



2025 tools, programs, and resources

For employers

Helping you manage MEMBERS' WHOLE HEALTH



Independence Administrators is proud to help you invest in your workforce by delivering products and services that address your employee's whole health — including their physical, mental, and financial well-being. We offer health plan solutions that give you the ability to customize benefits and networks, as well as integrate with vendors. On an ongoing basis, we provide access to claims data to help you make informed decisions with confidence.

VIRTUAL CARE SOLUTIONS

You can offer your members several virtual care options which allow them to talk to a board-certified and licensed medical professional by video, chat, or phone. We've partnered with Teladoc Health (Teladoc), the global leader in whole-person virtual care, to provide members with an all-in-one integrated experience.

- Telemedicine services through **Teladoc General Medical**¹
- Telebehavioral health services through **Teladoc Mental Health Care**
- Teledermatology services through **Teladoc Health Dermatology**¹
- Virtual primary care and second opinion services through **Teladoc Primary360** and **Expert Medical Opinion**.

CONDITION AND LIFESTYLE SOLUTIONS

Part of covering someone's whole health is offering solutions that go beyond medical benefits and help members live their best lives:

- **Ovia Health**[™] provides personalized mobile support for fertility, pregnancy, parenting and menopause.
- **Teladoc Diabetes Management** and **Hypertension Management** offers personalized, data-driven support to members with diabetes or high blood pressure.
- **Wondr Health**[™] teaches sustainable weight loss skills to reverse metabolic syndrome (MetS) risk factors, including hypertension and prediabetes.
- **Progyny** provides an inclusive family building benefit for every unique path to parenthood.



Click on select products and services to learn more!

Visit myibxtpabenefits.com for more information.



Additional whole-health support

Managing chronic and complex conditions

Employees with chronic or complex conditions may need more support. Independence Administrators' clinical care managers act as an extension of the doctor's office and:

- Monitor employee health trends and patterns to ensure that they receive appropriate, coordinated care
- Support providers in care planning and interventions with robust data and analytics
- Give employees support and tools to better manage, organize, and engage in their care

Health Coaches can increase engagement

Registered Nurse Health Coaches perform targeted outreach to your employees and help them better understand where their health stands, set reasonable health goals, and work to achieve them.

Health Coaches have a 360-degree view of every member's health, so they can:

- Identify current and future health risks
- Offer integrated support through condition and lifestyle solutions like Wondr, Ovia, and Teladoc Diabetes Management and Hypertension Management
- Connect members to useful education and resources, like registered dietitians, stress management programs, wellness discounts, and incentives
- Track their progress and provide support if they need help getting back on track

Managing utilization effectively

Through your group health plan's utilization management processes, you can be assured that your employees are receiving the right services, at the right time and place, and for the right price, by:

- Working directly with providers to monitor medical necessity and coordinate appropriate care
- Partnering with expert vendors that have the national breadth to span complex and costly specialties

Integrated prescription drug benefits

You get a unified customer and member experience, improved management of your employees' health, and lower total cost of care when you combine prescription drug benefits into your group health plan.

- Get a complete and holistic view of your employees' health and benefits utilization.
- Have more and deeper data available for stronger insights that support optimal care.
- Receive greater savings and lower total spend by leveraging existing partnerships and shared accountability.*
- One member ID card, one secure member portal, and one source of direct messaging that addresses all their medical and pharmacy needs together.



* PBM provided by Optum.

Support to get and stay healthy

You can offer education and support to help members take charge of their health, maximize their health plan benefits, and make healthier choices.

Personalized communications

Keep members connected with actionable, personalized emails and convenient texts. They can sign up at myibxtpabenefits.com/getconnected to receive:

- Health screening reminders
- Important plan notifications
- Money-saving tips

Free maternity program

Baby Beginnings® is a maternity management program specifically designed to help expecting mothers successfully manage their health before, during, and after their baby is born. To get started, members can call [1-833-242-1777](tel:1-833-242-1777) or email babybeginnings@ahatpa.com. A nurse will reach out to members within two business days.

NICU care management

Support is available if a member's newborn needs treatment in a Neonatal Intensive Care Unit (NICU), including telephone and in-person support from the day the baby is admitted through discharge planning and the transition home.

Tools for healthier living

Chronic conditions and unhealthy lifestyle choices are key factors in rising health care costs. Tools and resources available on the member portal at myibxtpabenefits.com and through the IBX mobile app help members meet their specific health and well-being needs.

