

# ACEC Life/Health Trust

Wellness Resources

Not for consumer distribution. Plan not available to member employers in all states.

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United  
Healthcare

ACEC  
LIFE/HEALTH TRUST

# Overview

At the ACEC Life/Health Trust, we design health insurance products for engineering firms of all sizes. We offer fully insured, level funded, specialty and traditional stop-loss all backed by the financial strength of the Life/Health Trust.

Our mission: To provide exclusive, high value health care benefits to ACEC Member firms to support the health and well-being of their employees and families.

Our vision: To make a difference in the lives of ACEC Member firm employees and families with advocacy, service, and the opportunity to improve their health and well-being.

# 2025 Wellness Resources



## Care Resources

Members can access a variety of programs to maintain or improve their health and wellbeing.



## Wellness Program

With UnitedHealthcare Rewards, each member can earn up to \$300 per plan year for participating in wellness activities.



## Exclusive Discounts

Employees and spouses enrolled in a Trust medical plan have access to exclusive health and wellness discounts.

Wellness resources administered by UnitedHealthcare

# Care Resources

# Advocate4Me

## Help is just a call away

Whether you have questions about a new claim, need to find a doctor or just want to better understand your plan benefits, our Advocates are here to help. Get help finding care, making sense of a bill, accessing plan benefits you didn't know were there and a whole lot more.

## We simplify the health care experience and help you:

- Understand your benefits and claims
- Learn more about your prescriptions\*
- Find support if you have a child with complex needs\*\*
- Get answers about a bill or payment
- Locate care and cost options
- Explore your plan's health and well-being benefits

\*For members with OptumRx®.

\*\*Eligible members are automatically routed to our Special Needs Initiative program.



Contact the dedicated ACEC member number, **1-800-996-6596**  
Monday - Friday, 7 am - 8 pm CT

# Employee Assistance Program

**The Employee Assistance Program (EAP)** is designed to help remove barriers to care by helping empower employees with appropriate resources. It provides:

- Unlimited, 24/7 access to an EAP specialist who can help in the moment
- Access to over 435,000 network clinicians nationwide for in-person support, including more than 218,000 for virtual support<sup>1</sup>
- Legal assistance and financial coaching
- Additional support for management



Call 1-888-887-4114 to enroll

<sup>1</sup> Source: SURE Network Summary Dashboard, Commercial E&I and Commercial non-E&I Q4 2024 (December 31, 2024 data); January 14, 2025.

# A lifestyle and weight management program

**Real Appeal**<sup>®</sup> is a personalized program designed to help employees achieve their weight goals. Created to help members make behavior and lifestyle changes, and save on medical expenses with the assistance of:



A success kit



A health coach  
and group classes



Digital support  
and tracking



**904k+** enrolled participants<sup>1</sup>

**88%** of at-risk participants lost weight<sup>1</sup>

**37%** lost 5% or more in body weight<sup>1</sup>

**2:1 ROI** over 3 years<sup>2</sup>

<sup>1</sup> UnitedHealthcare book of business, results through May 2022: Cohort represents participants at risk, in program 26+ weeks, attending 9+ ILIs (N > 50,000).

<sup>2</sup> Horstman, et al. "Return on Investment: Medical Savings of an Employer-Sponsored Digital Intensive Lifestyle Intervention, Weight Loss." Obesity; 2021. Based on Real Appeal financial model. Results may vary by population.

# Help empower employees to quit tobacco



**Quit For Life<sup>®</sup>** is a clinically proven program designed to help employees overcome tobacco and nicotine dependency and lower chronic illness rates and medical expenses. It includes:

- Access to a coach via phone, text and messaging
- Group support sessions over video
- Expert-led online learning and interactive content
- A digital app to help increase program engagement
- Nicotine-replacement therapy



**50%** quit rate<sup>1</sup>



**93%** participant satisfaction<sup>2</sup>



**6M+** people have found success<sup>1</sup>

<sup>1</sup> Quit For Life employer book-of-business cumulative results: 2006–Q1 2024. Results measured among responders to a survey at 6 months post-program enrollment, with quit-rate success defined as 30+ days of abstinence from all forms of tobacco. <sup>2</sup> Quit For Life employer book-of-business cumulative results. Measured among responders to a survey at 6 months post-program enrollment who reported being “very satisfied,” “satisfied” and “somewhat satisfied” with the program, cumulative from 2006 to Q1 2024.

