

Feel Your Best

The Next Step on Your Health Journey



[Virtual Care](#)



[Lifestyle Coaching and Fitness Discounts](#)



[Mental Health Support](#)



[Weight Management](#)



[Personalized Assistance](#)

Quality Care From Anywhere

Looking for a quick, low-cost way to talk with a licensed medical doctor? You may be able to skip the crowded waiting rooms and get quality care (and maybe even a prescription) by chatting with a doctor via your phone or computer.

Many carriers have partnered with best-in-class, virtual care providers to expand their virtual care services (also called “telemedicine”).

Virtual care generally works best for simple, non-emergency situations like a cold or flu. During a video consultation, a doctor may be able to diagnose, write a prescription (if needed), and go over the next steps. Carriers may include expanded virtual care services for primary care, dermatology, mental health, women’s health, and more.

The cost of virtual care through a carrier’s provider is typically less than an in-person doctor visit. Select carriers may reduce or eliminate copays for virtual services, but benefits and availability vary by state and insurance carrier.

Learn More

- **Before you enroll**, learn about carriers’ programs and services through the Make It Yours site. From [Your Carrier Connection](#), select each medical insurance carrier to see what they offer.
- **Once enrolled**, log in to your carrier’s member site or call the phone number listed on your medical ID card.

Available Services and Cost Per Visit for HSA-Eligible Plans (Note: For non-HSA-eligible plans, a copay will apply.)¹

	Aetna	Cigna	Dean/ Prevea 360	Florida Blue	Health Net	Kaiser Permanente	Medical Mutual	Priority Health	United Healthcare	UPMC Health Plan	
	1.855.496.6289	1.855.694.9638	1.877.232.9375	1.800.967.8938	1.888.926.1692	1.877.580.6125	1.800.677.8028	1.833.207.3211	1.888.297.0878	1.844.252.0690	
Partner	Teladoc and CVS Virtual Care	MDLIVE/ Visana/ Aeroflow/ Wildflower/ Oshi/ Heartbeat/ ASHCare/ Airrosti/Joint Academy	Virtual care available through in-network doctor	Teladoc	Teladoc	Virtual care available through in-network doctor	Virtual care available through in-network doctor	Corewell Health/ MDLIVE	Teladoc/Doctor on Demand/ AmWell/ Galileo/Cove/ Epressable/ Gem Health/ Oshi/Visana/ Dermatologist OnCall	AnyWhere Care	
General Consult	\$0*/\$55	\$105 – \$160	Virtual Services may vary according to each network doctor	\$67	\$49	Virtual Services may vary according to each network doctor	Virtual Services may vary according to each network doctor	\$82	\$0	—	
Video	✓	✓		✓	✓			✓	✓	✓	✓
Telephonic	✓	✓		✓	✓			✓	—	✓	—
Email	✓	—		—	✓			—	—	✓	—
Text (mobile app)	✓	✓		—	✓			—	—	✓	—
Dermatology	\$55 – \$144	\$90		\$87	—			—	\$100	—	\$0^/\$19 – \$67
Mental Health	\$85 – \$215	\$62 – \$104		\$105 – \$235	\$85 – \$200			—	\$50 – \$300	Contact Carrier	\$0^/\$38 – \$189
Primary Care	\$0*/\$99 – \$144	\$105 – \$160		—	—			—	\$14 – \$300	\$0 – \$129	\$0^/\$43 – \$162
Urgent Care	\$55	\$63		—	\$49			—	\$82	\$0* – \$54	\$0^/\$16 – \$46

*Cost for copay plans/cost for HSA-eligible plans until you meet your deductible. Once you meet your deductible, you will pay the copay cost.

^Cost if you are enrolled in a copay plan.

¹Some carriers may provide physical therapy services. Please contact your carrier for more information.

✓ Service/program is available
— Service/program is not available

Your Goals, Moving Forward

Want to get back in shape? Or manage stress better? Your company and your medical insurance carrier may offer well-being programs that can help you achieve your goals.

Carrier lifestyle coaching programs range from self-driven online wellness portals to digital health assistants that can help you lose weight, stop smoking, reduce stress, and exercise more.

