Get to know your benefits

General Agencies of the United Methodist Church Open Enrollment 2024



Knowing your benefits helps you make more informed health care decisions

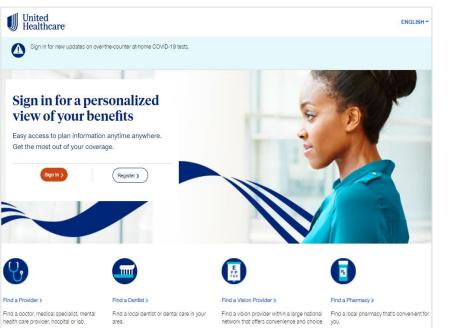


Two convenient ways to access your plan

Access your account on **myuhc.com**[®] or the **UnitedHealthcare**[®] **app** after enrolling to:

- · Find and estimate the cost of care
- · See what's covered
- View claim details and check plan balances
- Find network doctors

- Video chat with a doctor 24/7
- View and share your health plan ID card





Download the app



The UnitedHealthcare[®] app is available for download for iPhone[®] or Android[®]. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC. Apple, App Store and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are registered trademarks of Google Inc.

Make sure everything checks out

Preventive care — such as routine annual checkups and certain recommended screenings and immunizations — is covered by most of our plans for \$0 out-of-pocket when you see network providers.

A preventive care visit may be a good time to:



Establish your relationship with your primary care provider



Create a connection for future medical service



Evaluate your health when you're symptom-free



For more information, check your plan documents.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

3 easy ways to find a network provider

Look for the "Find a Provider" button on **myuhc.com**®

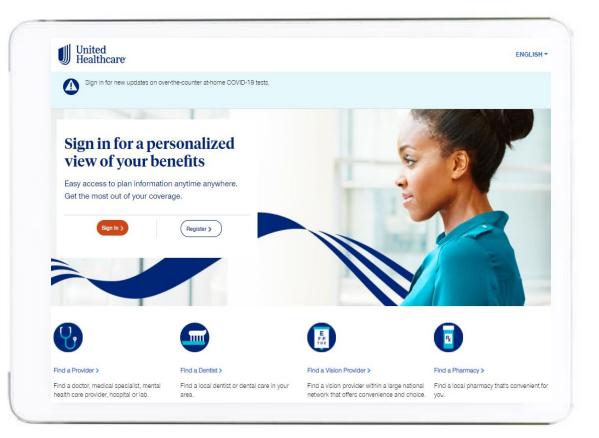
Call the number on your health plan ID card

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Search using the UnitedHealthcare[®] mobile app



Medical Plans



EI20443298.1

How a typical health plan works

Let's take a look at an example of how a typical plan works when you receive care from a network provider. Your plan may be different than this example, so to find your specific details go to **myuhc.com > Coverage & Benefits**.



* Your deductible and coinsurance may vary by plan or service. This example is for illustrative purposes only. These plans have exclusions, limitations and reduction of benefits. For costs and complete details contact your employer.

Your plan choices

1

Plan option 1 – \$500 PPO

Annual Deductible: \$500 per Covered Person per calendar year, not to exceed \$1000 for all Covered Persons in a family.

Combined Medical and Drug Out-of-Pocket Maximum: \$4,000 per Covered Person per calendar year, not to exceed \$8,000 for all Covered Persons in a family. The Out-of-Pocket Maximum does include the Annual Deductible, Medical Copays.

2

Plan option 2 – \$2000 PPO

Medical Annual Deductible: \$2000 per Covered Person per calendar year, not to exceed \$4000 for all Covered Persons in a family. **Out-of-Pocket Maximum:** \$6000 per Covered Person per calendar year, not to exceed \$12,000 for all Covered Persons in a family. The Out-of-Pocket Maximum does include the Annual Deductible.



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Plan option 3 – HDHP/HSA \$1600

Combined Medical and Drug Deductible: For Single Coverage, the Annual Deductible is \$1,600 per Covered Person per calendar year. For Family Coverage, the Annual Deductible is \$3,200 per calendar year for all Covered Persons in a family. No one in the family is eligible for benefits until the family deductible is satisfied.