# A wellness app to help support employees on their health journey

UnitedHealthcare has teamed up with Wellos, a single digital experience to help employees actively engage in their health and wellness goals.



## Goal-based content

- Bite-sized, science-backed lessons
- Informational videos and articles
- 5,000+ nutritious recipes



## Evolves as employees engage

- Daily tracking
- Personalized insights
- 20+ customizable challenges



## Individual support from coaches

- Available to chat and dive deeper into content
- Personalized tips and information



App Store is a trademark of Apple Inc., registered in the U.S. and other countries.

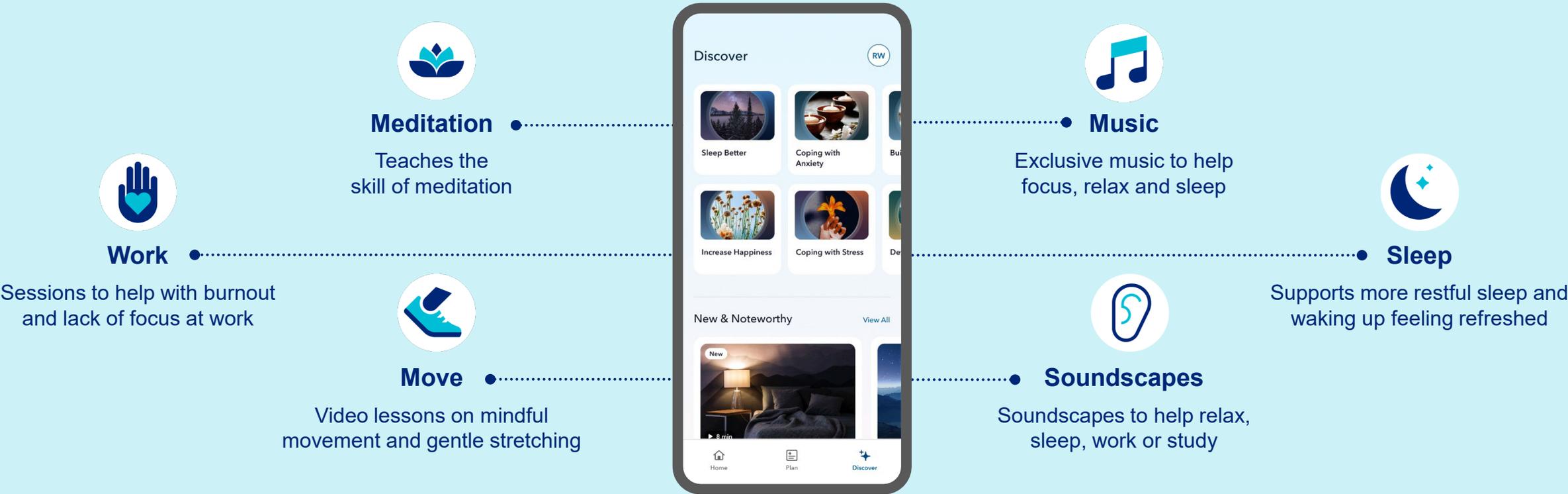
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# Anytime access to 6 areas of support

The Calm Health app provides tools that help employees care for their body and mind, right at their fingertips:



Calm Health is not available to UnitedHealthcare E&I Fully Insured customers/members in District of Columbia, Maryland, New Jersey, New York, Pennsylvania, Virginia and West Virginia due to regulatory filings. Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings. Images provided for illustrative purposes only.

