

# For Your Health! Wellness Program

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# For Your Health! Wellness Program

## CNO Wellness

Recognizing that every person is in a different place on the path to better health, CNO offers the For Your Health! wellness program. The program provides wellness opportunities for all associates, as well as family members enrolled in a CNO medical plan. Plus, the program offers CNO medical plan participants cash contributions to their HSA or health care FSA for participation. (Refer to the wellness incentives on page 5 and 6 of this section.)

## OurHealth

CNO partners with OurHealth, an independent provider of on-site health management services, to support CNO's For Your Health! wellness program. OurHealth provides a variety of wellness resources, which are listed below, to associates.

## OURCLINICS@CNO

CNO has on-site clinics in our three main office locations of Carmel, Ind., Chicago, and Philadelphia. The clinics provide convenient, affordable access to certain health care services. Clinic staffing and office hours vary by location, but include either a doctor or nurse practitioner along with two licensed practical nurses, and a health coach for office hours during the work week. All associates are eligible to use the on-site clinics. Family members age 13 and older who are covered under the CNO Care Options Plan are also eligible to use the clinics. The clinics provide the following services:

- **Acute and Primary Care** – Medical services include primary, preventive, and urgent care medical services (such as annual physicals, treatment of common conditions and minor injuries, and chronic health management.)
- **On-site Prescription Dispensing** – The clinic will dispense more than 65 generic prescriptions to treat illnesses diagnosed at the clinic. Prescriptions from outside physicians may also be obtained in the clinic, after consultation with an on-site health care professional.

- **On-site Lab Work** – Routine lab tests may be obtained at the clinic, including those ordered by an outside physician.
- **Preventive Health Screenings** – Clinic staff conduct initial preventive health screenings, complete follow-up consultations to discuss results, and develop an action plan to help maintain or improve health status. Associates and family members can also obtain biometric screenings to earn CNO's wellness incentives. (Refer to the wellness incentives on page 5 of this section.)
- **Individual Health Coaching** – Face-to-face individual and telephonic health coaching is offered through the clinic and can be used to earn CNO wellness incentives. (Refer to the wellness incentives on page 5 of this section.) Health coaches can assist participants by creating personalized, targeted wellness plans with achievable health goals. Health coaches can help participants manage chronic health conditions (such as blood pressure, cholesterol, diabetes, and heart disease.) It can also assist with lifestyle management (such as nutritional counseling, stress management, tobacco cessation, and weight management). To enroll in individual health coaching, contact OurHealth at (866) 434-3255 or through the [OurHealth portal](#).
- **Group Health Coaching** — Quarterly, OurHealth offers group health coaching programs onsite at clinic locations and these programs can be used to earn CNO wellness incentives. (Refer to the wellness incentives on page 5 of this section.) Programs include the FUSE weight management program and other programs that may be developed by OurHealth.

**The Clinic provides real convenience.** Clinic appointments can be made online through the [OurHealth portal](#), by phone, or at the clinic. Same day appointments are reserved for more urgent requests.



## OTHER PROGRAMS SUPPORTED BY OURHEALTH

**Value Based Referrals** – Clinic professionals provide recommendations for referrals to specialists or other services not offered by the clinic.

### **OurClinics@CNO provide real cost savings.**

All preventive care services and generic preventive maintenance drugs (Generic PM) dispensed at the clinic are provided at no cost.

Because of the clinic's lower fixed-cost model, it provides lower out-of-pocket pricing for associates and family members receiving non-preventive care services. The fee schedule for nonpreventive care services offered by the clinics is:

- Routine office visit - \$25
- Prescription - \$4

### **Online programs (self-paced)**

Through the OurHealth portal, all associates and any adult dependents on the CNO medical plan have access to online health programs to help manage and improve their health. Online programs address topics such as nutrition, stress management, weight management, and physical activity. These programs can be used to earn CNO wellness incentives. (Refer to the wellness incentives on page 5 of this section.)

### **OurHealth Portal**

The OurHealth Portal includes information about all OurHealth services, including:

- OurClinic@CNO (office hours by location, scheduling tools, available generic medications, services offered, and so forth)
- Online programs
- Health risk assessment (HRA)
- Wellness incentive tracker
- Fitness tracker
- Other resources
- Privacy information

## **OurHealth Privacy and Confidentiality Information**

The confidentiality of any information you provide to OurHealth is protected by the federal Health Insurance Portability and Accountability Act (HIPAA), as well as the contract between CNO and OurHealth (the clinic owner and manager). One of the reasons CNO chose to contract with OurHealth is to protect employees' privacy. Just like your doctor would not share information with CNO without your consent, OurHealth will not disclose information about any individual without the consent of the individual or his or her authorized representative except as authorized by HIPAA.

