UNITEDHEALTH GROUP

WELLNESS

Navigating COVID-19: take control with whole person wellness

January 2021

CHARR STRENGTH THROUGH UNITY

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Whole Person Wellness

"Wellness is a state of complete physical, mental, and social well-being, and not merely the absence of disease or infirmity." – The World Health Organization

- Stress influences hormones, including cortisol, that impact the production of antibodies & extra stress on the pituitary and adrenal glands leaving us immunocompromised.
- According to many studies, the most common health problem in the world is depression, often manifested in the form of insomnia, stress, poor nutrition, physical inactivity, obesity, and heart disease.
- Social relationships have an impact on our mental health, physical health and mortality risk. Sociologists have identified a link between social relationships and health outcomes. Many studies show that social relationships, both quality and quantity, have short and long-term effects on our health.
- Loneliness can kill. A person who is lonely is 50% more likely to die prematurely than a person who has healthy social relationships. Loneliness can reduce a person's immune system and cause inflammation in the body which can lead to heart disease and other chronic conditions. Without social or emotional support, stress can place a bigger toll on a person's health. –Psychology Today

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CRISIS TEXT LINE

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UnitedHealthcare[®]

LetsGet Checke





Science-Based Best Practices to Manage Stress

Simple science-based things to try:

Turn off the news	Move out of your head and into your body	Spend time with an animal
Read a book	Fake a smile - turn up the corners of your mouth	Hug more (those in your safe COVID bubble)
Listen to music	Learn to meditate (Headspace, Sanvello, Calm)	Ask others how they are feeling
Take a break from social media	Try yoga	Connect with others virtually
Learn how to control your breathing	Journal	Focus on giving if you are able
Grounding:try to relax as you lie flat on your back on the floor	Mindfully focus on every single simple activity and the accompanying feeling of accomplishment	Laugh (stimulates lungs, heart and endorphins)
Get outside	Exercise	Start & end the day with gratitude

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Breathe! It is our best tool – easy and free! If you do nothing else, schedule yourself, make time for deep breathing throughout the day - even a few breaths will trigger a reset in your mind and body. In for 4 (nose), hold for 4, out for 6 (mouth) is a tried and true method but anything works!





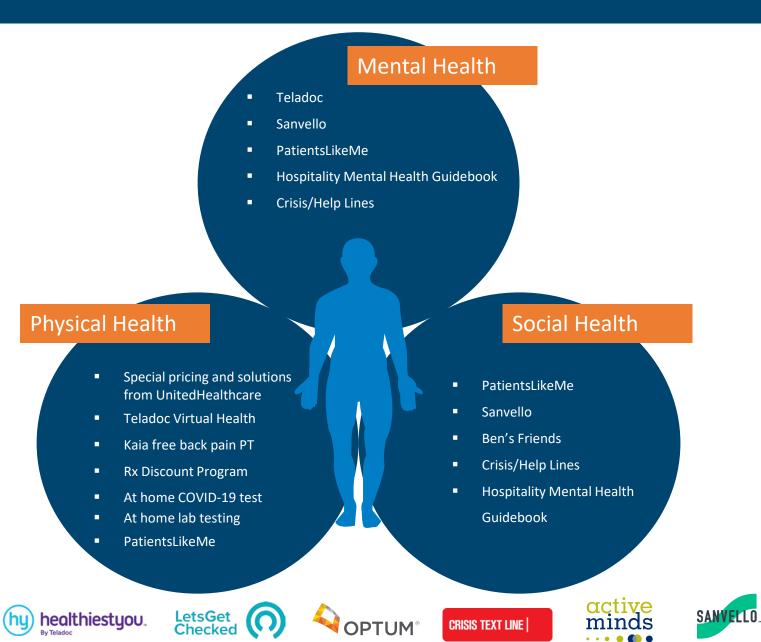








Whole Person Wellness



UnitedHealthcare







Exclusive members-only pricing and solutions

Employer sponsored plans:

• Groups with 51+ eligible employees are entitled to a **5% discount** on manual medical rates for all fully insured medical products.

