



## How The Cornell Program For Healthy Living Works



The Cornell Program for Healthy Living (CPHL) is a comprehensive health plan that encourages your progress to healthier living. This is achieved by focusing on your total health through an Enhanced Wellness Program. There are two components: the underlying Medical Plan and the Enhanced Wellness Program.

### Highlights of the Medical Plan (Choice POSII) for 2018

	In-Network	Out-of-Network
<b>Level of Health Plan Support</b>	Higher so you pay less out of pocket: \$100 deductible \$20 office visit copay 90% for other services <i>Pharmacy is administered by Optum RX.</i>	Lower so you pay more out of pocket: \$400 deductible 80% thereafter  <i>Pharmacy is administered by Optum RX.</i>
<b>PCP Requirement</b>	Applies to enhanced wellness benefit only (see back page for details).	N/A
<b>Referral Requirement to a Specialist</b>	No referrals needed.	No referrals needed.
<b>Preventive Care</b>	Covered at 100%, regardless of where you live and the network PCP you choose.	Covered at 80% after deductible.
<b>Broad National Network of Physicians and Hospitals</b>	Fully available at discount prices.	You may use out-of-network providers but it will cost you more.
<b>Balance Billing</b> <i>(the amount billed by your provider that is over the insurance company's allowed amount)</i>	Providers have agreed not to bill you over allowed amount.	Providers are free to bill you over the allowed amount.
<b>Certification for Inpatient Hospital and Other Medical Services</b>	Participating provider precertifies for you.	You precertify by calling the toll-free number on your ID card. Failure to precertify may result in substantially reduced benefits.
<b>Claim Forms to File</b>	No.	Yes.

## The Enhanced Wellness Program

The Enhanced Wellness Benefits are available only if you chose to utilize a PCP from a select list of Ithaca-based In-Network Providers.

*Please note: there is **NO PCP** selection required if you and your family members elect not to take part in the Enhanced Wellness Exam and related services.*

<p><b>Step 1</b> <b>To Receive an Enhanced Wellness Exam</b> <b>Select a PCP</b></p>	<p>All covered family members, including children, must select a PCP from a select list of Ithaca based In-Network providers if you would like to take advantage of the Enhanced Wellness Program. These PCPs have committed to support this plan and play a pivotal role in helping you reach your wellness goals for the year. You can select your PCP at the time of enrollment through Benefit Services, or after enrollment through Aetna Navigator or by calling Aetna Member Services at 1-877-371-2007. You can find the names of the Ithaca based PCP's at <a href="https://www.hr.cornell.edu/benefits/health/cphl_directory.pdf">https://www.hr.cornell.edu/benefits/health/cphl_directory.pdf</a>.</p>												
<p><b>Step 2</b> <b>Schedule Physical Exam and Lab Work</b></p>	<p>You and your enrolled adult family members (spouse, domestic partner and children ages 1 and over) schedule annual physical exam(s) and lab work with your Enhanced Wellness PCP. Be sure to ask the provider's office to email you an invitation from Sustainable Health Systems (SHQ) so you can click on the login to go directly to your SHQ account. Your comprehensive exam and routine preventive lab work are covered at 100%.</p>												
<p><b>Step 3</b> <b>Complete a Sustainable Health Questionnaire SHQ/HRA</b></p>	<p>You and your enrolled adult family members (spouse, domestic partner and children ages 18 and over) will complete a Sustainable Health Questionnaire (SHQ)/Health Risk Assessment (HRA) once a year. This SHQ/HRA must be completed no more than one week prior to your annual comprehensive physical exam with your PCP. Children age 1 through 17 will complete a pediatric assessment in their PCP's office.</p>												
<p><b>Step 4</b> <b>Comprehensive Exam and Wellness Report</b></p>	<p>Once you have completed your SHQ/HRA, you are ready for a comprehensive physical exam and a review of your SHQ results with your Enhanced Wellness PCP. There is no cost to you. Once the exam and review have been completed, your PCP will provide you with an Annual Wellness Report from which you and your PCP will develop a healthy living action plan.</p>												
<p><b>Step 5</b> <b>The Healthy Living Wellness Resources</b></p>	<p>Your Wellness Report and healthy living action plan may include referrals to local resources, or to additional services within your PCP's office, to assist you in achieving your goals. These additional services for smoking cessation, nutritional counseling and diabetic education are covered at 100%. In addition, if you have medical complications or need special attention, your PCP may refer you to the Cayuga Center for Healthy Living (CCHL) for advanced wellness counseling and support for the following services. The costs for these services at CCHL are</p> <table style="margin-left: 40px;"> <tr> <td>➤ Health Behavior Assessment</td> <td style="text-align: right;">\$20 copay</td> </tr> <tr> <td>➤ Health Risk Assessment Interpretation</td> <td style="text-align: right;">\$20 copay</td> </tr> <tr> <td>➤ Medically Supervised Exercise</td> <td style="text-align: right;">\$20 copay</td> </tr> <tr> <td>➤ Team Conference</td> <td style="text-align: right;">\$20 copay</td> </tr> <tr> <td>➤ Preventive Medical Counseling</td> <td style="text-align: right;">\$20 copay</td> </tr> <tr> <td>➤ Stress Management</td> <td style="text-align: right;">\$20 copay</td> </tr> </table> <p>Faculty and Staff are also eligible to receive a \$15 monthly discount from the Ithaca YMCA, Island Fitness or the Cornell Wellness Program (the discount makes the Cornell Wellness free). Spouses and domestic partners who are Cornell employees are eligible if they are covered under CPHL. The CPHL Aetna ID Card and Cornell ID are required to be presented to the fitness centers to confirm eligibility for the discount.</p>	➤ Health Behavior Assessment	\$20 copay	➤ Health Risk Assessment Interpretation	\$20 copay	➤ Medically Supervised Exercise	\$20 copay	➤ Team Conference	\$20 copay	➤ Preventive Medical Counseling	\$20 copay	➤ Stress Management	\$20 copay
➤ Health Behavior Assessment	\$20 copay												
➤ Health Risk Assessment Interpretation	\$20 copay												
➤ Medically Supervised Exercise	\$20 copay												
➤ Team Conference	\$20 copay												
➤ Preventive Medical Counseling	\$20 copay												
➤ Stress Management	\$20 copay												
<p><b>Step 6</b> <b>Follow-up Visits</b></p>	<p>Following your Enhanced Wellness exam, your PCP may decide to have you return for up to 3 monitoring or counseling check-ups during the year. These extra visits are also covered at 100% under the Enhanced Wellness benefit.</p> <p>You are strongly encouraged to see your Enhanced Wellness PCP at least once every year to complete steps 2-5 above unless otherwise directed by your PCP.</p>												

***If you have questions regarding the plan, you can call Aetna at 1-877-371-2007 or Cornell's Benefit Services at 607-255-3936.***