# UnitedHealthcare Rewards

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# Helping inspire employees to engage in their health plan by rewarding healthier actions

UHC Rewards is a fully integrated incentive program built to help drive:



### More engagement

Part of a streamlined digital experience on the UnitedHealthcare® app and [myuhc.com](https://myuhc.com)®



### More informed health care decisions

Helps employees better understand and use their benefits



### Lower out-of-pocket costs

Offers rewards and many choices on how those rewards can be redeemed

**+2.3x**

more visits to the UnitedHealthcare app among participants<sup>1</sup>

**94%**

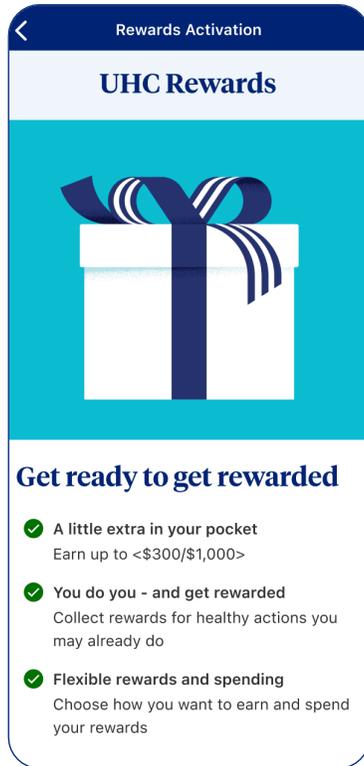
of first-time participants earned a reward<sup>2</sup>

<sup>1</sup> Consumer Digital Product Report. Aug. 2023.  
<sup>2</sup> UHC Rewards book of business, 2024.