All group sizes 2+ are entitled to a 5% discount on dental, vision, life, disability, critical illness, accident policies
 Dental and vision benefits can be offered with zero employer contribution

• Annual **invoice credit of up to 5 percent** on administrative fees for new ASO medical products for **self-funded** groups with 100 or more eligible employees.

Multicarrier Individual, Family & Medicare plans available in Q1 2021! Individuals may access on exchange plans and subsidies with personalized guidance

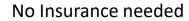
Teladoc.

For uninsured, insured, furloughed, part-time and full-time employees

Safely Reopen with a healthy team

Virtual visits: exclusive offering

- Unlimited access to virtual visits for mental health and medical conditions
- All employees eligible: full time, part time, seasonal and furloughed
 - Employers may offer to some or all employees
- Cost: <u>\$7 per employee</u> per month includes unlimited visits with no copay for employees and their families
- Process:
 - Employers go to Set Up page: http://go.teladochealth.com/implementation/forms/hospitality_setup_form/
 - Employers are billed each month and may cost share with employees



No participation requirements

All employees eligible



Employers Reduce Medical Costs with Virtual Visits

How?

- Job hours cause your employees to overuse urgent care (UC) and emergency rooms (ER)
- Avoidable UC and ER visits drive increased employer medical claims and premium costs
- Access to virtual visits eliminates the need for unnecessary UC and ER visits
- Reduced UC and ER claims = reduced employer medical costs
- No copays: Employees have no reason to delay treatment, and seeking care early can save medical dollars later

Case studies: employers reducing costs using HealthiestYou by Teladoc

Employer #1	Employer #2	Employer #3	Employer #4	
- Claim savings: \$3,664 in two months	 Claim savings: \$36,866 YTD 	• Claim savings: \$350k in 24 months	- Claim savings: \$188k in 12 months	(
• 17 employees	· 79 employees	• 400 employees	· 1000 employees	

Offset increases in insurance premiums and deductibles Top 5 reasons your employees visit the UC or ER: ALLERGIES ER: \$345 UC: \$97 Virtual visit: \$0 EARACHE ER: \$400 UC: \$110 Virtual visit: \$0 SINUSITIS 3 ER: \$617 UC: \$105 Virtual visit: \$0 BRONCHITIS 4 ER: \$795 UC: \$123 Virtual visit: \$0

> URINARY TRACT INFECTIONS ER: \$940 UC: \$108 Virtual visit: \$0



OptumPerks

Free Prescription Drug Savings Program

Help your employees stay healthy and afford their prescriptions

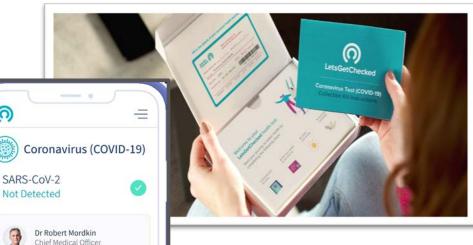
• No memberships. No fees.

Employees save up to 80% on most prescription drugs at over 64,000 pharmacies nationwide

- Search the database to find the best discounts on thousands of prescription drugs.
- Locate pharmacies nearby to find the best, most convenient deal.
- Send your team to <u>perks.optum.com/hospitalityrx</u> to start saving.



EXCLUSIVE PARTNER OF THE HOSPITALITY INDUSTRY



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You have received a not detected result - this means that the strain of novel coronavirus which can cause COVID-19

has not been detected in your sample.



COVID-19 Home Testing Solution for Hospitality

Exclusive negotiated price **\$107 per test**

- min. order 20 tests
- includes free UPS pickup & expedited shipping • to the lab for fast, accurate processing and results

 The only FDA Authorized solution that owns all aspects of the testing

process.

- Gentle & non-invasive lower nasal swab sample.
- ✓ Gold-standard RT-PCR lab testing in our certified labs.

- ✓ Online results within 24-48 hours after reaching the lab.
- Symptom-tracker functionality.
- Patient support from our team of medical experts.

- Real-time tracking of tests.
- Delivery of test shipments within 24 hours.
- Laboratory capacity of over 500,000 PCR tests per week.