Combined Medical and Drug Out-of-Pocket Maximum: For Single Coverage, the Out-of-Pocket Maximum is \$5,000 per Covered Person per calendar year. For Family Coverage, the Out-of-Pocket Maximum is \$10,000 per calendar year. All individual Out of Pocket Maximum amounts will count toward the family Out of Pocket Maximum, but an individual will not have to pay more than the individual Out of Pocket Maximum amount. The Out-of-Pocket Maximum does include the Annual Deductible.

Comparing plans

	Plan 1	Plan 2	Plan 3
No referrals required	✓	✓	~
Out-of-network coverage	~	~	~
Nationwide network	~	~	~
No primary care provider (PCP) required	~	~	✓



Health Savings Account (HSA)



Health Savings Account (HSA)

- It's a bank account with tax advantages
- You can build savings for retirement and healthcare expenses
- The money is there when you need it:
 - Use your Optum Financial debit Mastercard[®] to pay at the pharmacy, doctor's office or at locations that accept Mastercard[®]
 - Or save it. Your HSA is yours, so it stays with you if you change health plans, employers or retire

Please read your plan documents. Additional information such as benefit details, plan limitations and exclusions, and the costs of coverage can be found in the Summary of Benefits.

The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.



HSA eligibility

- You must be enrolled in a qualifying high-deductible health plan (HDHP)
- X You cannot be covered by any other health coverage
- X You cannot be enrolled in Medicare, TRICARE or TRICARE for Life
- X You cannot be claimed as a dependent on someone else's tax return

2024 Contribution Limits

The IRS limits how much you can put into your HSA each year. The 2024 limits are:

\$4,150 for individual coverage\$8,300 for family coverage

Are you age 55 or older? You can put in an extra \$1,000 this year.

Your contributions and the company contribution cannot exceed the IRS limits.

Please read your plan documents. Additional information such as benefit details, plan limitations and exclusions, and the costs of coverage can be found in the Summary of Benefits.

The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

Optum Financial advantages

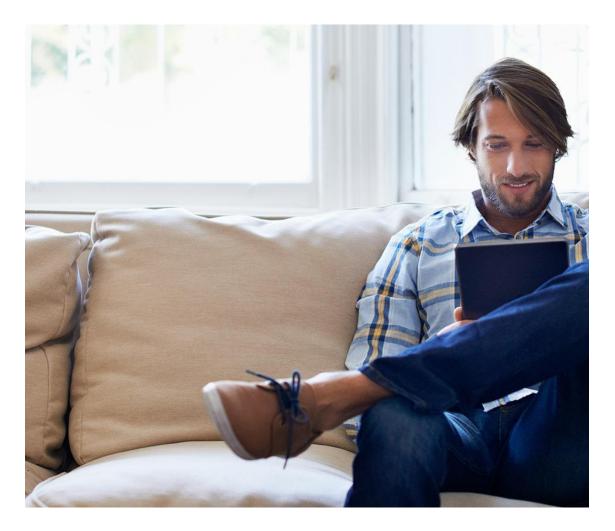
Optum Financial[™]

- The mobile app makes it easy to track your HSA and to connect it to Apple Pay
- Your Google Home or Alexa-enabled device can connect to Optum Financial
- Conveniently link to Optum Bank and your HSA information at myuhc.com
- Easy payment options include an Optum Financial[®] debit Mastercard[®], online bill payment and reimbursement
- Contribute to your account by:
- Payroll deduction

- Electronic deposits

All trademarks are the property of their respective owners.

Health savings accounts (HSAs) are individual accounts offered by Optum Bank, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.





Flexible Spending Account (FSA)



An FSA is designed to help you:



Pay for care and services that may not be covered by other benefits



Save money by paying less in taxes

Understanding FSAs

- You choose to set aside money—tax-free—to put into an FSA to pay for health or dependent care expenses
- You don't have to pay taxes on this money
- Both the IRS and your employer can limit the amount you can contribute



There is no carryover of FSA funds. If you don't spend all of your funds in a plan year, you lose them.

A flexible spending account is not insurance. It may also be referred to as a flexible spending arrangement. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.

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How FSAs work

2

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Estimate your expenses for the year and decide how much you want to set aside in your FSA.

Enroll when you enroll in your benefits. You must re-enroll each year.

Money will be set aside into your FSA from each paycheck after the plan year starts. You pay no taxes on that amount.

As you pay for eligible expenses, you reimburse yourself from your FSA.