# How UnitedHealthcare Rewards works

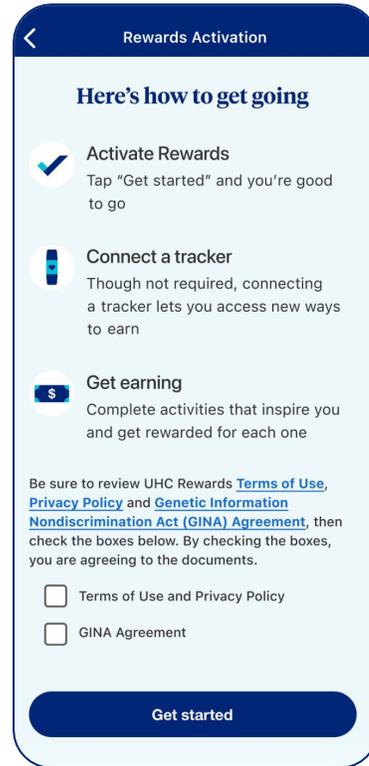
1

Review the program on [myuhc.com](https://myuhc.com) or the app



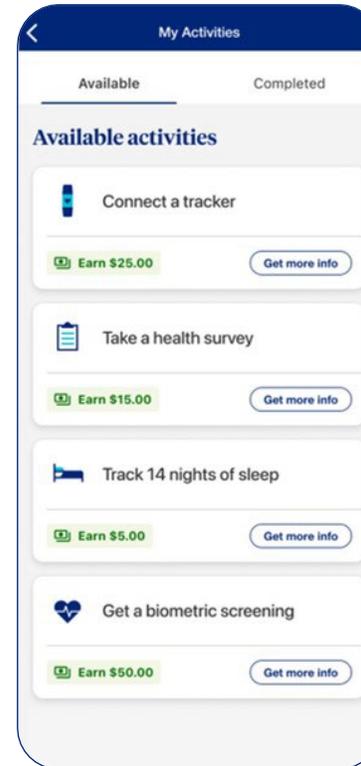
2

Activate UHC Rewards to start earning rewards



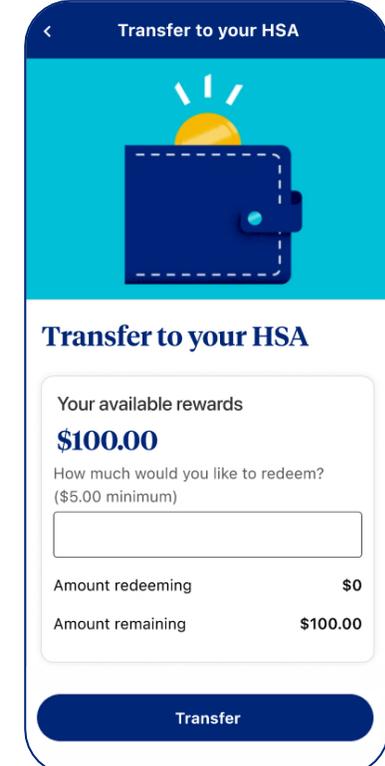
3

Complete available activities to accumulate rewards



4

Choose from a variety of rewards redemption options



# UHC Rewards payout structure

	Action	Description	Dollars earned
One-time activities	Activate UHC Rewards	First time users may earn for activating UHC Rewards. Rewardable only once.	\$20
	Complete health survey	Learn how your health journey is going and offers to help improve your well-being	\$15
	Get a biometric screening*	Complete annual bloodwork and measurements	\$50
	Flu shot	Get an annual flu shot	\$10
	Annual checkup*	Complete an annual checkup to support health and prevent illness	\$25
	24/7 Virtual Visit*	Talk to a provider by video for common urgent care needs	\$10
	Get a cervical cancer screening*	Getting routine screenings may increase the chance of detecting some cancers early.	\$50
	Get a breast cancer screening*	Getting routine screenings may increase the chance of detecting some cancers early.	\$50
	Get a cost estimate	A cost estimate informs you of the expected cost for an upcoming visit or service	\$20
	Get a colorectal cancer screening*	Getting routine screenings may increase the chance of detecting some cancers early. [Some screenings can be completed with an at-home fecal test.]	\$50
Tracker base	Connect a tracker	Automatically track activities	\$25
	Daily activity – goal 1	Track 15 active minutes or 5K steps per day	\$0.25
	Daily activity – goal 2	Track 30 active minutes or 10K steps per day	\$0.50
	Fitness challenge – weekly goal	Complete the daily activity goals 5 out of 7 days (Sunday to Saturday)	\$2.50
	Sleep tracking	Track sleep for 14 days	\$5
	Sleep challenge – weekly goal	Track 7 hours of sleep for 5 out 7 nights (Sunday to Saturday)	\$2.50
			<b>Maximum annual incentive</b>
			<b>\$300</b>

\*Claims based

# Incentive Redemption



## VISA® Gift Card

\$300 in a plan year, per participant



## HSA contribution

Direct deposit to a health savings account (HSA)



## Reward activities

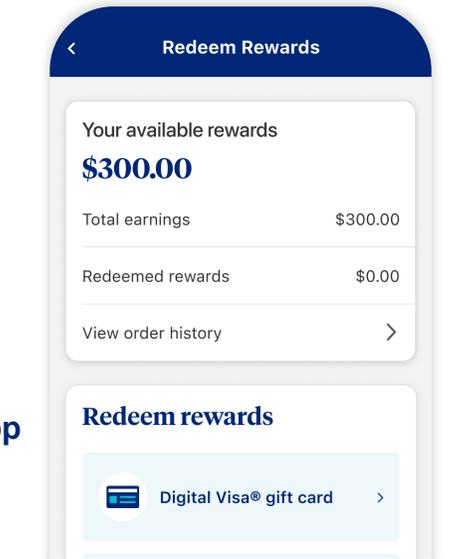
Employees can personalize how they earn by choosing their own eligible activities, from tracking steps to getting an annual checkup

# Buy a tracker

Participants can purchase a variety of devices from the UHC Rewards marketplace using reward dollars, credit card or both.