## OTHER CNO WELLNESS PROGRAMS

### **Tobacco Cessation Programs**

CNO offers associates access to nationally recognized Tobacco Cessation Programs, which can be used to earn CNO wellness incentives. (Refer to the wellness incentives on page 5 of this section.)

The following Tobacco Cessation Programs are incentive-eligible.

- **Quit Now:** Call 1-800- QUIT NOW to enroll.
- **Cigna Smoking Cessation:** Call (866) 417-7848 or go to [mycigna.com](http://mycigna.com) to enroll.
- **Other:** CNO will consider providing incentives for completion of other smoking cessation programs not included on this list. To obtain approval for another program, you must submit a Request for Consideration form (available on CNOnet and Benefits InfoNet) and HR will review the program before providing approval.

### **WalkingSpree**

WalkingSpree uses a USB-based pedometer that tracks steps walked, distance walked, fat burned, and calories burned. CNO provides all associates and enrolled spouses, same-sex domestic partners, and adult dependents with an initial pedometer at no charge.

WalkingSpree can be used to earn CNO wellness incentives. (Refer to the wellness incentives on page 5 of this section.)

To register for a new WalkingSpree membership, go to [www.walkingspree.com/register/conseco](http://www.walkingspree.com/register/conseco).

## CIGNA Health Programs

All associates and spouses who are enrolled in a CNO medical plan have access to the following CIGNA-sponsored programs:

- **Healthy Pregnancies, Healthy Babies:** Access to continuous support from a nurse who can help with tips on handling pregnancy discomfort, eating healthy, delivery options, birthing classes, and maternity benefits. These programs can be used to earn CNO wellness incentives. (Refer to the wellness incentives on page 5 of this section.) Call (800) 615-2906 to enroll.
- **Cigna Healthy Steps to Weight Loss:** Offers access to a wellness coach online or on the phone, plus tools and resources to help find and achieve a sustainable, healthy weight. It includes educational modules, which provide preventive care, coping techniques, guidance on controlling weight, eating healthier and improving overall health. This program can be used to earn CNO wellness incentives. (Refer to the wellness incentives on page 5 of this section.) To enroll and to reach a wellness coach call (866) 417-7848.
- **Cancer Support Program (not incentive eligible):** Offers support to those facing all types of cancer. To learn more about the Cancer Support Program call (800)244-6224.
- **24-Hour Health Information Line (not incentive eligible):** Provides live support 24 hours a day, 7 days a week from a registered nurse at (800)CIGNA24.
- **CIGNA Home Delivery (not incentive eligible):** Provides up to 90-day supplies of prescriptions in one refill. Log in to [mycigna.com](http://mycigna.com) and visit the Prescription Drug Price Quote tool on the pharmacy home page; or call (800) 285-4812.
- **CIGNA CoachRx (not incentive eligible):** This free service is available to CIGNA Home Delivery pharmacy customers. It allows participants to set up daily reminders to take medications, get a free pill box to organize medications, get reminders for medical appointments and more. Call (800) 835-8981 or visit [mycigna.com/coachrx](http://mycigna.com/coachrx).

## Weight Management Programs

CNO offers associates discounts to nationally recognized weight management programs, and these programs can be used to earn CNO wellness incentives. (Refer to the wellness incentives on page 5 of this section.)

- **Weight Watchers:** Register online at <https://wellness.weightwatchers.com>. Enter the company name **CNO Financial Group, ID 38791**, and passcode **WW38791**
- **Jenny Craig:** Call (877) JENNY70 for more information.
- **Cigna Healthy Steps to Weight Loss:** Call (866) 417-7848 to enroll.
- **Other:** CNO will consider providing incentives for completion of other weight management programs not included on this list. To obtain approval for another program, including a program through your physician, you must submit a [Request for Consideration form](#) and HR will review the program before providing approval.

## Gateway to Health

Gateway to Health is an online portal with a social tracking tool that uses fun and games to help encourage healthy living.

The Gateway to Health portal is home to many of CNO's non-incentive wellness challenges, and it also offers a fitness tracker that allows users to enter their daily physical activity (in steps or minutes) and monitor ongoing progress. The Gateway to Health physical activity tracker can be used to earn CNO wellness incentives. (Refer to the wellness incentives on page 5 of this section.)