A flexible spending account is not insurance. It may also be referred to as a flexible spending arrangement. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.

Health Care Spending Card

When you sign up for the FSA, you will get a Mastercard[®] Health Care Spending Card from UnitedHealthcare. You can use this debit card to pay from your FSA by phone, through the web, or at any place that accepts MasterCard. Using your Mastercard Health Care Spending Card makes paying easy:



 Use it for covered health care services or other eligible expenses allowed by your plan



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Health care FSA savings example

Employee enrolls in a health care FSA and sets aside \$2,000 to pay for doctor's visits and prescriptions

Tax Costs	Employee savings	
Federal income tax (28% tax bracket)	\$ 560	
State income tax (5%)	\$100	
FICA tax (7.65%)	^{\$} 153	
Total tax savings for the year	\$813	

Example is hypothetical and for illustrative purposes only. Talk with a qualified legal, tax or financial advisor for your specific situation.





Talk to an Advocate

=	



- Understand your benefits and claims
- Talk through your bill or payment

- Find and compare care and cost options
- Get answers to your pharmacy questions



- Maximize your health savings
- Take advantage of all your plan's health and well-being benefits

Advocate4Me® should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through the program is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. The program is not an insurance program and may be discontinued at any time. Additionally, if there is any difference between this information and your coverage documents (Summary Plan Description, Schedule of Benefits, and any attached Riders and/or Amendments) your coverage documents govern.

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Find support for dealing with cancer

Cancer Resource Services

- Personal support from an experienced cancer nurse
- Help understanding your diagnosis
- Information to help you make informed decisions about your care

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.



Get access to some of the nation's leading health care facilities

If you have a special condition, our **Centers of Excellence** network provides access to the care when you need it. Benefits may include:

- Help finding local hospital and physician care
- Higher rates of accurate diagnoses and appropriate therapy
- Planned and coordinated care provided by a team of experts
- Higher survival rates, fewer complications shorter stays and decreased costs
- Expanded treatment options



The Centers of Excellence (COE) program providers and medical centers are independent contractors who render care and treatment to health plan members. The COE program does not provide direct health care services or practice medicine, and the COE providers and medical centers are solely responsible for medical judgments and related treatments. The COE program is not liable for any act or omission, including negligence, committed by any independent contracted health care professional or medical center.

Your path to better health with Rally[®]



Take the Rally Health Survey

Know your overall health before setting simple goals



Get personalized recommendations

Build healthy habits for well-being, activities and more



Earn sweet rewards

Take healthy actions and achieve goals —

• Earn up to \$300

Rally® Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

Healthier habits, healthier lifestyle

Take small steps for lasting change with Real Appeal[®], an online weight management support program. It's designed to help you live a healthier life with online coaching, access to online fitness content, tools to track your progress and more



Online coaching

Encouragement from an online coach to help create healthy, lasting change



Success Kit

Weight and food scales, recipes, fitness equipment and more delivered to your door



Motivational resources

Set achievable nutrition, exercise and weight management goals that keep you motivated to create lasting change

Real Appeal is a voluntary weight management program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

24/7 Virtual Visits: Care from anywhere

With 24/7 Virtual Visits, providers can treat a wide range of common health conditions by phone or video* — including many of the same ones treated in an emergency room (ER) or urgent care. If needed, providers may even prescribe medications.**

Employees can receive care for:

• Cough

• Sore Throat

Headache

- And many other conditions

*Data rates may apply. **Certain prescriptions may not be available, and other restrictions may apply. ***The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video. or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

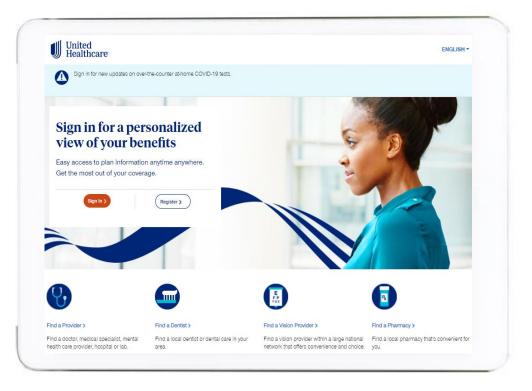


Access your plan easily with myuhc.com[®]

Activate your myuhc.com account after enrolling and gain access to:

- Learn more or sign up for health resources and wellness programs
- · Find and estimate cost of care
- See what's covered
- View claim details

- Check your plan balances
- Find network doctors



Members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Care & Costs section.]



