



**Employer's Choice**

Preventive Care Plan

# Putting Health FIRST



# Your Sample Paycheck



Example of employee pay making \$33,800.00 (~\$16.25/hr.) with and without the Employer's Choice program using 2020 W4 federal filing rules.

	Without EC	With EC
Weekly Gross Pay	\$650.00	\$650.00
Major Medical Premium	\$0.00	\$0.00
Additional Pre-tax Deductions	\$0.00	\$0.00
Wellness Pre-tax Premium	\$0.00	\$276.92
Taxable Income	\$650.00	\$305.08
Federal Withholding	-\$39.85	-\$9.23
Social Security	-\$40.30	-\$23.13
Medicare	-\$9.43	-\$5.41
State Withholding	-\$27.63	-\$15.86
Post-tax Deductions	\$0.00	\$0.00
Post-tax Income (Paycheck received from employer)	\$532.79	\$319.45
*Claim payment will show on your paycheck simultaneously with premium deduction.	\$0.00	\$230.77
Total take-home net pay.	\$532.79	\$550.22
Dollars available for employees to use at their discretion.	\$0.00	\$17.43



Employer's Choice cannot guarantee the same favorable tax outcome in all situations as federal and state tax laws are continuously changing.



## Included Benefits

At no extra cost, your program encompasses a variety of well-being initiatives tailored to enhance your overall health.

### ■ Personal Health Dashboard™

Your PHD offers many benefits, including behavior identification modules, risk resolution guidelines, health tracking, library, videos, and more.

### ■ Wholeistic™ Coaching

We offer unlimited coaching by a registered nurse to help you understand and manage your health as well as your family's health.

### ■ Telemedicine

Get unlimited sessions with no copay. Access to a licensed prescriptive-level practitioner for televisits 24/7/365. Available to the whole family.

### ■ Identity Theft Protection

This service monitors, alerts, and defends credit information for the entire household.

## Optional Benefits

For a discounted fee, you also have access to two types of screening kits designed to elevate your path to improved well-being.

### ■ Biometric Screening Kit

Screening includes: Albumin, Alkaline Phosphates (ALKP), Bilirubin, BUN, Calcium, Cotinine, Creatinine, GGT, Globulin, SGOT (AST), SGPT (ALT), Total Protein, Uric Acid, Glucose, Total Cholesterol, HDL, LDL, TC/HDL Ratio, Triglycerides, VLDL, LCL/HDL, Blood Pressure, & Measurements.

### ■ DNA Screening Kit

DNA screenings provide insight on making healthy lifestyle choices based on your unique genetic profile. We offer six tests to choose from: Nutrition, Fitness, Skin, Personality, and Medicine.

# Some Important Information



Your Personal Health Dashboard™ (PHD) is a secure online personalized web portal which can be accessed at any time from any device. Connect on your computer at <https://employerschoice.ushealthcenter.com/Activate> or scan the code to log in.

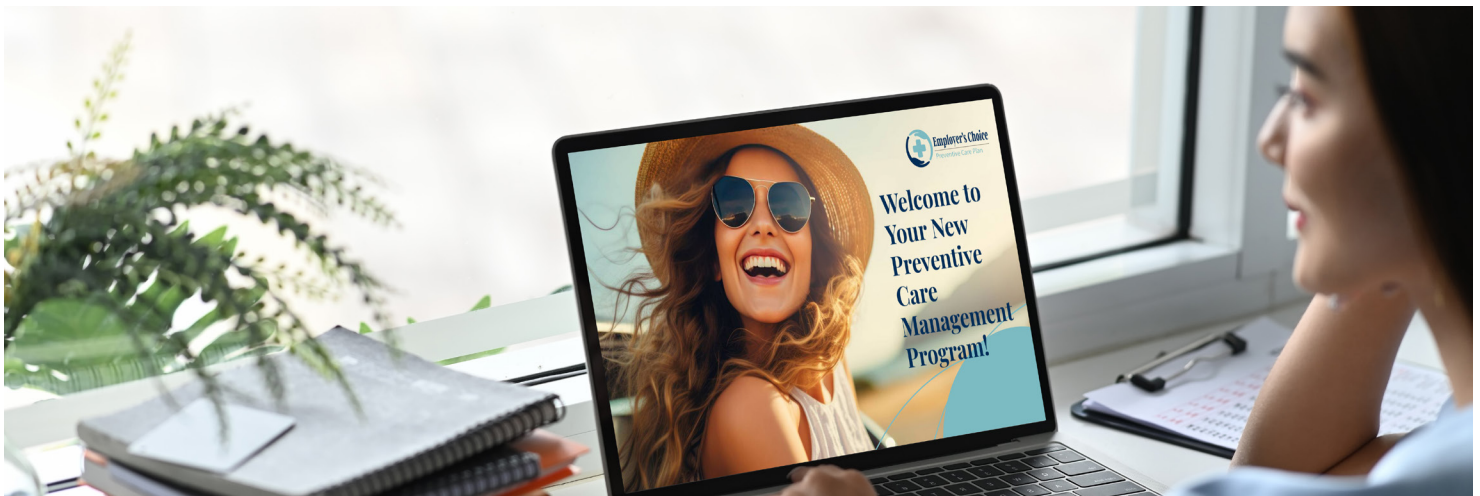
## Plan Requirement- Read carefully!

