovery information to help you protect your identity.

## Education and Prevention

- Comprehensive ID theft assistance guide
- Tips to defend against ID theft

## Recovery Information

- Information regarding the steps to recover from credit card and check fraud

- Guidelines if your Social Security number is compromised
- Instructions for lost or stolen passport
- Contact list for financial institutions, credit bureaus and check companies

## Assistance

If you need help with an ID theft issue, case managers are available 24 hours a day, seven days a week and can be reached by calling the same toll-free number used to contact AXA: 800-856-9947.

## Travel Assistance Plan Limitations

AXA will not pay emergency evacuation, medically necessary repatriation, repatriation of remains or other expenses incurred while traveling within 100 miles of participant's place of residence, or for any one of the following reasons:

- A single trip lasts more than 120 days in length
- Traveling against the advice of a physician
- Traveling for medical treatment
- Pregnancy and childbirth (exception: complications of pregnancy)

There is a maximum benefit amount per person associated with emergency evacuation, medical repatriation and/or return of mortal remains.

All additional costs would be the responsibility of the member. This includes medical costs which are the responsibility of the person receiving medical services. Services must be authorized and arranged by AXA Assistance USA, Inc. designated personnel to be eligible for this program. No reimbursement claims for out-of-pocket expenses will be accepted.

Travel assistance services are independently offered and administered by AXA Assistance USA, Inc. (AXA). Insurance benefits provided as part of Travel Assistance underwritten by a third party. AXA is not affiliated in any way with Mutual of Omaha companies. Each company is responsible for its own financial and contractual obligations. There may be times when circumstances beyond AXA Assistance USA's control hinder its endeavors to provide services. AXA Assistance USA will make all reasonable efforts to help you resolve the emergency situation. Both companies are responsible for their own contractual and financial obligations. Additional limitations may apply. Please contact AXA for specifics.



Carry this card with you  
when you travel

Brought to you by Mutual of Omaha.  
Services provided by AXA Assistance USA.



Carry this card with you  
when you travel

Brought to you by Mutual of Omaha.  
Services provided by AXA Assistance USA.





# Will Preparation Services

Services provided by Epoq, Inc.



Create your will at  
[www.willprepservices.com](http://www.willprepservices.com)  
and use the code MUTUALWILLS  
to register

Creating a will is an important investment in your future. It specifies how you want your possessions to be distributed after you die. Whether you're single, married, have children or are a grandparent, your will should be tailored for your life situation.

**That's why it's good you have access to FREE online will preparation services provided by Epoq, Inc. (Epoq).**

## Easy, Free and Secure

Epoq offers a secure account space that allows you to prepare wills and other legal documents. Create a will that's tailored to your unique needs from the comforts of your own home.

### Epoq provides the following FREE documents:

- Last Will and Testament
- Power of Attorney
- Healthcare Directive
- Living Trust

### Here's how it works:

- Log on to [www.willprepservices.com](http://www.willprepservices.com) and use the code MUTUALWILLS to register
- Answer the simple questions and watch the customization of your document happen in real time
- Download, print and share any document instantly
- Don't forget to update your documents with any major life changes, including marriage, divorce, and birth of a child
- Make the document legally binding — Check with your state for requirements



Underwritten by  
United of Omaha Life Insurance Company  
A Mutual of Omaha Company

Will and other document preparation services are independently offered by Epoq, Inc. (Epoq) and are subject to its terms of service and privacy policy. Epoq is an online service that provides certain legal forms and legal information. Epoq is not a law firm and is not a substitute for an attorney's advice. United of Omaha Life Insurance Company and Companion Life Insurance Company (United and Companion) and Epoq are independent, unaffiliated companies. Although United and Companion make Epoq's services available to group life insurance customers, the use of Epoq's services is entirely voluntary. United and Companion do not provide, are not responsible for, do not assume any liability for and do not guarantee the accuracy, adequacy or results of any service, advice or documents provided by Epoq. United and Companion also are not responsible and do not assume liability for any disclosure of personal data or information by Epoq. These services are only available to group life insurance customers of United and Companion.

# Identity Theft Assistance

Essential Service For Your Protection



Each year millions of Americans become victims of identity theft. Information that personally identifies you, such as your name, Social Security number or credit card numbers can be stolen and used to commit fraud or other crimes.

Identity Theft Assistance, provided by AXA Assistance, helps you and your dependents understand the risks of identity theft, learn how to prevent it, and most importantly, assist you if your information is compromised.