Vision Plans



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What to know about your vision plan

No ID card needed

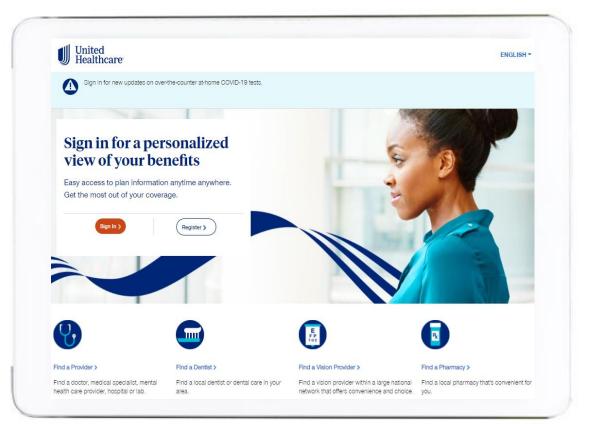
Access myuhc.com[®] for:

- Benefits and eligibility
- Frequently asked questions
- Provider directory
- Online offers and services

Customer Service Center:

• 1-800-638-3120

- 8:00 a.m. to 11:00 p.m. ET, Monday-Friday
- 9:00 a.m. to 6:30 p.m. ET, Saturday



Vision benefits

Save on eye care with a vision plan that includes:

- Comprehensive eye exams
- ✓ Frame allowance
- Contact lens benefit
- Popular lens options
- Discount on additional pairs of glasses

All trademarks are the property of their respective owner.

For coverage details, including exclusions and limitations, see your official vision plan documents.

There's always a provider in sight

The plan uses UnitedHealthcare Vision Network, a national network of eye doctors. Participating locations include:

- 1-800 Contacts
- America's Best
- Costco Optical
- For Eyes
- GlassesUSA.com
- LensCrafters
- Sam's Club

- Target Optical
- uhccontacts.com
- uhcglasses.com
- Visionworks
- Walmart
- Warby Parker

Vision plan discounts

See more savings with these discounts

Discounted Laser vision correction
 Up to 35% at QualSight[®] LASIK

Contact lenses or glasses
 We provide a fast, easy way to order contact
 lenses or glasses online, while offering a variety of
 options (and a 10% discount for contact lenses).

Hearing aids

Buy quality, digital hearing aids at discounted prices through UnitedHealthcare Hearing[®]



Use your benefits at Warby Parker

Warby Parker offers a range of colors, styles and materials with a 1-year, no-scratch guarantee

For coverage details, including exclusions and limitations, see your official vision plan documents.

Network vision benefits

ice/Product:	Benefit frequency	Network copay/allowance
Comprehensive eye exam	Every 12 months	\$10 copay
Frames	Every 12 months	\$150 allowance
 Eyeglass lenses Choice of single-vision or lined bi-focal, tri-focal or lenticular lenses Standard scratch-resistant coating 	Every 12 months	\$ 25 copay
 Contact lenses Lens fitting Covered selection of contact lenses (up to [4] boxes) 	Every 12 months	\$25 copay
Elected contact lensesContact lenses outside the covered selection	Every 12 months	\$150 allowance

Vision care and your overall health

Eye exams are not just about your vision, they can be important to your overall health¹



20 health conditions can be identified through comprehensive eye exams¹

- Aneurysm
- Cancer
- Diabetes
- High cholesterol
- Multiple Sclerosis
- Rheumatoid Arthritis

577% of patients with chronic conditions who received eye exams re-engaged with a health provider to manage their illness²

¹ Mukamal, Reena, American Academy of Ophthalmology. "20 Surprising Health Problems an Eye Exam Can Catch". January 16, 2020, accessed June 7, 2023 ² Chous, Linda M., Christopher, Kim K. UnitedHealthcare "Eye Exam Impacts on Re-engagement for Chronic Conditions." 2015., https://www.uhc.com/privatelabel, accessed January 25, 2022

Dental PPO Plan



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How your teeth affect your health

Brushing, flossing and visiting the dentist regularly play a key role in your overall well-being. Gum disease can create an added burden on our general health by increasing levels of inflammation as well introducing active infection to your body which may also be connected to:

