



# What if...

your employees lived healthier lives?

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your healthcare costs went down this year?

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your wellness program could increase profitability?

That's **THE POWER OF HEALTH.**

IT'S A SIMPLE IDEA WITH  
EXTRAORDINARY POTENTIAL—

to change the way we think about the choices we make every day. To transform health from being something we rely on other people for, to something we can create for ourselves.



When we *are* well, we *feel* well. And when we feel well, we can live our best lives. That's **THE POWER OF HEALTH**—and Destiny Health's vision for the future of healthcare.

We know that health insurance alone is not enough to cure what ails us. That's why we created something different—something that empowers you and your employees to take control of your health, and reduce your costs of care.

Something that helps you create a cultural transformation within your organization—one that is focused on engaging your people in the active pursuit of health and wellness every day.

With **THE POWER OF HEALTH**, we are advocating a new vision of health—one that has the potential to transform the face of healthcare around the world. Because the healthier we are, the less we will need to use the healthcare system in the first place.

And when we reduce our dependence on the system, it creates a ripple effect that eases the financial burden of healthcare across the board. And we can all benefit from that.

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**THE POWER OF HEALTH.** It's not just about changing the way your people think about managing their health. It's about giving them the power to change their lives.

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# THE DESTINY HEALTH EMPOWERMENT PLAN™

Powered by a commitment to helping people live healthier lives and reducing their healthcare costs, Destiny Health has pioneered the creation of The Destiny Health Empowerment Plan—our answer to the unhealthy dependence on traditional health insurance plans offered by traditional health insurance companies.



The focus of our Destiny Health Empowerment Plan is on giving people the power to be proactive in their pursuit of health and wellness. To give them the opportunity to start making smarter choices, and to be rewarded for them—with costs savings and incentive programs. And, best of all, to not just give them health insurance, but to give them the ability to insure their health—because THE POWER OF HEALTH™ is in their hands.

With an innovative offering unlike any other—integrating insurance, education, fitness, prevention and lifestyle management tools—The Destiny Health Empowerment Plan is so much more than health insurance. It's a commitment to helping people achieve their optimal health. Because when we're in better health, we can live our best lives.

## VITALITY

At the core of The Destiny Health Empowerment Plan is Vitality, our wellness program that, along with our insurance plan, encourages members to make smarter choices and allows them to benefit from them—with everything from lower health costs to free merchandise, and above all, better health.

### Engage

Vitality engages members to take personal responsibility for their health by actively pursuing activities that will have a positive impact on their lives. Whether it's taking a CPR class, working out at the gym, getting yearly medical check-ups or quitting smoking, program participants are empowered to make better choices for life.

### Earn

As Vitality members begin to take control of their health by engaging in a wide variety of designated education, fitness, prevention and lifestyle management activities, they are able to earn Vitality *Bucks*™, which they can redeem for exciting rewards. And the more healthy activities they complete, the more Vitality *Bucks* they earn—raising their Vitality Status® and giving them access to even greater incentives, such as health club membership subsidies.

### Enjoy

Vitality Rewards®, from earning discounts on travel packages based on their Vitality Status to cashing in their Vitality *Bucks* for airline miles, iTunes and popular name brand products—such as Apple, Cuisinart and Sony—Vitality members can enjoy the benefits of making better choices.

## INSURANCE

Together with Vitality, our health insurance plans\* combine to create The Destiny Health Empowerment Plan—an integrated offering that gives members the power to take control of their health and reduce their healthcare costs. Because the healthier you are, the less you'll need to use the healthcare system. So, your health plan can actually make you healthier.

### Consumer-Directed Health Plan (CDHP) options

Often defined as a high-deductible health plan with a savings account, Destiny's CDHP is different. Rather than using the savings account alone as an incentive, we found that placing Vitality at the foundation of our CDHP is more effective in enabling consumers to make better and more informed choices about their health.

In The Destiny Health Empowerment Plan, employee savings accounts structured as either Health Savings Accounts (HSAs) or Health Reimbursement Arrangements (HRAs) help employees fund a certain portion of their plan deductibles each policy year. Both types of accounts allow employees to roll over unused contributions from one year to the next, building equity in their health plan, which encourages smarter use of the healthcare system.

And as our members become engaged in Vitality they can improve their health and ultimately reduce their use of healthcare services.

### Traditional PPO plan options

The Destiny Health Empowerment Plan also offers a more traditional PPO plan option. This option offers reduced deductible levels, first-dollar coverage for office visits, prescription medications and emergency room visits after payment of a copay and best of all, Vitality, the individual wellness and rewards program that gives employees the power to help control their healthcare expenditures by engaging in healthier activities.

Whether your company offers a consumer-directed health plan option, a traditional PPO plan option, or the choice between the two, THE POWER OF HEALTH is truly in your hands.

## THE POWER OF HEALTH AT WORK

The Destiny Health Empowerment Plan gives you and your employees the opportunity to:

- :: Reduce your healthcare costs
- :: Make lifestyle changes
- :: Increase productivity
- :: Reduce absenteeism
- :: Positively impact your corporate culture
- :: Live your best lives



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\*Insurance plans underwritten by Stonebridge Life Insurance Company, Rutland, VT.

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