These programs also offer tools designed to keep you motivated, including wellness challenges and trackers for diet, exercise, blood pressure, and mood. Some carriers even offer discounts for gym memberships and incentives for reaching certain goals.

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Available Services										
Stress Management	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Tobacco Cessation	✓	✓	✓	✓	✓	✓	✓	✓	—	✓
Weight Management	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Biometric Screening	—	—	✓	✓	—	✓	✓	—	—	—
Wellness Portal	✓	✓	✓	—	✓	✓	✓	✓	✓	✓
Gym Membership										
Discounts Available	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Program Name	Aetna discount program/HUSK/LifeMart	Active&Fit Direct	Partner Perks	Blue365	Active&Fit Direct	Optum, One Pass Select Affinity	Fitness Discount Program	Active&Fit Direct	One Pass Select	Active&Fit Direct
Per person enrollment fee (\$) <i>Subject to change anytime</i>	\$0	\$28	\$0	\$19 or \$10 (digital)	\$28	\$29	\$0	\$28	\$29	\$28

¹United: Stress included via Calm Health. Weight management included via Real Appeal (year-long intensive lifestyle intervention program that helps participants lose weight and maintain weight loss).

✓ Service/program is available
— Service/program is not available

Your Calm in the Storm

Are you taking care of your whole self? Overall well-being is much more than just your physical health, which is why mental health services are covered by your health insurance. Being strong and resilient in the face of life's challenges isn't always easy, and that's okay. For whatever challenges you and your covered family members may be facing, know that your insurance carrier can help.

In fact, medical insurance carriers have established mental health partnerships at no cost to you, and they are continually looking to partner with best-in-class vendors. They serve a wide range of needs and most of them are available virtually so they can fit into your schedule:



Self-driven apps that often include personalized care recommendations to help you manage your stress better through practices like meditation



Coaching that can help you work through emotional challenges to perform better physically, emotionally, professionally, and socially



Therapy for identification and resolution of mental illness



Centers of Excellence (COE) for those facing acute mental health issues such as addiction and substance abuse

Even if you don't think you need it—there's always room to build healthier habits, feel calmer, empowered, and more fulfilled in your life. Carrier mental health partnerships can help you reduce stress and anxiety and give you the tools to restore your peace.



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Stay in Step With Your Carrier

Many medical insurance carriers have apps to help you keep track of your coverage and benefits usage. These apps also feature well-being programs and mental health support. Download your carrier's app from the Apple App Store or Google Play.

Insurance Carrier Mental Health Partners

All carriers have mental health programs and resources to help you find the right type and place of care. In addition, many carriers partner with outside vendors to offer additional services like meditation apps and virtual coaching. For more information, please contact your carrier through the phone numbers below.

	Aetna	Cigna	Dean/Prevea 360	Florida Blue	Health Net	Kaiser Permanente	Medical Mutual	Priority Health	United Healthcare	UPMC Health Plan
	1.855.496.6289	1.855.694.9638	1.877.232.9375	1.800.967.8938	1.888.926.1692	1.877.580.6125	1.800.677.8028	1.833.207.3211	1.888.297.0878	1.844.252.0690
Mental Health Partners ¹										
Preventive/ Self-Improvement	Meru Health	Happify, iPrevail	Living Healthy by WebMD	Lucet, MyStrength, ShatterProof (addiction prevention and treatment)	Teladoc Mental Health	Calm	Internal program available from carrier	Teladoc Mental Health	AbleTo Self Care, Calm, Bend (youth and families)	RxWell
Coaching	AbleTo, Grow Therapy, Meru Health	Bend (youth and families), Headspace Care	Internal Program available from carrier	Lucet	Unwinding by Sharecare	Headspace Care	Sondermind	Teladoc Mental Health	AbleTo Virtual Behavioral Coaching, Bend (youth and families)	Internal program available from carrier
Therapy	AbleTo, Alma Health, Array at Home, Brightside, Equip Health (eating disorder), Grow Therapy, Meru Health, NOCD (obsessive compulsive disorder), Talkiatry, Talkspace, Telemetrynd, Teladoc	Affect (substance use disorder), Alma Health, Bend (youth and families), Brightside, Headspace Care, MDLive, Meru Health, NOCD (obsessive compulsive disorder), Tava, Talkspace	Internal Program available from carrier	Lucet	Internal Program available from carrier	Internal program available from carrier	Sondermind	Teladoc Mental Health	AbleTo Virtual Behavioral Therapy, Bend (youth and families)	Internal program available from carrier

¹Carrier mental health partners are subject to change. Please contact your carrier with any questions.