• Diabetes¹

- Heart disease²
- Pregnancy complications³ Rheumatoid arthritis²
- Respiratory conditions⁴

¹ Xiaofeng Wang, Huiyu Wang, Tianfu Zhang, Lu Cai, Chenfei Kong, Jinting He. Front Endocrinol (Lausanne): "Current Knowledge Regarding the Interaction Between Oral Bone Metabolic Disorders and Diabetes Mellitus." Published online Aug. 7, 2020. Accessed March 2023. 2 N. Fine, J.W. Chadwick, C. Sun, K.K. Parbhakar, N. Khoury, A. Barbour, M. Goldberg, H.C. Tenenbaum, M. Glogauer, Journal of Dental Research: "Periodontal Inflammation Primes the Systemic Innate Immune Response." First published Oct. 20, 2020. Accessed March 2023. ³ Johnson, Tracy C., Dental Care and Pregnancy. https://www.webmd.com/oral-health/dental-care-pregnancy. Reviewed March 5, 2020. Accessed March 2023. ⁴ Vittorio Moraschini, José de Albuquergue Calasans-Maia, Monica Diuana Calasans-Maia. Journal of Periodontology: "Association between asthma and periodontal disease: A systematic review and meta-analysis." First published Feb. 23, 2018. Accessed Jan. 21, 2022. aap.onlinelibrary.wiley.com/doi/abs/10.1902/jop.2017.170363.



Giving you freedom of choice

- See any network dentist to receive discounted rates
- Get coverage on hundreds of services; including crowns, braces, silver fillings and more
- There's no need to get referrals to see a specialist
- Preventive care is most often covered
 [100%] in the network



Wellness benefits to help you stay healthier

- Two routine checkups in a 12month period
- Extra cleanings during pregnancy
- Annual oral cancer screenings for covered adults

Additional plan features

The following services are covered at 100%



Extra benefits during pregnancy

During pregnancy and for 3 months after delivery, women receive:

- Dental cleanings
- Non-surgical gum treatment
- Gum maintenance (care to keep gums healthy after treatment)

During pregnancy, a woman is more likely to have gum disease. Gum disease is associated with pregnancy complications.¹



Oral cancer screening One adult screening per plan year

Oral cancers are twice as common in men than women.²

¹ Pregnancy, American Dental Association. Center for Scientific Information, ADA Science Institute. April 1, 2019, Web accessed January 26, 2023 ² American Cancer Society. https://www.cancer.org/cancer/oral-cavity-and-oropharyngeal-cancer/causes-risks-prevention/risk-factors.html, March 23, 2021.

Dreaming of a straighter, brighter smile?

As part of your UnitedHealthcare orthodontic benefit, SmileDirectClub straightens teeth with clear aligners sent directly to you.¹

With the help of your dental plan's orthodontic benefit — in most cases — the cost is less than $1,000^2$

Your benefit also includes these services at no extra cost:

- A 3D digital image at one of the SmileShop locations (\$0 cost) or an at-home impression kit (\$0 cost after reimbursement)
- A retainer following completion of your smile journey (\$0 cost with subscription)
- bright on[™] premium teeth whitening (\$0 cost)
- A duly licensed dentist or orthodontist will be assigned to you to develop your treatment plan and monitor your progress



UnitedHealthcare is among the first to cover SmileDirectClub in the network.

SmileDirectClub is a leader in doctordirected, at-home teeth straightening with clear aligners.

¹ SmileDirectClub coverage is available to customers offering a UnitedHealthcare Dental Preferred Provider Organization (PPO) and/or In-Network Only (INO) plan that includes orthodontic coverage. **Not all individuals are suitable candidates for invisible aligners. These services are intended for certain individuals who have mild or moderate orthodontic needs.** ² Cost of less than \$1,000 is based on a UnitedHealthcare national dental plan design for employee-only coverage with a 50 percent orthodontic benefit. ³ SmileDirectClub treatment plan average results, <u>https://smiledirectclub.com/</u> accessed May 7, 2021.

