For Your Health!

Wellness Program
Welcome

Each of us is in a different place on the path to better health. That’s why CNO offers the For Your Health! wellness program.

About OurHealth

The For Your Health! wellness program is supported by OurHealth, an independent provider of onsite health-management programs for employer groups. In partnership with OurHealth Physician Group, OurHealth staffs, supports, and manages an integrated health and wellness program through its onsite clinics, telephonic health coaching, and online wellness programs. Collectively, these services help individuals enhance their health and productivity.

OurHealth is not affiliated with any established hospital, health system, pharmacy or health insurer. The organization focuses first on associates of companies like CNO—and not on other healthcare providers or insurance companies.

OurHealth’s mission is to help you enhance your health and fulfill your wellness goals. Your personal health information is always protected. OurHealth complies with the Health Insurance Portability and Accountability Act (HIPAA) and will not disclose your personal information to CNO.
OurClinics@CNO
OurClinics@CNO, located onsite in Carmel, Chicago, and Philadelphia, offer a variety of services comparable to those provided by a community-based physician office. OurClinics@CNO are open to all CNO associates (regardless of geographic location and insurance carrier) as well as any dependents 13 and older who are enrolled in the CNO Care Options Plan. See page 5 for more information about OurClinic@Carmel.

Telephonic health coaching
If you can’t easily access one of OurClinics@CNO, OurHealth also offers telephone health coaching, a program in which OurHealth’s coaches help you address specific health concerns and create a personalized, targeted wellness plan with achievable health goals. Health coaching can help you manage chronic health conditions such as blood pressure, cholesterol, diabetes, and heart disease. It can also help you manage your lifestyle with coaching on nutrition, stress, tobacco, and weight.

Online programs
Through a partnership with HealthMedia®, OurHealth also offers self-paced online health programs to help you manage and improve your health. HealthMedia offers online programs to address: weight management, smoking cessation, stress management, improved sleep, fitness and nutrition, as well as self-management of chronic conditions including chronic pain, diabetes, and depression.
OurHealth portal – My Dashboard
The OurHealth portal makes it easy to track the CNO wellness incentives you (and your family) earn throughout the year. From the OurHealth portal, view My Dashboard. You’ll see the incentives that you’ve earned to date, and a list of other incentives that you can still earn. Plus, if you have a spouse who is enrolled in the plan, you can click Family Incentives to see the total incentives your family has earned.

CNO funds wellness incentives on a monthly basis. Incentives earned by the 15th of the month are deposited into your Health Savings Account by the end of the same month. For example, wellness incentives earned between February 16 and March 15 are deposited into your Health Savings Account by the end of March.

FUSE Weight Management Program
Every quarter, OurClinics@CNO offers a free, 12-week, onsite weight management program is open to all associates (regardless of medical plan enrollment). The program, developed and led by OurHealth physicians, nurses, and health coaches, guides participants through group and one-on-one sessions focused on weight management tools and resources and the creation of a sustainable lifestyle action plan.

Fitness Tracker
Staying active and participating in a fitness program improves health and well being. OurHealth provides tools to help you track your daily activity. Access the Fitness Tracker through the OurHealth portal to learn more about this program and how you can earn CNO wellness incentives for participation.
OurHealth portal
portal.ourhealth.org

When you register online with OurHealth, you gain instant access to information in these and other areas:

- **OurClinic@Carmel**
  - Schedule appointments.
  - Check operating hours and available services.
  - Get information on OurClinic@Carmel staff members.

- **Health risk assessment**
  - Complete your assessment to earn HSA incentives.
  - Receive a personal health report with steps to improve your health.

- **Health coaching services** (face-to-face and telephonic)
  - Schedule appointments.
  - Learn how you can reach your goals with help from a coach.
  - Earn incentives when you reach a health goal quarterly.

- **Pharmacy**
  - Find a list of medications dispensed at OurClinic@Carmel.

- **For Your Health! wellness program**
  - Find details on events and opportunities.
  - Log your physical activity to earn incentives.
  - Track your CNO wellness incentives.