- Complete one wellness activity each month. In the first month of the plan, activate your account and watch the intro video. The next month, complete the Health Risk Assessment.
- If you miss a monthly activity, we'll send you qualifying health information or make it up during the next month.
- A list of Qualifying Wellness Activities can be found on the Home Page of your Personal Health Dashboard™ (PHD).

## Activate your Personal Health Dashboard™

**NOTE: Do not download the mobile app until you complete step one.**

1. Log-on to: <https://employerschoice.ushealthcenter.com/activate>
2. Select Activate by Demographics or Email.
3. Enter your personal information to create your account. You will receive your username.  
**REMEMBER THIS FOR FUTURE LOGINS!**
4. Select Login and enter your password
5. Congratulations! Your PHD account is now activated and you are logged in.
6. **Watch the intro video for your first month activity!**



## Complete the Health Risk Assessment

This dynamic assessment has the ability to forecast future health concerns based on your current and past medical history, biometrics, and lifestyle.

It is recommended to complete the online Health Risk Assessment next. The assessment will count as a qualifying monthly activity and it takes less than 15 minutes. Once completed, you can easily review your results under Medical Records > Health Assessment Report.



# Explore Your Personal Health Dashboard™



## Mobile App

ONCE YOU HAVE ACTIVATED YOUR ACCOUNT, you can access your PHD on any device. Download the app on your app store by searching Personal Health Dashboard or scan the QR code.

## Your Dashboard

Your Personal Health Dashboard™ (PHD) is a secure online personalized web portal which 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.

### Home

View your account information and update personal info. Use the language widget to translate the site to multiple languages. View Risk Resolution Guidelines to improve your health and Health Reminders for ongoing education.

### Assessments

Take your Health Risk Assessment or find numerous mini-assessments to help you better understand your state of health and well-being.

### Medical Records

View your Lab Results, Personal Health Assessment Report, Physician Report and other health records such as a Health Maintenance Schedule.

### Road to Wellness

This offers 4 behavior change modules designed to complete over a couple months. Topics include Diet & Nutrition, Fitness, Tobacco Cessation and Stress Management.

### Library

View our extensive medical library or watch over 300 visually rich multimedia videos to help develop a deeper understanding of conditions and treatments. There is medical information, tips for healthy living and much more.

### Health Tracker

Track your daily activity with the Fitness Tracker and food consumption with the Diet and Nutrition Tracker. Plus, connect your Fitbit, Garmin, Apple Watch or mobile device directly to your PHD.

### My Benefits

Find all of your benefits in one spot. Access links and information on Telemedicine, Coaching, Identity Theft Protection, and more.

### HealtheMall

Our HealtheMall is where you can purchase a biometric screening kit or any of the six DNA screening kits at a discounted price.



## What is Wholeistic™ Coaching?

Wholeistic™ Health Coaching is a telephonic health management and improvement program that provides you with a personal health coach. Your coach will work with you on an appointment basis to help you understand and manage your health as well as your family's health.

As well as managing your health, these one-on-one appointments can also help you lower your health risk(s) and improve your overall well-being. You can discuss a wide range of health conditions or topics such as stress management, high blood pressure, cholesterol, diabetes, weight, smoking cessation, allergies, asthma, heart disease, or cancer. Your sessions are completely confidential and offered at no cost to you.



### Call or email us to get started!

- **Contact us toll-free at 877-322-7398 x 3 at any time.**

This line goes directly to a voice mailbox. Please leave the name of your employer, your phone number, and the best time to reach you. A health coach will contact you within 24 weekday hours of your request.