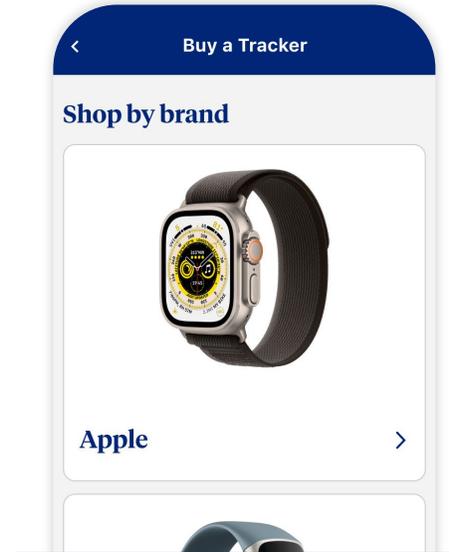
1

Open **UHC Rewards** in the **UnitedHealthcare app** and select **Redeem Rewards** and then **Buy a Tracker**



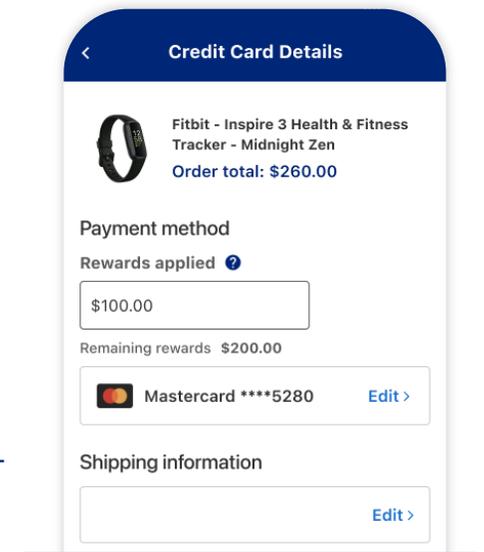
2

Browse the options, review features and check out



3

Pay with rewards or credit card — or both



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# Earn It Off

Participants can get an Apple Watch today and pay the total cost with the rewards they earn over 12 months



## Get an Apple Watch

Participants choose an Apple Watch and pay a lower — or \$0 — upfront cost today



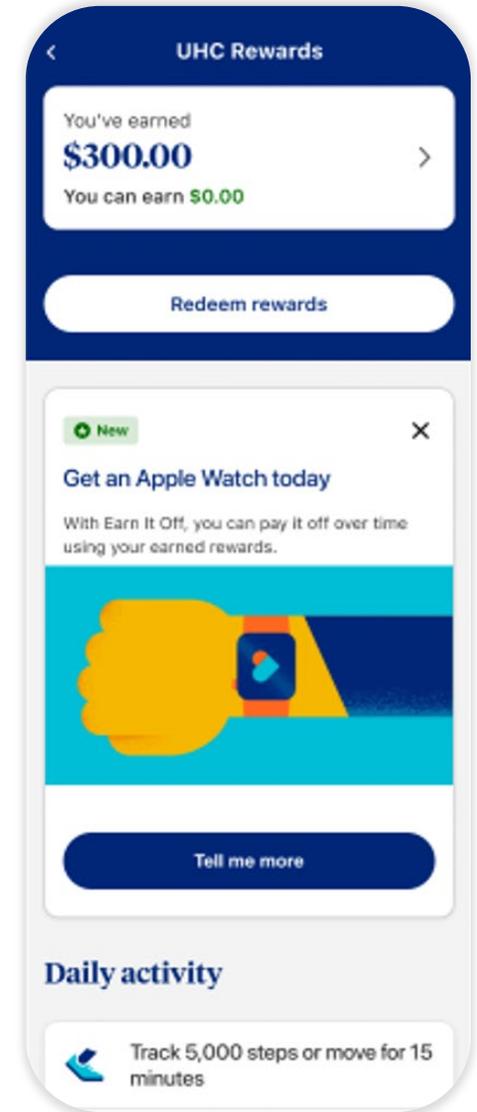
## Earn rewards

Every dollar participants earn with UHC Rewards, including any already in their account, is put toward their Earn It Off total