**OurHealth privacy and confidentiality**

Any information you provide to OurHealth is protected by the federal Health Insurance Portability and Accountability Act (HIPAA) and by the contract between CNO and OurHealth (the clinic owner and manager). One reason CNO chose to contract with OurHealth is to protect associates’ privacy. Just as your family doctor won’t share information with CNO without your consent, OurHealth will not disclose any information without consent from you or your authorized representative, except as authorized by HIPAA.
Incentives

All associates may participate in the For Your Health! wellness programs, and those who are enrolled in a CNO Care Options medical plan may complete these tasks to earn additional CNO-provided HSA funds—up to the annual maximum—throughout the year. For more information on these programs, go to the OurHealth portal at https://portal.ourhealth.org

### Coverage tier

<table>
<thead>
<tr>
<th>Coverage tier</th>
<th>Maximum Potential CNO HSA Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Associate</td>
<td>$1,000</td>
</tr>
<tr>
<td>Associate + Spouse</td>
<td>$1,500</td>
</tr>
<tr>
<td>Associate + Child(ren)</td>
<td>$1,500</td>
</tr>
<tr>
<td>Family</td>
<td>$2,000</td>
</tr>
</tbody>
</table>

### Incentive description

<table>
<thead>
<tr>
<th>Incentive description</th>
<th>Frequency</th>
<th>ASSOCIATE</th>
<th>SPOUSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Assessment</td>
<td>Annual</td>
<td>$200 / $200</td>
<td>$100 / $100</td>
</tr>
<tr>
<td>Annual Physical – self</td>
<td>Annual</td>
<td>$350 / $350</td>
<td>$175 / $175</td>
</tr>
<tr>
<td>Annual Physical – child</td>
<td>Annual</td>
<td>$175 / $175</td>
<td>$0 / $0</td>
</tr>
<tr>
<td>Body Mass Index (BMI) 18.5 – 24.9</td>
<td>Annual</td>
<td>$100 / $100</td>
<td>$50 / $50</td>
</tr>
<tr>
<td>BMI Improvement &gt;= 10%</td>
<td>Annual</td>
<td>$100 / $100</td>
<td>$50 / $50</td>
</tr>
<tr>
<td>Blood Pressure &lt; 120/80</td>
<td>Annual</td>
<td>$100 / $100</td>
<td>$50 / $50</td>
</tr>
<tr>
<td>Cholesterol LDL &lt;= 130 mg/dL</td>
<td>Annual</td>
<td>$100 / $100</td>
<td>$50 / $50</td>
</tr>
<tr>
<td>Blood Sugar-Hemoglobin A1c &lt; 6.5%</td>
<td>Annual</td>
<td>$100 / $100</td>
<td>$50 / $50</td>
</tr>
<tr>
<td>Health Coaching (Face-to-Face or Telephonic)</td>
<td>Quarterly</td>
<td>$100 / $400</td>
<td>$50 / $200</td>
</tr>
<tr>
<td>Wellness Online Program</td>
<td>Maximum of 4</td>
<td>$20 / $80</td>
<td>$10 / $40</td>
</tr>
<tr>
<td>Physical Activity: Fitness Tracker, Gateway to Health, or WalkingSpree</td>
<td>Quarterly</td>
<td>$100 / $400</td>
<td>$50 / $200</td>
</tr>
<tr>
<td>CIGNA Healthy Pregnancy, Healthy Babies</td>
<td>1 per family</td>
<td>$60 / $60</td>
<td>$60 / $60</td>
</tr>
<tr>
<td>Weight Management Program</td>
<td>Quarterly</td>
<td>$50 / $200</td>
<td>$25 / $100</td>
</tr>
<tr>
<td>Castlight Registration</td>
<td>Annual</td>
<td>$50 / $50</td>
<td>$25 / $25</td>
</tr>
<tr>
<td>Castlight Search</td>
<td>Annual</td>
<td>$50 / $50</td>
<td>$25 / $25</td>
</tr>
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Onsite services include:

Urgent and primary care
OurClinic@Carmel provides primary, preventive and urgent medical services typically provided in a community-based practice.

- Annual physical exams
- Immunizations
- Care for common conditions like sinusitis, bronchitis, cough, pneumonia, allergies, flu and pink eye
- Care for minor injuries
- Routine care for chronic health conditions
- Personal health coaching

Onsite generic prescriptions
OurClinic@Carmel dispenses more than 65 generic prescription medications. Patients may fill prescriptions written by outside physicians after consulting with an OurClinic@Carmel professional.

Onsite lab work
Most routine lab services—including tests ordered by outside physicians—can be completed onsite. Results are available within 48 hours.

Preventive and wellness screenings
Clinic staff members can conduct initial wellness screenings and follow-up consultations to discuss results and establish action plans for health maintenance or improvement. By completing your annual physical and biometric screenings at the clinic, you can earn CNO wellness incentives.