- **Send an email to [healthcoach@ushealthcenterinc.com](mailto:healthcoach@ushealthcenterinc.com).**



U.S. board-certified doctors.



Consultations are convenient, private and secure.



## Virtual Visits

Convenient care for you and your family.

### Services:

Our services include Primary Care, Urgent Care, Rx and Pharmacy Care and Mental Health Therapy. Details can be found on the following page.

### Additional Services:

If you have other challenges or need assistance and support accessing things like food, shelter, transportation, childcare, job training etc., call our Customer Care team at 855-226-6567 for help finding the resources and support that you need.



**MyLiveDoc**  
Your health, your time



No Claims or Copay



Every State



Care Coordination



Exclusive Doctors

GETTING  
STARTED IS  
EASY!

1. Log on to your Personal Health Dashboard™  
<https://employerschoice.ushealthcenter.com/Activate>
2. Take note of your **Member ID** located on the **Home Page** of your PHD
3. Click on the **My Benefits** tab
4. Take note of your **Enrollment Code** located on the Telemedicine Tile
5. Click on the the Telemedicine Tile, select "**Create Account**"
6. Follow the steps to complete your profile and set your password

[Click Here](#) for information on adding dependents.

**CONTACT US:** ☎ 855-226-6567

✉ [memberservices@mylivedoc.net](mailto:memberservices@mylivedoc.net)

🌐 <https://member.mylivedoc.net>



## PRIMARY CARE

12 virtual primary care visits per member per year as well as, 12 care visits per covered child per year. Monday - Friday 8:00 am - 5:00 pm ET.



### Same Day Appointments

Access a Virtual Primary Care appointment the same day of requesting it! Or, schedule when it's best for you.



### Same Provider Each Visit

See the same provider each visit so that they can best understand your health needs and provide personalized care.



### Annual wellness Check

Get on a better health trajectory, get a personalized care plan, and learn more about your overall health!

## URGENT CARE 24/7/365

Unlimited virtual urgent care visits per member per year.



### Instant Access to Care

Virtual Urgent Care visits can be accessed as short as in 20 minutes or you can schedule when it works best for you. Should you need in person care, we can provide referrals.



### Prescriptions

If you have a virtual urgent care visit and your provider prescribes an urgent medication, you can pick it up at your local retail pharmacy at no added cost. [Click Here](#) for Rx Benefits.

**We treat over 50 routine medical conditions including:**

- Acne
- Allergies
- Cold / Flu
- Constipation
- Cough
- Diarrhea
- Ear Problems
- Fever
- Headache
- Insect Bites
- Nausea /Vomiting
- Pink Eye
- Rash
- Respiratory Problems
- Urinary Problems / UTI

## MENTAL HEALTH THERAPY

4 mental health therapy visits per member per year. Monday - Friday 8:00 am - 5:00 pm ET.



### Convenient Scheduling

Easy access to a licensed, Master's level counselor within 1-3 days for adults and covered adolescents ages 12 and up.



### Same Therapist Each Visit

See the same therapist each visit so that they can best understand your personal needs. Our counselors are trained in clinical assessments and care coordination. Should you need in person care, our team is able to provide referrals when needed.

**Why mental health therapy?**

- Work or personal conflicts
- Co-dependency
- Alcohol and drugs, reliance
- Tobacco reliance
- Eating disorders
- Stress and anxiety
- Relationship concerns
- Child or elder care matters
- Physical, sexual, or emotional abuse





## Register Today!

1. Log on to your Personal Health Dashboard™:  
<https://employerschoice.ushealthcenter.com/Activate>
2. Take note of your **Member ID** located in the upper right corner.  
This will be used as your **customer account number**.
3. Your Customer Account = USHC-(Member ID Number).  
For example, USHC-USH0205172
4. Click on the **My Benefits** tab.
5. Click on the **Identity Theft Protection - Register** tile.
6. Complete the required information and click **Register**.

Required to enroll: name, date of birth, street, city, state, zip, email and phone number.  
If there are questions about enrollment, call US HealthCenter at 877-322-1798.



**No one can prevent a data breach!**  
This service can protect your online footprint with digital safety plans for you, your family, and your home.

## The Facts

### Six Months to Restore Identity

On average, it can take between 100 and 200 hours and six months to restore a stolen identity.