Well-being tools

Well-being tools help members meet their well-being goals in a way that's simple, easy, and fun. A simple questionnaire provides a personalized guide and action plan to get fit, eat right, sleep better, and manage stress. Members can sync the tools with popular fitness apps and devices and earn badges and tokens to stay motivated.

Achieve Well-being Rewards^{1,2}

Wellness programs have been shown to increase workforce morale, help attract new employees, and increase employee engagement in healthy activities. With the Achieve Well-being Rewards Program,³ you can choose a customizable incentive package that works best for your employees' well-being needs, address gaps in care, and aligns with your budget:

- **Rewards Plus:** Gives you flexibility to design your own activities, incentives, and monthly reporting.



24/7 access to health plan information

Members can log in at myibxtpabenefits.com or through the IBX mobile app to view and print ID cards, see benefits and claims information, find doctors and hospitals, use well-being tools, and more.



Support for BEHAVIORAL HEALTH

A member's behavioral and physical health are equally important to their overall health. Through our behavioral health programs, we help you take an integrated approach to behavioral health. Your employees receive personalized support connecting them to the right care and resources, empowering them to make more informed decisions, which lead to better outcomes.

We offer solutions that support all levels of behavioral health needs, from mild to severe, with end-to-end digital and one-on-one care options. We have a Behavioral Health team for both crisis and case management for longer-term coordination and support.

- Members can receive one-on-one support by calling the number on the back of their member ID card
- Case managers are available to help members with immediate needs
- Members can receive quality mental health and substance use disorder care with end-to-end digital and one-on-one care options
- Our utilization management process makes sure members are being directed to the right point of care — and the most effective



Employee assistance program⁴

Make sure your employees have the support they need when they need it. Adding **Uprise Health EAP** may help improve health, wellness, and employee satisfaction while reducing sick days and stress. You and your employees receive:

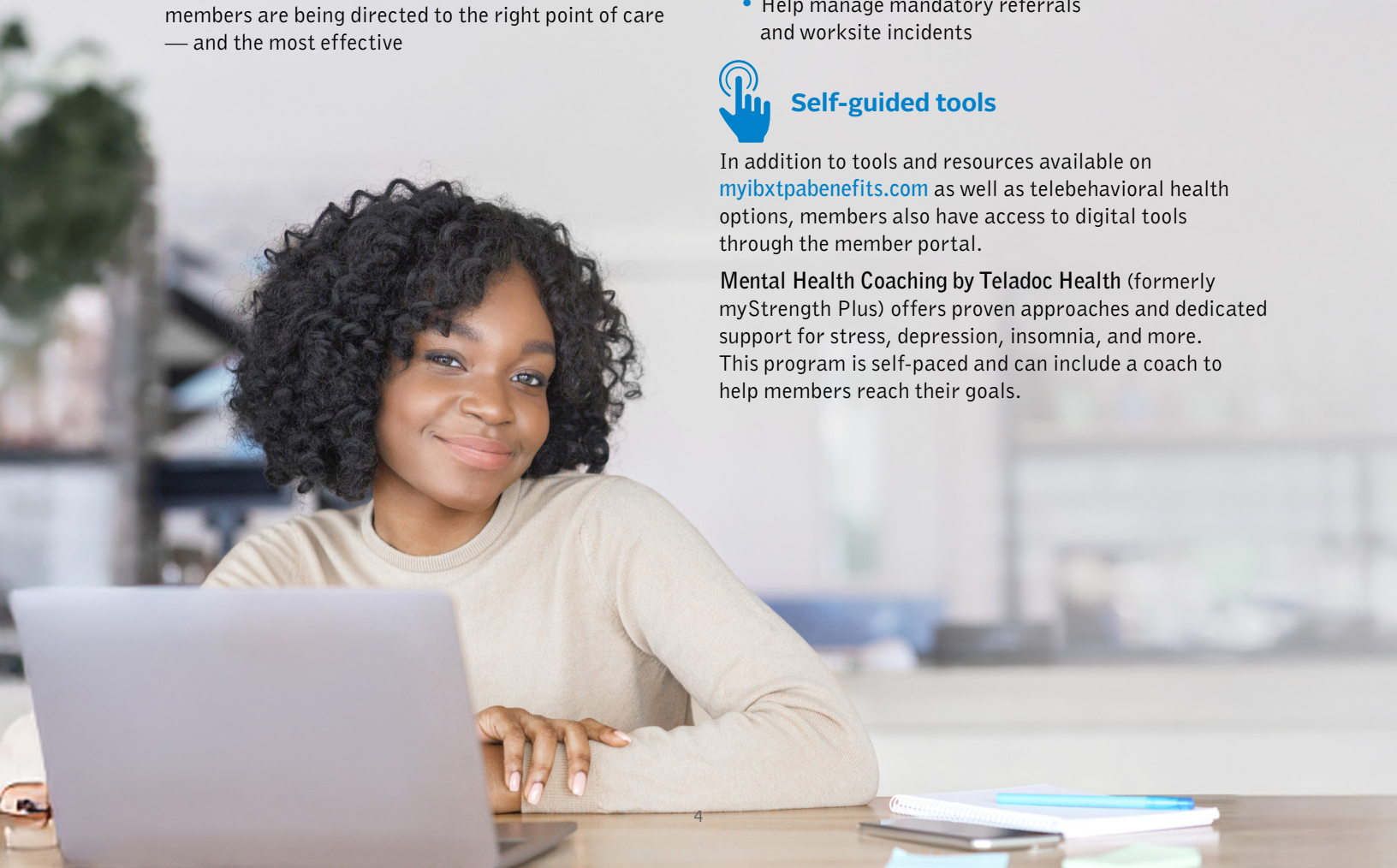
- Live counseling and support for legal and financial services, childcare and elder care, adoption, and education planning
- Custom training for workplace performance and safety
- Help manage mandatory referrals and worksite incidents