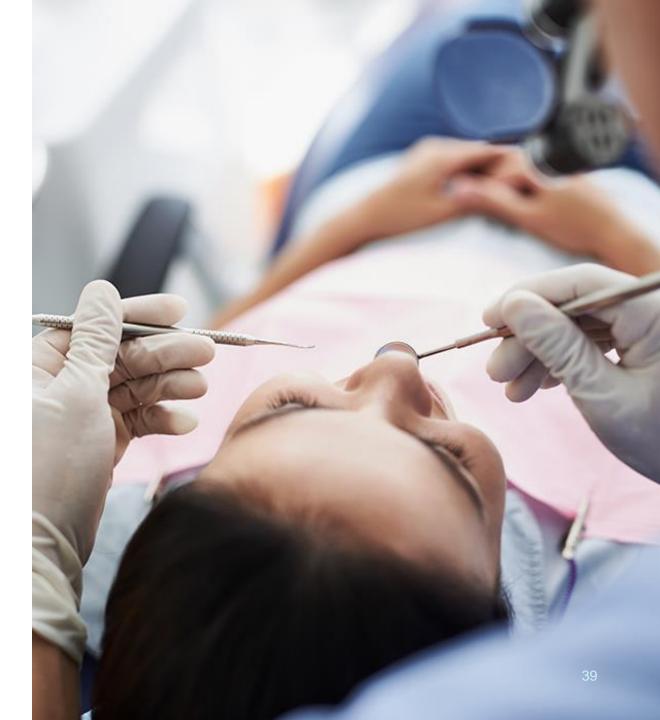
Dental cost calculator

- Get prices for dental treatments before you visit the dentist
- Compare prices charged by different dentists
- Prices are based on your dental plan

To access the calculator, visit your dental member website at **myuhc.com**[®].

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact either your broker or the company.

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myuhc.com®

Dentist locator

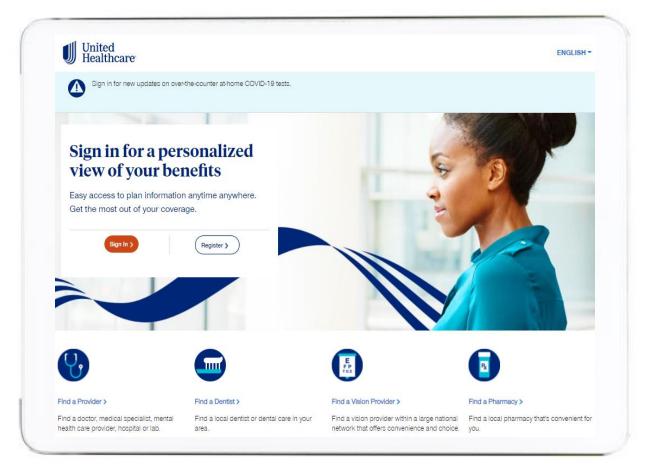
- Find general dentists and specialists
- Access the dental cost calculator

Plan information

- View benefit summary
- View, print or order an ID card
- View explanation of benefits (EOB)
- Get answers to common dental questions

Claims information

- Review claim status and history
- Download claim forms





Questions?

Optum Emotional Wellbeing Solutions (EAP)

General Agencies of the United Methodist Church



Empowering you and your family

The Employee Assistance Program (EAP) helps you:

✓ Overcome challenges

Reach your goals

Live your best life

Confidential support is available:

Free Free

Phone, online, face-to-face

24/7 by phone, online

CONTACT YOUR EWS Program



Call us anytime: 1-866-248-4094



Visit: liveandworkwell.com



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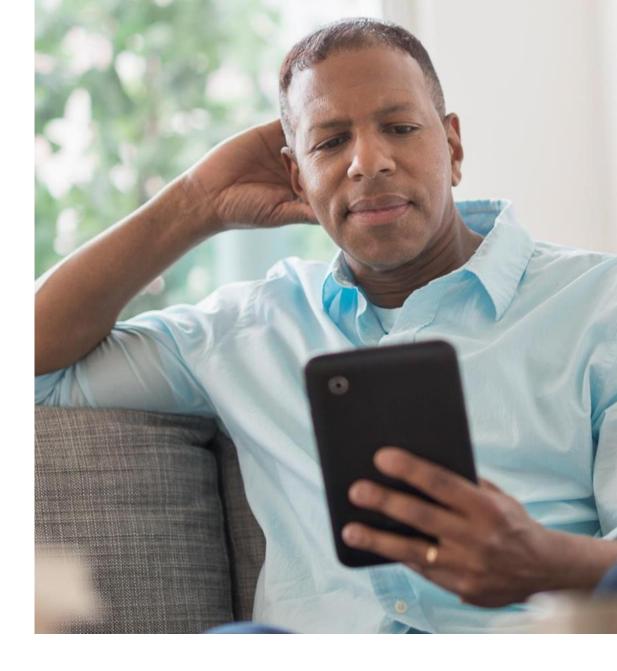
Predictable vs. unexpected crises