Face-to-face health coaching and lifestyle management
A personal health coach can counsel you about your health concerns and help develop and implement a personal, targeted wellness plan. OurClinic@Carmel offers individual and group health coaching for chronic health conditions (e.g., diabetes, high cholesterol and heart disease) and lifestyle management (e.g., smoking cessation, weight management and stress management).
Value-based referrals
OurClinic@Carmel staff can recommend specialists, diagnostics and other services not provided onsite.

Real savings for associates
All preventive care services—including annual physicals, wellness screenings and related lab work—along with health coaching and generic medications are provided at no cost to associates. The clinic’s lower fixed-cost model enables associates to enjoy reduced out-of-pocket costs for services. The fees for non-preventive care are:

- Routine office visit, $25
- Prescription medication, $4

Real convenience for associates
Schedule your next appointment by going to portal.ourhealth.org, calling (866) 434-3255 or visiting the onsite location. Same-day appointments are available for urgent needs.

OurClinic@Carmel location and hours
Located at 535 N. College Drive (Building K), East entrance
Monday–Friday: 8 a.m.–5 p.m.
Saturday–Sunday: CLOSED
Clinic Staff Members

Deeya Brooks, M.D.

Dr. Brooks is passionate about caring for all facets of her patients’ needs. She carries a board certification in family medicine and bariatric medicine. For five years, Dr. Brooks provided patient-focused primary care services for the St. Vincent Health System, with a special focus on obesity. She led the Medical Bariatric Program, including the support of pre and post-operative care. More recently, she resumed direct patient care by serving those in need at the Trinity Free medical clinic. Dr. Brooks graduated from Anderson University and completed medical school at the Indiana University School of Medicine. She completed her residency training at the St. Francis Hospital and Health System Family Medicine program in Indianapolis.

Barb Cook, P.A.

Ms. Cook is a seasoned physician assistant with more than ten years experience in internal medicine and family practice. She is certified by the National Commission on Certification of Physician Assistants. Barb has spent her career focused on developing relationships with patients in an effort to alleviate their symptoms and improve their health. Barb earned her Bachelor’s degree from Indiana University and, her physician assistant degree from Butler University. She is a member of the American Association of Physician Assistants. Barb resides in Westfield with her husband.
Jill Renihan, LPN
Ms. Renihan is a licensed practical nurse with experience in hospital and community health. Jill’s involvement with Indiana University’s Emergency Medical Services and the AmeriCorp Obesity Prevention initiative inspired her passion for healthcare and wellness. After her work as a Family Services Coordinator in Cincinnati, she pursued her dream of becoming a nurse. Jill will be serving as a patient care liaison supporting our providers. She enjoys direct patient interaction and collaboration with physicians in the delivery of quality primary care.

Marissa Acoff, MA
Ms. Acoff is a certified medical assistant with experience in family medicine, pediatrics, and dermatology. She most recently worked for a practice centered around functional and holistic medicine. Marissa will be providing nursing triage, facilitating appointment scheduling, assisting patient care needs, and coordinating patient care follow up. Marissa thrives with optimal patient-centric focused service.
Debbie Richardson, M.Ed.
Ms. Richardson is a certified health coach with more than 25 years experience. She’s served as Director of Health Promotion Services for a large integrated health system and provided direct coaching services for a novel disease management company. Her expertise is working with individuals and groups in managing stress, incorporating behavior change, successfully managing chronic conditions, and effectively partnering with physicians or healthcare systems. Debbie earned her Masters of Education degree in Community Health and Health Promotion from the University of Cincinnati and her Bachelor’s degree in Education from Miami University in Ohio.

Susan Bravard, M.S.W., L.C.S.W.
Ms. Bravard is a licensed clinical social worker with more than 20 years experience. She has developed programs for a large integrated hospital system, worked in outpatient clinical settings, and provided telephonic coaching for a novel disease management company. Her expertise is working with individuals and groups toward successful behavior change across a broad number of issues including: stress management, anxiety, addiction, chronic condition management, and grief or loss. Susan also has experience in chemical dependency and crisis management and intervention. She earned her Master’s degree from the Indiana University School of Social Work.

Keena Sowers-Zinn, M.S.W, L.S.W.
Ms. Sowers-Zinn is a licensed social worker with more than 13 years experience. She has worked both as an in-person and telephonic health coach and has provided support for employee assistance programs. Keena has partnered with clients to formulate plans representative of their health goals, effectively coaching hundreds of individuals with a broad range of health related concerns. Her expertise is in client driven service delivery using a motivational interviewing approach. She earned her Master’s degree from the Indiana University School of Social Work and Bachelor’s degree in Sociology and Spanish from Hanover College.
Questions?
If you would like more information or you have questions about OurHealth, contact support@ourhealth.org or (866) 434-3255.

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