



FOR YOUR HEALTH!

WELLNESS PROGRAM



CNO FINANCIAL GROUP

WELCOME

Each of us is in a different place on the path to better health. That's why CNO offers the **For Your Health! wellness program.**



ABOUT OURHEALTH

The For Your Health! wellness program is supported by OurHealth, an independent provider of onsite health-management programs for employer groups. In partnership with OurHealth Physician Group, OurHealth staffs, supports, and manages an integrated health and wellness program through its onsite clinics, telephonic health coaching, and online wellness programs. Collectively, these services help individuals enhance their health and productivity.



OurHealth is not affiliated with any established hospital, health system, pharmacy or health insurer. The organization focuses first on associates of companies like CNO—and not on other healthcare providers or insurance companies.

OurHealth's mission is to help you enhance your health and fulfill your wellness goals. Your personal health information is always protected. OurHealth complies with the Health Insurance Portability and Accountability Act (HIPAA) and will not disclose your personal information to CNO.

SERVICES PROVIDED BY OURHEALTH

Telephonic health coaching

OurHealth offers telephone health coaching, a program in which OurHealth's coaches help you address specific health concerns and create a personalized, targeted wellness plan with achievable health goals. Health coaching can help you manage chronic health conditions such as blood pressure, cholesterol, diabetes, and heart disease. It can also help you manage your lifestyle with coaching on nutrition, stress, tobacco, and weight.

Online programs

Through a partnership with HealthMedia®, OurHealth also offers self-paced online health programs to help you manage and improve your health. HealthMedia offers online programs to address: weight management, smoking cessation, stress management, improved sleep, fitness and nutrition, as well as self-management of chronic conditions including chronic pain, diabetes, and depression.

OurClinics@CNO

OurClinics@CNO, located onsite in Carmel, Chicago, and Philadelphia, offer a variety of services comparable to those provided by a community-based physician office. OurClinics@CNO are open to all CNO associates (regardless of geographic location and insurance carrier) as well as any dependents 13 and older who are enrolled in the CNO Care Options Plan.



OurHealth portal – My Dashboard

The OurHealth portal makes it easy to track the CNO wellness incentives you (and your family) earn throughout the year. From the OurHealth portal, view **My Dashboard**. You'll see the incentives that you've earned to date, and a list of other incentives that you can still earn. Plus, if you have a spouse who is enrolled in the plan, you can click **Family Incentives** to see the total incentives your family has earned.

CNO funds wellness incentives on a monthly basis. Incentives earned by the 15th of the month are deposited into your Health Savings Account by the end of the same month. For example, wellness incentives earned between February 16 and March 15 are deposited into your Health Savings Account by the end of March.

GET MOVING!

Fitness Tracker

Staying active and participating in a fitness program improves health and well being. OurHealth provides tools to help you track your daily activity. Access the Fitness Tracker through the OurHealth portal to learn more about this program and how you can earn CNO wellness incentives for participation.

WalkingSpree

WalkingSpree is a cutting edge program that uses a USB-based pedometer to track your daily steps, distance, fat burned, and calories burned. When you register for this program, you'll receive a pedometer. This program is open to you, your spouse, and any of your adult dependents who are enrolled in the CNO Care Options Plan.

To register for WalkingSpree, go to www.walkingspree.com/register/conseco. You'll receive your pedometer and account activation instructions within 3-5 business days.

OURHEALTH PORTAL

[PORTAL.OURHEALTH.ORG](https://portal.ourhealth.org)

When you register online with OurHealth, you gain instant access to information in these and other areas:

- **Health coaching services** (face-to-face and telephonic)
 - Schedule appointments.
 - Learn how you can reach your goals with help from a coach.
 - Earn incentives when you reach a health goal quarterly.
- **For Your Health! wellness program**
 - Find details on events and opportunities.
 - Log your physical activity to earn incentives.
 - Track your CNO wellness incentives.
- **Health risk assessment**
 - Complete your assessment to earn HSA incentives.
 - Receive a personal health report with steps to improve your health.
- **OurClincs@CNO**
 - Schedule appointments.
 - Check operating hours and available services.
 - Get information on OurClincs@CNO staff members.
- **Pharmacy**
 - Find a list of medications dispensed at OurClincs@CNO.

