

# Insure Your Health, Reward Your Life™

## *An overview of The Destiny Health Plan™*

### **The Destiny Health Plan: Everything You've Always Needed in a Health Care Plan – and More!**

#### **Standard with The Destiny Health Plan:**

#### **Total Freedom, Great Protection and Outstanding Convenience**

The Destiny Health Plan gives you freedom of choice: you can see any doctor or visit any hospital you want. Plus, you get substantial savings on your health care expenses when you use health care providers in the plan's network. You also get comprehensive coverage, including benefits for prescription drugs. And you get outstanding convenience: you don't need a referral when you see a specialist; and in most cases, you don't need to fill out claim forms for the care you receive.

#### **Health Reimbursement Arrangements (HRAs):**

#### **Manage Your Health Care Costs and Earn Interest!**

What really sets The Destiny Health Plan apart from other plans is the plan's HRA. The HRA is an account funded by your employer that earns interest from month to month. You can use the money in the HRA to pay for all of the health care services covered by your plan, including hospitalization, doctor office visits, specialist visits, diagnostic services and much more.

This means you pay nothing out of your own pocket for these services, as long as there is money in your HRA and you visit an in-network provider. For all covered prescriptions, you simply pay a nominal copay as long as you have sufficient funds in your HRA and you use a participating pharmacy.

Remember, you decide which providers you want to see when you want to see them.

#### **Use It...or Keep It!**

Here's more good news...Any balance in the HRA at the end of the policy year will be rolled over into the following year and will continue to earn interest. In fact, more than 50% of members in a plan like The Destiny Health Plan carried over a balance in their HRA into the next policy year – and the average positive balance was over \$500!

#### **The HRA and Your Annual Deductible**

Money you spend from your HRA for covered services throughout the policy year counts toward meeting your annual deductible. Once you have used all of the money from the HRA, you will be responsible for any Remaining Deductible to cover any additional health care expenses you incur, before you reach Insured Benefits. After that, The Destiny Health Plan will pay benefits for all covered services, subject to any coinsurance. You can minimize this amount by using in-network health care providers.

#### **More Control and Choice When You're Ill; More Value When You're Healthy**

The Destiny Health Plan is the one type of health care plan that puts you in a winning situation, no matter the status of your health. If you're ill, your HRA will give you greater control of your health care expenses while maintaining your freedom when it comes to choosing and using your health care providers. And, like a traditional health plan, you will continue to receive comprehensive health care coverage after you reach your annual deductible. When you're healthy and don't need health care, your HRA works for you as well, giving you value for your money with the interest you earn year after year. That's why your decision to subscribe to The Destiny Health Plan will be a positive one!



## The Destiny Health Vitality Program™: A Rewards Program That Celebrates Wellness!

The Destiny Health Vitality Program is an incentive-based health and wellness program designed to provide Destiny Health Plan members with tangible rewards for living healthy and responsible lifestyles and making smarter spending decisions. By encouraging and rewarding improvements in health and wellness, Vitality contributes directly to greater member satisfaction and more sustainable health care costs. Vitality addresses health and wellness across four different areas: prevention, education, fitness and lifestyle.

### How does it work?

After becoming a plan member, you will automatically be enrolled in The Destiny Health Vitality Program. You'll earn Vitality Bucks™ as you complete healthy activities such as preventive cardiovascular screenings, fitness assessments, being tobacco free and completing a Health Risk Assessment. For example, when you get your cholesterol screened, you will get Vitality Bucks automatically awarded to you based on the results. As you accumulate Vitality Bucks, you will move up in Vitality Status®. These statuses offer additional perks such as higher rebate amounts on gym memberships, monthly and annual boosters on the HRA and more. Once you have activated your account on the website, you can use the interactive Vitality area to view your profile, accumulated Vitality Bucks, keep track of your activities and status level and the rewards that are available to you as you progress.

### Vitality Rewards®

Simply by enrolling in The Destiny Health Plan, you have access to special privileges and rates. The incentive to improve health and wellness exists because the rewards—and discounts—increase rapidly. The more engaged you are in the Vitality Program, the more Vitality Bucks you earn, which you will then be able to redeem for attractive rewards like frequent flier miles, brand name merchandise and vacation packages. Has a health plan ever taken you on a vacation? With Vitality, it is possible!

## Here's Why The Destiny Health Plan is a *Positive Choice for You:*

- + You'll have more control over your health care expenses with an interest-bearing Health Reimbursement Arrangement funded by your employer.
- + You'll receive comprehensive coverage and enjoy more choices, because you decide what caregivers to see, when to see them and where to get care.
- + You'll become more health savvy—The Destiny Health Vitality Program will reward you for it!
- + You'll enjoy outstanding convenience from the seamless integration of the Savings Account, health coverage and wellness program.