Email HospitalityHealth@uhg.com for purchase instructions

Lab testing, from home

Improve your team's access to convenient laboratory testing and healthcare.

Use code Hospitality25 for a 25% membersonly discount on all non COVID-19 tests

Results delivered **directly to the patient** for follow-up.

Choose from over 30 tests including:

• Diabetes

- Colon Health
- Lyme Disease
- Cholesterol
- Sexual Health
- Thyroid



Empowering people to take control of their own health.

Our Nurse & Support Teams are available 24/7 to deliver results directly to our patients, answer any questions they may have regarding results, and offer support for any follow-up treatment or testing.

Available a LetsGetChecked.com

Free access to Kaia's virtual program to help with back pain

replaces high cost of surgery, addictive pain killers and physical therapy with limited visits and hours

Kaia Health: Digital solution to manage Musculoskeletal disorders

To help during these difficult times, Kaia Health has graciously **offered individuals in the hospitality sector a free license** to Kaia's back pain solution.

kaia health

Using your own phone, follow the exercise program

any time, from anywhere.

Please go to this form

(full link: <u>https://bit.ly/kaiahospitality</u>) for more information and to sign up.



https://www.youtube.com/watch?v=uGzhBhc6YuA

Kaia's back pain program in 15 minutes a day

Free

There are no quick fixes when you live with chronic back pain. Getting back to living pain free is a marathon, not a sprint – but Kaia can help you get back to living pain free, in as little as 15 minutes per day. It's simple to use, and better yet, there's no travelling or appointments needed.





Consider Kaia your own, personalised back-pain therapy program – completely tailored and personalised to your body, pain and skill-level.

Use your own phone to follow the program wherever and whenever you want

Kaia has helped more than 400,000 users to date with the program



<u>Active Minds</u> – Resources to stay mentally healthy during this crisis time. (free)

activeominds

Access a free <u>resources hub</u> for help during the COVID-19 pandemic including stress management, community building from a distance, tips for remote workers. Free Hospitality specific guidebook avaiable.

<u>Sanvello</u> – **#1** rated app for stress, anxiety and depression. (free)



Includes guided meditation, learning modules, community discussion and daily tips. Hospitality specific landing page & resources https://www.sanvello.com/hospitality/.

<u>PatientsLikeMe</u> - The world's largest personalized health network helps people find new treatments, connect with others and take action to improve their outcomes. (free)



Questions about a symptom or condition? PLM is your answer. Hospitality specific landing page & resources <u>https://www.patientslikeme.com/join/hospitality</u>.



<u>Ben's Friends</u> – Hospitality-focused substance abuse support network. (free)

Join a safe environment with others who understand the unique challenges experienced by people on the front lines in restaurants, hotels, and other hospitality industries. Click <u>here</u> to find a meeting near you or access telephonic meetings.



• <u>Crisis Text Line</u> - In crisis? Text for immediate help any time from anywhere. (free)

Connect with a Crisis Coordinator within 25 seconds on average. Communicate until you feel safe. Text **HELLO** to **741741**.

٠	Substance Use Disorder Helpline - In crisis? Call for immediate help anytime from anywhere. (free)
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HEALTH

CRISIS TEXT LINE

Free (except Teladoc)

A person and/or a family member may talk with a licensed recovery advocate about their concerns and needs, get a referral toa professional who can develop a personalized treatment plan and access family support resources. Call **1-855-780-5955**, or visit **liveandworkwell.com/recovery**.

• <u>Emotional Support Helpline</u> - Need a little support? Call for help any time from anywhere. (free)

This help line is staffed by professionally trained mental health experts. It is free of charge and open to anyone.

Call **1-866-342-6892** 24/7.

• <u>Telemedicine</u> - Mental health + medical visits. Low members-only cost – employers may subscribe for all working and furloughed employees.





Whole Person Wellness

Free Resources:

- Mental Health, Substance Use Disorder / Suicide Prevention Resources
- COVID Stress Relief Tool Kit
- Mental Health Guidebook for managers based R&D initiative for hospitality



Questions?



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or

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