ID Theft Assistance is available as part of your overall Travel Assistance package offered by your employer. Services include:

## Awareness and Education

We help you understand the growing threat of identity theft by:

- Promoting awareness of identity theft
- Answering your questions about identity theft and how to recognize if you've become a victim
- Educating you on how to avoid having your identity stolen

## Identity Theft Recovery Assistance\*

If your identity is compromised, the most important thing to do is respond quickly. We will provide you with educational resources regarding the steps to take to recover your identity from credit card and check fraud. We will also provide you with a contact list for financial institutions, credit bureaus and check companies.

*\*It's important to note that this is an educational resource and not a recovery service.*

Access ID Theft Assistance services  
by calling AXA Assistance toll-free  
at (800) 856-9947.



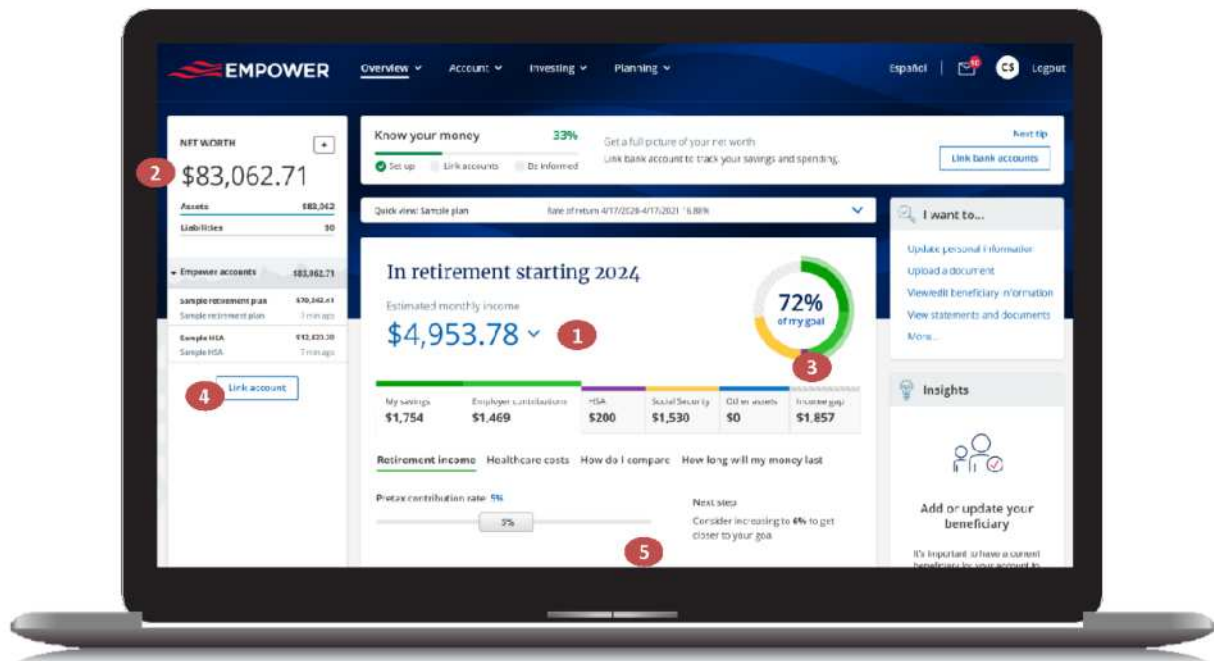
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# View all your finances in one secure place

Retirement. Credit. Cash. Mortgage.



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As a part of your plan, your account dashboard gives you a real-time view of spending, saving, debt and more so you can track, manage and plan all your financial priorities in one place

## 1. Know your estimated monthly retirement income

- See what your retirement might look like and what percentage of your goal you're on track to reach.
- Adjust the sliders to see how changes affect your savings in real time.
- Put your savings in context.
- Make changes with just one click.

## 2. See and understand your net worth

Your net worth is a good measure of where you stand at a point in time. The more accounts you link, the clearer view you'll have of what you own (your assets) and what you owe (your liabilities).

## 3. Manage progress toward your goals

Your dashboard includes a progress meter and personalized next steps to help you reach your individual goals.

## 4. Easily and securely link other accounts

Advanced security measures are taken to protect your privacy and information and ensure your accounts can't be viewed by your employer or plan administrators.

## 5. Access an expanded financial toolbox

Designed to help you better plan and manage your finances, it includes a retirement planner, a savings planner, budgeting tools and more.

## Log in to your account and start linking accounts

Take advantage of all the tools available to you and link outside accounts to enjoy a 360° view of your finances.

It's easy to create your account if you haven't already.

- 1 Log on and select *Register*.
- 2 Choose the *I do not have a PIN* tab.
- 3 Follow the prompts to create your username and password.