Self-guided tools

In addition to tools and resources available on myibxtpabenefits.com as well as telebehavioral health options, members also have access to digital tools through the member portal.

Mental Health Coaching by Teladoc Health (formerly myStrength Plus) offers proven approaches and dedicated support for stress, depression, insomnia, and more. This program is self-paced and can include a coach to help members reach their goals.



HEALTH AND WELLNESS PERKS

These exclusive programs, services, discounts, and deals will help employees live a healthier life and save money.

Enhanced reimbursements for healthy living

The Wellness Reimbursement Program⁴ allows you to motivate your employees with enhanced rewards. The program reimburses your employees up to \$450 for fitness memberships, weight management, and tobacco cessation programs. Members can also submit virtual subscriptions for at-home workouts for reimbursement.

HUSK program discounts

The HUSK Marketplace provides membership discounts to 8,000 gyms, fitness centers, and studios nationwide. Employees can also take advantage of discounts on home exercise equipment, and healthy eating programs. Plus, members and their families get free access to a library of fitness and nutrition resources, training spotlight videos, and HUSK's health and wellness blog.

Resources for healthy eating

Telenutritional counseling is also available through HUSK Marketplace at no charge. Members also have access to weight management programs like Noom that they can get reimbursed through our Wellness Reimbursement Program.

Live Well

Members can save money and calories with the Live Well website and smartphone app. They get coupons for healthy food and personal care products, recipes, and health articles. Members can visit livewellibxtpa.com to learn more.

Exclusive deals

Save on health-related products and services through our Blue365[®] program. Enjoy exclusive discounts and offers from leading national companies and weekly featured deals for products like meal delivery services, fitness apparel, weight loss programs, and laser vision correction.

Blue InsiderSM

Members can get great deals on family-themed activities, like movie and theater tickets, sporting events, museums and zoos, and travel. You can also save on online shopping and gift certificates.



Protecting MEMBERS' FINANCIAL WELL-BEING

Help members feel secure in their financial future with a variety of programs, tools, and resources.



AblePay

AblePay makes it easier for your employees to understand and pay for out-of-pocket medical expenses. When your employees sign up for a free AblePay membership and use an AblePay provider, they can save up to 13 percent on their out-of-pocket medical costs, including deductibles, copays, and coinsurance. AblePay also offers flexible payment plans for up to 12 months, all with no interest.



HSA investment solution

Clients with a qualified high-deductible health plan (QHDHP) have the option of offering HSAs, which are tax-advantaged member-owned accounts that let your members save pre-tax dollars⁵ for future qualified medical expenses. HSA funds ever expire. Members have the option to invest⁶ HSA money to build the ultimate retirement nest egg.⁷



GradFin

GradFin provides personalized student loan advice to help your employees navigate the perfect savings plan for federal and private student loans, potentially saving them thousands of dollars. Employees are eligible for a free 30-minute consultation to better understand how to manage their repayment options. Plus, they receive exclusive discounts on annual memberships with GradFin, all designed to save you money and improve your financial future.