### \$5,000 in Losses

Losses for identity theft average \$5,000 or more per incident.

### 14.4 Million Victims in America

Last year, 14.4 million Americans became victims of identity fraud; that's nearly 1 in 15 people.

### 33% of U.S. Adults

Overall, 33 percent of adults in the United States have experienced identity theft.

## Your Identity Theft Protection Includes:

- \$25,000 insurance policy
- Internet monitoring and dark web surveillance
- 24/7/365 Toll-Free Victim Response Center
- Full restoration and recovery services
- Banking and account monitoring
- ID risk score



## It's Your Health. Know Your Numbers.

As part of your program, you are eligible to order a biometric screening kit at a discounted cost. This comprehensive health screening, when coupled with the online Health Risk Assessment (HRA), can proactively identify the potential onset of various diseases such as diabetes, heart disease, hypertension, and other chronic conditions. Combine that with Wholeistic™ Coaching, the screening experience can be a powerful motivation toward positive lifestyle changes.

This individual screening provides access to a venipuncture blood draw and body analysis that includes:

- Lipid Profile, Glucose, Liver, Tobacco, plus blood chemistries
- Body analysis for Height, Weight, BMI, Body Fat, Blood Pressure
- Comprehensive Health Report Card

## The process is easy!

Log on to your [Personal Health Dashboard™](#) or scan the QR Code.  
Go to HealtheMall > Order Health Screening.

1. Purchase your lab kit.
2. Your test will arrive in approximately 7-14 business days.
3. Your kit will arrive with instructions and a list of nearby clinics.
4. Once your results are processed, you will receive an email notification from US HealthCenter to login to your Personal Health Dashboard™ and view your report.



All the results are kept confidential. You will obtain valuable data to prioritize your risk resolution plan.





## DNA Screening

### It's Your Health. Know Your Genetics.

As part of your program, you are eligible to order a DNA Screening kit at a discounted cost. Genetic testing is an important healthcare tool that can tell you a lot about your body. Often, test results can help doctors diagnose and predict a person's risk for developing a disease.

### DNA Tests Available

- **Nutrition** - Discover 43 genetic traits related to your diet, eating behaviors, and nutritional needs. This test is highly recommended for those with potential food allergies, vitamin deficiencies, or individuals who wish to lose weight or gain muscle.
- **Fitness** - Identify 31 genetic traits essential to fitness including strength, recovery, and performance. Learn more about how your body reacts to the volume of workouts, the duration of the workouts, and the level of repetition you can withstand.
- **Skin** - Identify 25 genetic traits that will help you develop and maintain a healthier skincare routine. From complexion to nutritional deficiencies, receive personalized treatment recommendations based on your unique genetic profile.
- **Personality** - Discover 30 genetic traits related to your personality, mood, behavior, and character. Learn how your DNA contributes to who you are and how you think and act.
- **Medicine** - Pharmacogenomics DNA testing uses genetic analysis to determine how you metabolize different medications for Cardiovascular, Mental Health, Pain Management, and Comprehensive Meds.

### GETTING STARTED IS EASY...



Log on to your [Personal Health Dashboard™](#) or scan the QR code.

Go to HealtheMall > Order Dynamic DNA Kit.

1. Order one of the tests listed.
2. Your test will arrive in approximately 7-14 business days.
3. When it arrives, follow the instructions and mail your sample back to the lab.
4. When your results are ready, you will receive an email from US HealthCenter with your report.

### Need Assistance?

☎ 877-322-7398 Ext. 2

✉ [wellness@ushealthcenterinc.com](mailto:wellness@ushealthcenterinc.com)



Nothing in the foregoing is intended to provide legal, financial, accounting, tax or health advice from Employer's Choice and the insurance carriers expressly disclaim and you are hereby instructed not to rely on statements made in these foregoing materials for such advice. Employer's Choice and the insurance carriers are not in the business of providing legal, financial, accounting, tax, and health advice. Before considering or purchasing the Plan, you should consult with and rely on your own legal, financial, accounting, tax and or healthcare professional(s). Employer's Choice and the insurance carriers do not guarantee, and expressly disclaims guaranteeing, any and all employee health or wellness benefits or tax savings, and any employer cost savings or tax savings statement made in the foregoing materials is subject to these disclaimers and any non-reliance provisions.

For more information or to opt out of this benefit, you must call 800-306-3112 before the end of this month.