EWS Services

- \rightarrow 24/7/365 access to help by calling 866-248-4094
- \rightarrow 5 Virtual and face-to-face counseling
- \rightarrow Legal counseling and mediation services
- → Financial consultations
- \rightarrow ID theft support

 \rightarrow Self learning by Uptime



EWS Eligibility

- Full Time Employee (Member)
- Dependent Children
- Student

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- Spouse/domestic partner
- Household members



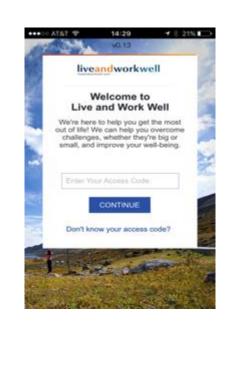
Confidentiality

• All services are handled in a strictly confidential manner, except:

- When court ordered
- When state law requires that the suspicion of child or elder abuse be reported to the proper authorities
- If a member makes a threat of serious physical harm to any identified victim (requires notification of police and effort to warn the victim)
- If the specialists or clinician assesses the member as being a danger to self or others (where mandated by state or federal laws)
- Employee signs Optum Release of Information









Download the "Optum Assist" app from your app store

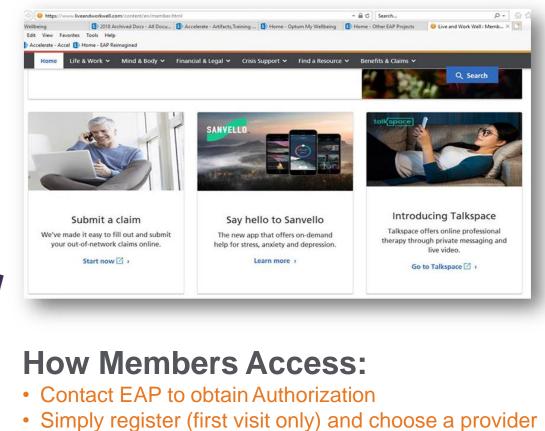
Click to call, find a provider, learn about the EWS



Entire family enjoys instant access to help!

Talkspace a contracted provider which gives members the option to communicate with a licensed, master-level or higher EAP Providers via text, voice or video message from their smartphone or desktop.





Key Features:

- 5000+ licensed therapists across all 50 states
- Digital provider matching tool
- Send text, audio and video messages and receive responses daily, 5 days per week
- Schedule real-time video sessions as needed
- Ability to begin therapy within hours of selecting a provider, no appointment needed
- Simply register (first visit only) and choose a provider and message anywhere, anytime.
 Talkspace.com/connect
- Accessible via desktop or the app
- App downloadable via the App Store and Google Play

Self Learning by Uptime (available 1/1/2024)

Uptime is a micro-learning app that extracts life lessons from the world's best books, courses, documentaries and podcasts, and packs them into 5-minute knowledge hacks employees can consume on the go.

What is a "Knowledge Hack"?

Knowledge hacks are bursts of key information from topics that matter. Uptime's "Hack Box" technology distills content down to the key takeaways.

Supporting emotional wellbeing :

- Hundreds of knowledge hacks on mindfulness, mental health and healthy relationships, including *Mental Health in the Workplace, How to Be Your Own Best Friend and Happy Mind, Happy Life.*
- Unlimited access to knowledge from the world's smartest and most-successful people. Engaging text, image and audio format is fast, fun and scientifically proven to aid memory retention.
- Topics include: Personal growth, Culture and society, Business, Mind and philosophy, Career and success, Leadership and entrepreneurship, Health and fitness, Parenting, Relationships, etc.