OURHEALTH PRIVACY AND CONFIDENTIALITY

Any information you provide to OurHealth is protected by the federal Health Insurance Portability and Accountability Act (HIPAA) and by the contract between CNO and OurHealth (the clinic owner and manager). One reason CNO chose to contract with OurHealth is to protect associates' privacy. Just as your family doctor won't share information with CNO without your consent, OurHealth will not disclose any information without consent from you or your authorized representative, except as authorized by HIPAA.



INCENTIVES

Complete these tasks to earn additional CNO-provided HSA funds—up to the annual maximum—throughout the year.

Incentive description	Frequency	ASSOCIATE INCENTIVES		SPOUSE INCENTIVES	
		Incentive amount	Maximum annual incentive opportunity	Incentive amount	Maximum annual incentive opportunity
Health Assessment	Annual	\$200	\$200	\$100	\$100
Annual Physical – self	Annual	\$350	\$350	\$175	\$175
Annual Physical – child	Annual	\$175	\$175	\$0	\$0
Body Mass Index (BMI) 18.5 – 24.9	Annual	\$100	\$100	\$50	\$50
Blood Pressure < 120/80	Annual	\$100	\$100	\$50	\$50
Cholesterol LDL ≤ 130 mg/dL	Annual	\$100	\$100	\$50	\$50
Blood Sugar-Hemoglobin A1c < 6.5%	Annual	\$100	\$100	\$50	\$50
Health Coaching (Face-to-Face or Telephonic)	Quarterly	\$100	\$400	\$50	\$200
Wellness Online Program	Maximum of 4	\$20	\$80	\$10	\$40
Physical Activity: Tracker or WalkingSpree	Quarterly	\$100	\$400	\$50	\$200
CIGNA Healthy Pregnancy, Healthy Babies	1 per family	\$60	\$60	\$60	\$60
Weight Watchers Engagement	Max. of 2 per year	\$50	\$100	N/A	N/A

Coverage tier	Maximum Potential CNO HSA Contribution
Associate	\$1,000
Associate + Spouse	\$1,500
Associate + Child(ren)	\$1,500
Family	\$2,000

OURCLINICS@CNO

Key onsite services include:

OurClinics@CNO provides primary, preventive and urgent medical services, such as:

- Annual physical exams
- Care for common conditions like sinusitis, bronchitis, cough, pneumonia, allergies, flu and pink eye
- Care for minor injuries
- Routine care for chronic health conditions
- Personal health coaching



Generic prescriptions

OurClinics@CNO dispense more than 65 generic prescription medications.

Lab work

Clinic staff can complete most routine lab services onsite (including tests ordered by outside physicians). Results are available within 48 hours.

Preventive and wellness screenings

Clinic staff can conduct initial wellness screenings and follow-up consultations to discuss results and establish action plans for health maintenance or improvement.

Real savings for associates

All preventive care services—including annual physicals, wellness screenings and related lab work—along with health coaching and generic medications are provided at no cost. The fees for non-preventive care are:

- Routine office visit, \$25
- Prescription medication, \$4

Convenient scheduling

Clinic hours vary by location. You may schedule an appointment at one of OurClinics@CNO using portal.ourhealth.org or by calling (866) 434-3255. Same-day appointments are available for urgent needs.

QUESTIONS?

If you would like more information or you have questions about OurHealth, contact support@ourhealth.org or (866) 434-3255.

If you would like more information or you have questions about OurClinics@CNO, contact CNO@ourhealth.org or (866) 434-3255.



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