## Pay off the balance

Participants pay off the cost of their Apple Watch over 12 months



# Redeeming rewards: HSA

With UHC Rewards, the dollars you earn can be deposited into a health savings account (HSA) to help pay for eligible out-of-pocket medical expenses. Once you've earned \$5 or more, log in to UHC Rewards and select **Redeem rewards** to get started.

## Here's how an HSA works with UHC Rewards:



Every dollar you earn can be put into the HSA



You can use the HSA to help pay for copays, deductibles, prescription medications and more



Pay for eligible medical expenses using an HSA payment card



All contributions count towards the HSA annual contribution maximum. This includes UHC Rewards awards, employee, employer or other contributions.

# Exclusive discounts

# Fitness devices

Employees and spouses enrolled in a Trust medical plan can access a discount on one fitness device.

Redeem by December 31, 2026.

Visit [invitefitness.com/acec](https://invitefitness.com/acec) to access discounts.

Enter Access Code: **acec26**

At checkout, enter “Coupon Code” to receive discount.

- **Coupon code = Medical member ID number + E or S**
- Your member ID number is found on your medical insurance card
- Enter E if you are an employee or S if you are a spouse
- Ex. 987654321E

# Fitness devices

## Garmin Devices

Vivo Smart 5



*Retail Price:*  
\$149.99  
*Trust member price:*  
\$27.00

Lily 2



*Retail Price:*  
\$249.99  
*Trust member price:*  
\$59.00

Forerunner 165



*Retail Price:*  
\$249.99  
*Trust member price:*  
\$79.00

VivoActive 5



*Retail Price:*  
\$299.99  
*Trust member price:*  
\$119.00

Forerunner 265



*Retail Price:*  
\$349.99  
*Trust member price:*  
\$200.00

Venu 3



*Retail Price:*  
\$449.99  
*Trust member price:*  
\$200.00

## Fitbit Devices

Charge 6



*Retail Price:*  
\$159.99  
*Trust member price:*  
\$27.00

Versa 4



*Retail Price:*  
\$199.95  
*Trust member price:*  
\$57.00

Sense 2



*Retail Price:*  
\$249.95  
*Trust member price:*  
\$95.00

# NEW Fitness devices

Lily 2 Active



Retail Price: \$299.99  
Trust member price:  
**\$119.00**

Instinct  
Crossover Solar



Retail Price: \$499.99  
Trust member price:  
**\$224.00**

Venu 4



Retail Price: \$549.99  
Trust member price:  
**\$300.00**

# One Pass Select®

One Pass Select can help you reach your fitness goals while finding new passions along the way. Find a routine that's right for you whether you work out at home or at the gym. Choose a membership tier that fits your lifestyle and provides everything you need for whole body health in one easy, affordable plan. You and your eligible family members (18+) can get started with One Pass Select when you activate UnitedHealthcare Rewards. Plus, you can use your earnings to help pay for your One Pass Select membership



## At the gym

Allows you to offer competitive pricing and flexible health options to your employees.



## At home

One Pass Select provides a holistic offering that includes physical and digital fitness options, as well as grocery delivery subscription and additional options to help your employees live healthier lives.



Easy access through UHC Rewards on the **UnitedHealthcare® app** or **myuhc.com®**. Employees can redeem UHC Rewards dollars to use toward their One Pass Select subscription.

# Contact Us



[aceclifehealthtrust.com/wellness](https://aceclifehealthtrust.com/wellness)



wellness@aceclht.com

# Additional resources

- [UHC Rewards HSA Redemption](#)
- [One Pass Select flyer](#)
- [Wellos Coaching flyer](#)
- [Calm Health flyer](#)