



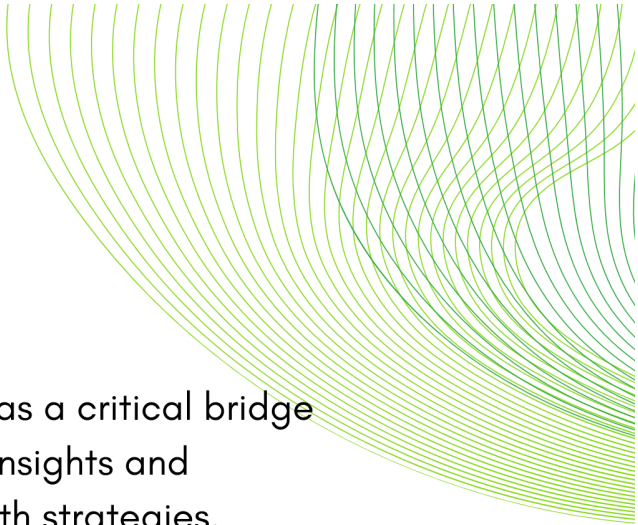
FAQ

Research Associate

Data That Powers Wellness Choices

Empowering Wellness Decisions
With Accurate, Actionable Health
Insights, and Research





About Us

**03**

LifeX Research serves as a critical bridge between data-driven insights and actionable public health strategies.

Enrollment

**04**

Learn more about our benefits and qualification.

Plan Designs

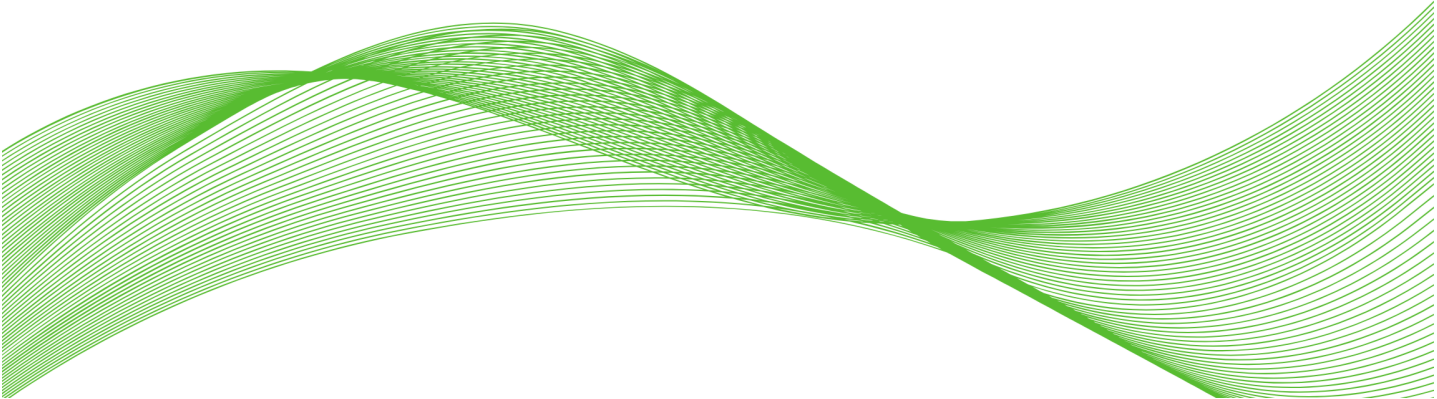
**05**

Learn more about our standard operating procedures.

Personal Health Dashboard TM

**06**

Your PHD houses all of your benefits as well as numerous other health tools.



About LifeX

Q: Who is LifeX?

A: LifeX Research Corporation is dedicated to enhancing global well-being by delivering actionable national health insights and wellness market statistics. Our mission is to bridge the gap between raw data and meaningful health solutions, providing businesses and healthcare professionals with tools to improve lives. LifeX employs Research Associates (RAs) to provide information about their health and consumer habits. Employees complete activities in return for guaranteed payments from LifeX. W-2s will be issued to the employee.

Q: What are the expectations of a Research Associate?

A: Each month, LifeX Research Associates will be sent an email and/or text for the opportunity to add to our de-identified and anonymous data set by participating in a health research activity. Health research activities are accessed through your Research Associate portal, the Personal Health Dashboard™ (PHD). Your dashboard also is your single site for accessing and understanding all of your benefits.

Activities can vary, such as surveys, videos, quizzes, protocols, health coaching, telemedicine, healthcare satisfaction utilization surveys, and others. In return for sharing your data, LifeX will pay you a payment.

Q: What benefits are afforded to Research Associates?

A: Active Research Associates will be eligible to participate in group medical and wellness benefits. Benefits are made available to other similarly situated Research Associates in return for timely payment of premiums. Failure to pay premiums timely may result in loss of coverage under the terms of the plan.

Q: What are qualified health activities?