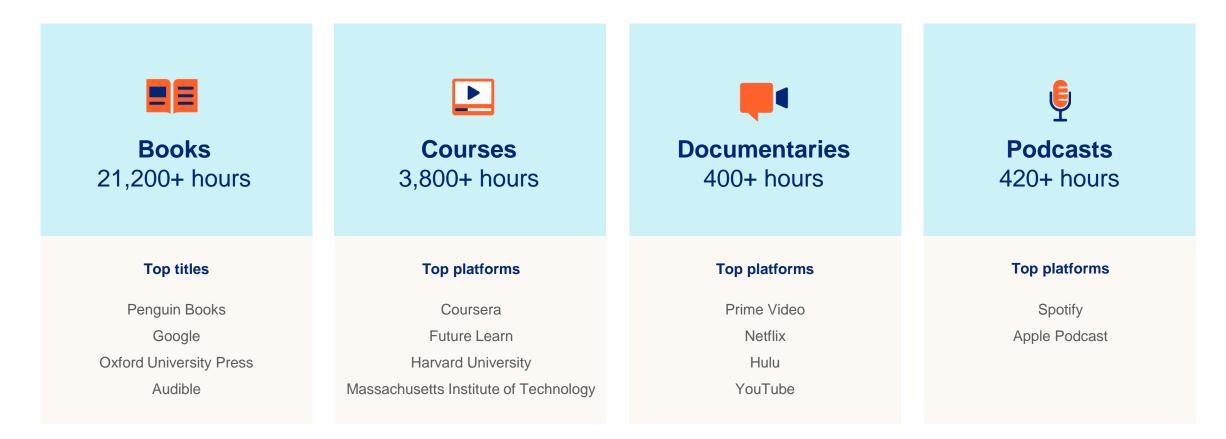
Digital engagement:

LAWW : Tile on portal

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Relevant and reliable content

8,000+ knowledge hacks



⋓

Meaningful topics with related hacks grouped into collections Collections of

- Personal growth
- Culture and society
- Business
- · Mind and philosophy
- Career and success
- Leadership and entrepreneurship
- · Health and fitness
- · Science and environment
- Biographies

- History
- Parenting and relationships
- Lifestyle
- Technology and the future
- Money and investing
- Arts and design
- Education
- Religion and spirituality
- Marketing and sales

Collections of group-related hacks for deeper dives



Having difficult conversations

No one likes having difficult conversations. But in order to progress, break molds, and improve the norm, they are necessary. In this Collection of Hacks, we equip you with the tools you need to approach difficult conversations and manage them well, so they can result in the best possible outcome.



Confidence in the workplace

This Collection is designed to help managers lead with confidence and inspire confidence in their team. From motivation to mindset, we have you covered.

Self Care

On-demand help for stress, anxiety and depression

Features:

- 24/7 self-paced digital program with no out-of-pocket member costs
- Industry recognized clinical assessments help users track behaviors over time (PHQ-9, GAD-7, WHO-5)
- Evidence-informed mental health support, including assessments, trackers, mental health skills and tools, collections and communities

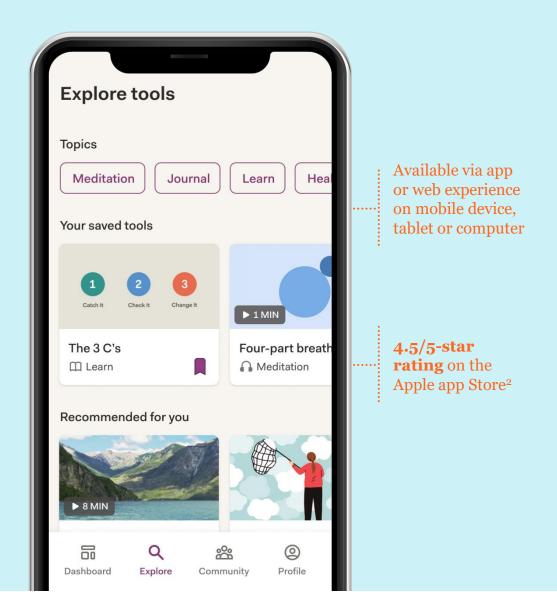


Measurable outcomes: Symptoms of depression, anxiety and stress improved for individuals using our self care app¹

Provided by AbleTo

1. Based on 2021 Sanvello participants from national client that opted into self care only, had above normal DASS symptom scores and completed the symptom assessment at least twice.

2. AbleTo Apple app store rating accessed June 2022.



Q&A

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