To learn more about the Gateway to Health and to get started, go to [www.cnoinc.com/wellness](http://www.cnoinc.com/wellness).

## Community Fitness Events

Community involvement is an important aspect of living a healthy and balanced life, and CNO rewards you for your actions.

When you participate in Community Fitness events, such as charity walks, runs, cycling events, marathons, endurance races and challenges, you can earn CNO wellness incentives. (Refer to the wellness incentives on page 5 of this section.)





	Incentive description	Frequency	ASSOCIATE INCENTIVES		SPOUSE INCENTIVES	
			Incentive amount	Maximum annual incentive opportunity	Incentive amount	Maximum annual incentive opportunity
Getting Started	Health Risk Assessment (HRA)	Annual	\$200	\$200	\$100	\$100
	Annual Physical – self	Annual	\$350	\$350	\$175	\$175
	Annual Physical – child	Annual	\$175	\$175	\$0	\$0
Biometrics	Body Mass Index (BMI) 18.5 – 24.9	Annual	\$100	\$100	\$50	\$50
	BMI Improvement > = 10%	Annual	\$100	\$100	\$50	\$50
	Blood Pressure < 120/80	Annual	\$100	\$100	\$50	\$50
	Cholesterol LDL < = 130 mg/dL	Annual	\$100	\$100	\$50	\$50
	Blood Sugar-Hemoglobin A1c < 6.5%	Annual	\$100	\$100	\$50	\$50
Healthy Activities	Individual Health Coaching (Face-to-Face or Telephonic)	Quarterly	\$100	\$400	\$50	\$200
	Group Health Coaching (FUSE or other OurHealth group program)	Quarterly	\$100	\$400	\$50	\$200
	Wellness Online Program	Maximum of 4	\$20	\$80	\$10	\$40
	Physical Activity (Fitness Tracker, Gateway to Health, or WalkingSpree)	Quarterly	\$100	\$400	\$50	\$200
	CIGNA Healthy Pregnancy, Healthy Babies	1 per family	\$60	\$60	\$60	\$60
	Weight Management Program (Weight Watchers, Jenny Craig, Cigna, or other program)	Quarterly	\$50	\$200	\$25	\$100
	Tobacco Cessation Program (Cigna, Quit Now, or other program)	Annual	\$50	\$50	\$25	\$25
Consumerism	Castlight Registration	1 per lifetime	\$50	\$50	\$25	\$25
	Castlight Search	Annual	\$50	\$50	\$25	\$25
Community Engagement	Community Fitness Events	Maximum of 4	\$30	\$120	\$15	\$60

The annual maximum CNO wellness incentives associates may earn are based on tier of medical coverage as follows:

Coverage Tier	Annual Maximum CNO Wellness incentives
Associate Only	\$1,000
Associate + Spouse	\$1,500
Associate + Child(ren)	\$1,500
Family	\$2,000

**Getting Started:** These tasks set a baseline for your health status. Wellness incentives are awarded for completing these activities.

**Biometrics:** You must achieve the healthy biometric, to earn the wellness incentive.

If attaining healthy results in any of these categories is unreasonably difficult or medically inadvisable for you due to your health status, you may still be able to obtain CNO wellness incentives by different means. Your personal doctor may note (and initial) on the Annual Physical and Biometric Results Verification form an accommodation that he or she deems to be right for you in light of your health status. Or you may contact MyCNOBenefits to file an appeal and submit documentation from your personal doctor with his or her suggestion for an accommodation (alternative means of attaining the incentive) that he or she deems to be right for you in light of your health status.

### Healthy Activities, Consumerism, and Community

**Engagement:** By completing these tasks, you can earn additional CNO-provided incentives (up to the annual maximum) throughout 2014. If completing a healthy activity is unreasonably difficult or medically inadvisable for you due to your health status, you may still be able to attain the award by different means. To do so, please contact MyCNOBenefits to file an appeal and to submit documentation from your personal doctor with his or her suggestion for an accommodation (alternative means of attaining the incentive) that he or she deems to be right for you in light of your health status.

**Wellness Time Off:** By completing the Health Risk Assessment (HRA) and biometric testing (each of the following four tests: BMI, blood pressure, LDL Cholesterol, and Blood Sugar-Hemoglobin A1c), you can earn four hours of wellness time off for use by the end of calendar year 2014 (unused wellness time off does not roll over).

### How are company-provided incentives deposited into my HSA or FSA account?

CNO will deposit funds into your HSA or FSA account for you (and your spouse or same-sex domestic partner, if applicable) as a reward for completing wellness tasks described in the table above.