A: Research Associates are compensated at a rate of \$40 per hour for completing health research activities. Payment is calculated on a pro rata basis according to the time spent on each task. For instance, if you work for 15 minutes, you will receive \$10. Each activity is designed to take 15 minutes or less to complete. Examples of activities include watching videos, surveys, health coaching, logging vitals, and many more!

Q: Who is Benefits Health Plan Inc (BHPI)?

A: Benefits Health Plan Inc. is the contracted Third-Party Administrator (TPA).

Q: Who has the option to complete activities in their Personal Health Dashboard™?

A: The employee who holds the Research Associate status is the individual who may complete activities in their Personal Health Dashboard™.

Q: What is the LifeX free look period?

A: LifeX's free look period is 10 days, and the refund is issued after 30 days, provided no claims have been incurred.

Enrollment

Q: When do employee benefits recurring payments come out?

A: Your benefit payment auto-drafts on or around the 15th of each month.

Q: How does the pre-certification process work?

A: Pre-certification requests are received directly from providers and are reviewed for medical necessity and plan coverage. An approval or denial is sent to the provider and member. Pre-certification appeals are reviewed in the same manner. Peer-to-peer conversations are scheduled as required to determine approval or denial of appeals. The pre-certification is independent of the site of care. As there are no network limitations for the provision of care, LifeX will work with any facility to gain financial clearance for episodes of care at plan-approved rates.

Q: How do I file an appeal?

A: Employees can request an appeal on any adjudicated service by sending a letter to the TPA, Benefit Health Plan Inc., outlining the issue with any backup information, beginning the appeals process.

Q: How do I look up my current providers to make sure they are contracted with this network?

A: To search for a provider, please access the search function in your PHD™ by clicking [HERE](#) or below. Additionally, PHCS PPO, Cigna PPO, and Anthem PPO regularly update their provider network list. We recommend current or potential employees check with their provider to confirm participation in their selected network.

- [PHCS PPO](#)
- [Cigna PPO](#)
- [Anthem PPO](#)

Q: Are there electronic versions of Medical ID Cards while we wait for hard copies in the mail?

A: Yes! Access your [Personal Health Dashboard™](#) for an electronic version.

Q: How do I register for OurLiveDoc (telemedicine)?

A: Log in to your Personal Health Dashboard™ and go to **Benefits > Telemedicine**. Next, follow the instructions to activate your account. You can also call 940-LIVEDOC.

Q: How do I know the specific limits on drugs?

A: The Research Associate should refer to the formulary associated with their plan & needs. Here are the formulary links:

- For employees on a **MM** or **HSA** plans: [Advantage Formulary](#) & [Advantage Tiered Formulary](#)
- For employees on a **VL** plans: [VL Formulary](#)
- For all employees: [Telehealth & Mail Order Formulary](#)
- [Pharmacy Exclusions](#)

Plan Designs

Q: Can I pay my contributions for the whole year upfront?

A: Not at this time.

Q: Can I make changes to my policy, i.e., add dependents, move up or down plan levels, change effective dates, etc.?

A: Changes can be made during your open enrollment period. Outside of open enrollment, changes require a Qualified Life Event (QLE). You can find this form [HERE](#) within your PHD™.

Q: Can I cancel at any time? What are the restrictions?

A: Employees may cancel at any time. No partial refunds are given. For example, if an employee cancels on November 15th, they will be covered for the remainder of November, will not be charged again, and will no longer be covered starting December 1st.

Q: Do copays contribute to deductibles?

A: No, but copays do contribute to the maximum out-of-pocket.

Q: If I choose not to complete activities, will this result in termination?

A: Activities are optional but encouraged as they help monitor and improve your health, reducing the risk of dangerous health conditions and lowering healthcare costs. Failure to perform activities may result in termination of employment.

Q: What happens if I elect to cancel or withdraw from the employee benefit plans? Will I be able to move to an ACA plan?

A: Please contact an ACA specialist to handle all plan changes.

Q: How do I submit a claim?

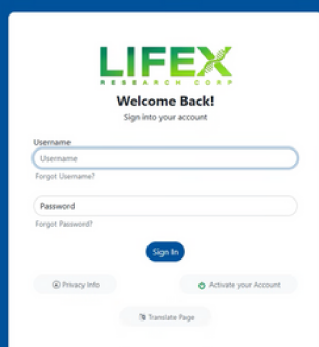
A: Please download the reimbursement form found within your [Personal Health Dashboard™](#). Follow the instructions within the form. Clean claims should be processed in 7-10 business days and be paid within two weeks from adjudication.

PERSONAL HEALTH DASHBOARD™



A Better Way to Wellbeing

Your Personal Health Dashboard™ (PHD) is a secure online personalized web portal that can be accessed at any time from any device. It houses all of your benefits in the My Benefits tab as well as numerous other health tools.



Lets Get Started...

1. Visit [LIFEX PHD](#)
2. Select Activate Your Account.
3. Enter your demographics and click Activate.
4. You will receive your username. (Remember this for future logins!)
5. Select Login and enter your password.
6. Congratulations! Your PHD account is now activated.