Click *Español* to view the website and receive your statements in Spanish.

For more help, call **1-800-701-8255**.

Representatives are available weekdays from 6 a.m. to 8 p.m. Mountain time and Saturdays from 7 a.m. to 3:30 p.m. Mountain time.

## View tips and best practices to protect yourself

See what you can do to help defend against cybersecurity threats. Visit [empower-retirement.com](https://empower-retirement.com) and click on the *Security Tips* link at the bottom of the page.



### Get the Empower mobile app and connect to your plan whenever, wherever

Accessing the site from your smartphone or tablet? Download the Empower app to view your account and link your financial life.

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# Consolidate your retirement accounts

Do you still have a retirement plan account balance from a past employer? If so, it may require more work to keep track of how you're doing. Take advantage of the simplicity of one by considering the benefits of rolling your retirement accounts from previous employers into your Empower plan.

## **Simplify account management**

Instead of dealing with multiple statements, websites and service centers, simplify with:

- One statement to reduce clutter.
- One website username and password to remember.
- One Customer Care Center to call.

## **Get a clear retirement forecast**

The retirement income projection tool, available on the Empower website, allows you to quickly view your projected monthly income at retirement and see if your future is on track.

## **We'll make it easy**

If a rollover makes sense for you, we're here to help. Our dedicated retirement consultants will help guide you through every step of the process and answer any questions you may have. Our white glove experience saves you time and helps to ensure a seamless transfer of your retirement savings.

You also have other options available to you. You may be able to keep your money in your previous employer's plan, move your money to your new employer's plan or take a taxable distribution (keeping in mind that you may be subject to substantial tax and possible early withdrawal penalties).

Consider all your options and their features and fees before moving money between accounts.



# Who to call at Empower

Empower offers you and your employees a variety of resources to support the **Central Counties Center for MHMR Services Retirement Plan, 100027-02**. Use the table below to find the best place to go for help.

## Plan Sponsors

Resource	We can help you with
<b>Client service team</b> Subject matter expertise on these topics (800)-695-4952	<ul style="list-style-type: none"><li>• Payroll support questions</li><li>• General plan-level inquiries</li><li>• Loan or withdrawal research</li><li>• Procedural questions</li><li>• Website support and technical assistance</li><li>• Compliance, census and 5500 assistance</li></ul>
<b>Client Service Manager</b> Complex plan inquiries  <b>Martin Standrowicz</b> (800) 695-4952 Ext. 85711 mstandrowicz@empower.com	<ul style="list-style-type: none"><li>• Changes to payroll</li><li>• Plan document changes and questions</li><li>• Audit documentation requests</li><li>• Account corrections</li></ul>
<b>Relationship Manager</b> Plan metrics, pricing and communication <b>Oscar Lopez</b> (303) 737-3661 oscar.lopez@empower.com	<ul style="list-style-type: none"><li>• Plan health reviews</li><li>• Investment performance reviews</li><li>• Add or change services</li><li>• Employee communication planning</li></ul>
<b>Plan Service Center</b> Plan access empower.com/sponsor	<ul style="list-style-type: none"><li>• Retirement readiness of participants and key plan metrics</li><li>• To Do List review and approval in Task/Action center</li><li>• Change or update banking information</li><li>• Payroll contribution submissions &amp; payroll corrections</li><li>• Plan contacts updates &amp; social security number changes</li><li>• Fee disclosures, forms &amp; plan documents</li><li>• File-sharing tool</li></ul>
<b>Plan resources website</b> Plan administration information empower.com/psc/plan-resources	<ul style="list-style-type: none"><li>• How-to videos (payroll), To Do List, other administrative processes</li><li>• Instructional guides (plan provisions and services)</li><li>• Important tips, reminders, and upcoming dates and deadlines</li></ul>



## Employees

### Resource

### We can help you with

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#### Participant Website

empowermyretirement.com

#### Empower mobile app

Search Empower Retirement

- Contribution amount changes
- Retirement income projection tool
- Balance inquiries
- Investment changes & performance information
- Loan, withdrawal quotes & requests
- Statement, confirms & documents access

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#### Customer Care Center

(800)-701-8255

#### Customer service specialists

Weekdays from 6 AM - 8 PM MST

Saturday from 7:00 AM – 3:30 PM MST

- Participant website assistance
- Contribution amount changes
- Balance inquiries & investment changes
- Loan and withdrawal quotes and requests
- Rollover assistance

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### Partner

#### Advisor

#### Scott Steves

(713) 358-7846

scott\_steves@ajg.com

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