Weight Management

Weight management programs can significantly enhance your overall health and well-being. These programs are designed to provide personalized support, flexible eating plans, and a variety of coaching options, including self-guided digital coaching and one-on-one phone or virtual sessions. With structured plans and real-time insights, they help you build better habits, manage your weight effectively, and can lead to the prevention of chronic conditions such as diabetes.



Programs: Carrier programs vary, but they all include resources to help you reach your goals. Online resources are personalized to you—they'll help you establish your goals and provide education and coaching to help you track and ultimately reach them.



Coaching: There are two types of coaching—**self-guided digital coaching** where you navigate through topics you're interested in at your own pace, or **1:1 coaching** where you can meet regularly with a coach who helps you reach your goals.



Incentives: Getting healthy should be its own reward, but gift cards and cash are nice too, which is why some carrier programs include incentives to help keep you motivated.

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Program(s) Name	Health Your Way	Cigna Healthcare Well-Being Solution	Living Healthy powered by WebMD and American Diabetes Association Nutrition and Diabetes Prevention Program	Lifestyle Improvement Program	Eat Right Now via Sharecare (3 targeted programs—Mindful Eating, Weight Loss, and Diabetes Prevention)	Healthy Lifestyle Program	Weight Watchers (discounted rate) and Bravo Wellness	Personify Health	Real Appeal and United Healthcare Rewards	Health Coaching
Coaching Types	Self-guided digital coaching	1:1 telephonic, Self-guided digital coaching	1:1, Self-guided digital coaching	1:1 telephonic	Self-guided digital coaching	1:1 in-person and telephonic, Self-guided digital	1:1 telephonic (with Weight Watchers program), Self-guided digital	Self-guided digital	Real Appeal includes live 1:1 individual and group coaching	1:1 telephonic, Self-guided digital coaching
Incentives for Completed Activities?	Up to \$100 in rewards	No	No	No	Earn a scale and activity tracker as part of weight loss program	No	No	No	UHC Rewards includes up to \$300 in rewards	No

Personalized Assistance

Personalized assistance is available via carrier concierge services. They are invaluable resources that can boost your health care experience and overall well-being to meet your specific needs. These services provide a range of support, from making appointments on your behalf to handling billing and claims inquiries, which can significantly reduce the time and stress associated with managing your health. Many carriers offer several ways to get in touch, including via phone, app, web chat, and/or text.

Concierge services can also connect you to other valuable carrier resources including:



Care Management: Concierge services can connect you to carrier care management programs, which can help you navigate health issues like diabetes or hypertension.



Transparency Tools: Resources to help you look up potential costs for care. Many concierge service associates can use this tool to help you find the best place for your care. You can also access these tools on your own via your carrier's app or member site.

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	1.855.496.6289	1.855.694.9638	1.877.232.9375	1.800.967.8938	1.888.926.1692	1.877.580.6125	1.800.677.8028	1.833.207.3211	1.888.297.0878	1.844.252.0690
Available Services										
Program Name	Aetna Concierge	One Guide	Concierge Service	Concierge Service	Concierge Service	Concierge Service	Concierge Service	Concierge Service	Advocate4Me	Concierge Service
Can an advocate/ concierge make appointments on behalf of members?	✓	—	—	✓	✓	✓	✓	—	✓	✓
Does advocate/ concierge use quality/ cost ratings to provide members with care recommendations (e.g., provider, hospital, clinic, etc.)?	✓	✓	—	✓	✓	—	✓	—	✓	✓
Does an advocate/ concierge always use warm transfers when referring to other programs?	✓	✓	✓	✓	✓	—	✓	—	✓	✓
Can advocate handle billing and claims inquiries?	✓	✓	✓	—	✓	✓	✓	✓	✓	✓