Care Cost Estimator

The Care Cost Estimator tool helps members save money and avoid unplanned expenses, just as they'd want to do for any important purchase. It's easy to compare providers side-by-side and estimate out-of-pocket costs — all based on a member's specific health plan, when they login at myibxtpabenefits.com or use the IBX mobile app. The tool includes detailed provider locations, costs, and quality measures, including a comprehensive provider comparison feature to help members make informed choices.



Price a Drug tool

Members can use the Price a Drug tool at myibxtpabenefits.com and the IBX mobile app to get the cost of a specific drug and compare savings by choosing a generic equivalent or switching from retail to mail order.





COBRA administration

ThrivePass delivers technologically agile, client-centric solutions. Additional services available from ThrivePass include:

- Decision enablement
- General COBRA notices
- Furlough services
- Open Enrollment packet services



Guardian supplemental insurance⁴

When you purchase any of the seven Guardian-sponsored products, you can provide your employees with financial safety and security in case of an unexpected illness or injury.

- Life insurance
- Short- and long-term disability insurance
- Accident insurance
- Critical illness and cancer insurance
- Hospital indemnity insurance



International health solutions from Blue Cross Global⁴

When you add Blue Cross Global to your health plan, your members will have access to more than 1.7 million providers worldwide. Our flexible group products offer solutions for short-term business travel and long-term expatriate assignments, and can save on routine or unexpected medical expenses when traveling. Our members are supported by:

- Digital tools that help simplify the international health care experience
- 24/7/365 integrated service
- Global telemedicine services with 24/7/365 access to doctor consultations by telephone



Contact your broker, consultant, or Independence Administrators account executive for more information.



- 1 Available upon renewal in our 2025 Large Group standard portfolio plans. Refer to your benefit booklet or discuss coverage options with your account representative or broker.
- 2 Independence Administrators recommends that members discuss the program with their legal and/or tax advisor.
- 3 A list of preventive services that are part of the Achieve Well-being program can be accessed by logging in to myibxtpabenefits.com.
- 4 These benefits are not included with the purchase of your medical plan. All services listed are included when purchasing the referenced product.
- 5 HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules.
- 6 Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, or guaranteed. Investing may not be suitable for everyone and before making any investments, review the fund's prospectus.
- 7 The balance in an HSA Investment Account is subject to investment risks, including fluctuations in value and the possible loss of the principal amount invested.

Teladoc Health and the practitioners accessible through Teladoc Health are independent companies and contractors not affiliated with Independence Administrators. Please consult a physician for personalized medical advice. Always seek the advice of a physician or other qualified health care provider with any questions regarding a medical condition.

Ovia Health is an independent company.

The products listed are offered by Wondr Health, an independent company. These are not Independence Administrators products. Independence Administrators is acting solely as an agent for Wondr Health. Wondr Health is solely responsible

Uprise Health, an independent company, provides employee assistance and work/life balance support. Uprise Health does not provide Independence Administrators products or services. Uprise Health is solely responsible for its products and services.

In addition to Independence Administrators behavioral health network, Magellan Behavioral Health, Inc., an independent company, provides limited network and management services for mental health and substance abuse benefits.

GradFin is a value-added program and not a benefit under an Independence Administrators health benefit plan and is, therefore, subject to change without notice. GradFin, a brand of KeyBank N.A., is providing student loan products and services to customers of Independence Administrators. GradFin does not provide Independence Administrators products or services. GradFin is not a debt relief services company, lender, loan broker, broker-dealer, registered investment adviser, or insurance agent. Information provided by GradFin does not constitute, nor does GradFin provide, tax, legal, financial, credit counseling, or accounting advice.

AblePay is a value-added program and not a benefit under a Independence Administrators health benefit plan and is, therefore, subject to change without notice. The products listed are offered by AblePay Health, an independent company. Independence Administrators is acting solely as an agent for AblePay.

AblePay is solely responsible.

Blue Cross Global is a brand owned by Blue Cross Blue Shield Association. Bupa Global is a trade name of Bupa, an independent licensee of Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield companies. GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association: made available in cooperation with Blue Cross Blue Shield companies select service areas. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, IL NAIC #80985.

Guardian Group Accident Insurance, Cancer Insurance, Critical Illness Insurance, Hospital Indemnity Insurance, Life Insurance and Disability Insurance are underwritten by The Guardian Life Insurance Company of America, New York, NY., an independent company. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. These products provide limited benefits.

Independence Administrators is an independent licensee of the Blue Cross and Blue Shield Association.

© 2024 Independence Administrators