



Live.Well, Health Pro & 90-day Retail Prescriptions Frequently Asked Questions

Live.Well

1. What is Live.Well?

Live.Well is our new, U.S. approach to improving the health and wellbeing of Cummins employees and their families. Here's how Live.Well is different:

- **It's designed for you.** Live.Well is the support you told us you needed in surveys and focus groups conducted in 2018.
- **It's caring in action.** Live.Well will bring innovative healthcare resources and programs to you and your family throughout the year – wherever you live and work. For example, we are offering a mid-year enhancement effective August 1 for those on maintenance medications. Express Scripts will allow you to pick up your 90-day prescriptions at a local CVS or Walgreens as an alternative to mail order. Communication will go out in August to let you know about this new service.
- **Achieving what's possible.** The goal of Live.Well is to meet you where you are now with your health ... and then help you achieve what's possible on your personal journey to better health.

2. Why implement Live.Well?

Aggregate data provided by Anthem show that the health of Cummins' employees and families is worse than the U.S. norm in the areas of diabetes, overweight/obesity, low back issues, depression and breast cancer. We are committed to turning that around. We offer excellent benefits and programs, but you've told us using those benefits can be complicated and confusing. That's about to change. **Live.Well** is designed to remove obstacles for you and to make health and wellbeing convenient and easier to achieve.

3. How is Live.Well different from the LiveWell Center?

The LiveWell Center, which opened a few years ago in Columbus, Indiana, is a resource available to employees and families under the Live.Well program. There are other onsite clinics in certain locations across the country. Live.Well program is broader in scope than just the LiveWell Center or other onsite clinics – it is a comprehensive, long-term approach to improving the health and wellbeing of Cummins employees and families by offering them a variety of benefits, policies, health and wellbeing tools and resources.

Health Pro

1. What is Health Pro?

Health Pro is the first step in launching our **Live.Well** commitment. You call one number and **Health Pro** helps cut through the red tape and simplifies healthcare. When you call, a Pro can answer general questions about your health and wellbeing benefits, help you find a doctor, unravel a health claim, and more. The service is offered by Cummins and administered by a new team of highly-trained Anthem professionals that includes nurses, pharmacists and social workers. They also step in when you need help managing a chronic condition, getting a second opinion for a complex condition and follow-up support after a hospitalization or medical procedure. **Health Pro** is there for you and your family – no matter what.

2. Who is eligible to use Health Pro?

Health Pro is available to all Cummins employees and their family members who are enrolled in a Cummins active U.S. medical plan.

3. Can Health Pro answer questions about more than just the Cummins medical plan?

Yes; by calling just one number, **Health Pro** answers questions about all Cummins health and wellbeing benefits. If the **Health Pro** needs to transfer you or your family member to a specialist, they will stay on the line to ensure a smooth transition and ensure that the issue is resolved. And, if it is not health related, the **Health Pro** will guide you to the CBS Benefits Contact Center or another vendor partner, as appropriate.

4. What are situations when I should call CBS rather than Health Pro?

CBS is there to help you with eligibility and payroll type questions – as well as questions not related to health and wellbeing. Bottom line, if you aren't sure, just call Health Pro. If the Health Pro realizes that it is a question best answered by CBS, they will let you know and help get you transferred to the CBS Call Center.

5. Does Health Pro ever contact me or my family directly?

Yes. **Health Pro** reaches out in very specific situations. For example, if you or one of your dependents on the Cummins medical plan is discharged from the hospital, a **Health Pro** may call to help schedule a follow-up doctor's visit, physical therapy, etc. As we launch Health Pro, there will be a one-time outreach call to participants who Anthem has identified would benefit most from this service. The purpose would be to offer help and services to:

- Frequent callers, and
- Those with a recent illness or condition that might appreciate help.

6. Does Health Pro share my information with Cummins?

Health Pro does ***not*** share any individual employee or family information with Cummins. They do collect and share aggregate information regarding member health and engagement trends at Cummins, but it is not linked to specific individuals. **All contact with Health Pro as well as all information shared during those interactions is kept strictly confidential.** You may opt-out from receiving proactive outreach calls from Health Pro at any time.

7. When is Health Pro available, and how do I reach a Health Pro?

Health Pro is available beginning August 1, 2019. With one call, you can reach **Health Pro** from 8 a.m. to 11 p.m. ET Monday through Friday. You can **call a Health Pro at 1.866.251.1779 (toll-free)** or click to call or chat using the *Engage Wellbeing* app. Once you make a connection with a Pro, you will be given his or her direct phone number so you can continue to speak with that person each time you call.

8. Is *Engage Wellbeing* different from Castlight?

Yes and no. The Castlight app is transitioning to *Engage Wellbeing*. For Castlight users, the transition will be easy — you can continue to use your current Castlight login. However, you will want to download the new *Engage Wellbeing* app to get started. Castlight users will have received a message in mid July about how to move to the *Engage Wellbeing* app. As of August 1, those who are familiar with Castlight will see more features than they have had before and will be able to click-and-call or click-and-chat with a **Health Pro** right from the *Engage Wellbeing* app. For those not already registered with Castlight who need help getting up and running on *Engage Wellbeing*, the **Health Pro** can assist you beginning August 1.

The new Engage app combines everything you need in one place -- Castlight's cost transparency tool with your Anthem ID card and claims information. It's that easy.

9. If I was previously registered on the Castlight app, do I still need to register on *Engage Wellbeing*?

No. Your current Castlight username and password will continue to work on the *Engage Wellbeing* app. Castlight users received an email in mid July with a link to *Engage Wellbeing*. And, you can call **Health Pro** if you need help.

10. What features will Cummins medical plan participants find on the *Engage Wellbeing* app?

The *Engage Wellbeing* app puts our medical plans at your fingertips. You can chat with a **Health Pro**, view health claims and access your mobile Anthem Medical ID card. You can also use the app to search for in-network providers in your area, get estimated costs of certain procedures, learn about other Live.Well programs and more.

11. Where can medical plan participants find the *Engage Wellbeing* app?

The *Engage Wellbeing* app is free to download from any online app store. Or, you can simply text APP to 27978 and get the link sent to your phone. (Message and data rates apply.)

12. What actions should I take now?

You and your family members should download the Anthem *Engage Wellbeing* app. If you are not a Castlight user, you must also register.

13. Where can I find more information about Health Pro?

You'll receive a newsletter in early August. Anthem will also reach out to those who have recently called with questions, had a hospital stay or needed support with a serious health condition to invite them to "speak with a Health Pro."

What Else I Should Know

1. How has the maintenance Rx feature of our plan been improved?

There is a new alternative to Express Scripts home delivery. Beginning August 1, you have the option of filling 90-day maintenance prescriptions at your local CVS or Walgreens. Home delivery is still available and the benefit is the same whether you use mail order or your local CVS or Walgreens. Choose what is more convenient for you and your family.

2. Why just Walgreens and CVS for getting maintenance drugs through a retail store?

Express Scripts (the administrator for our prescription drug plan) is able to negotiate the best prices with these two organizations. They also have a big footprint of stores available nationwide.

3. What other Live.Well initiatives are planned?

Health Pro is the first step in launching **Live.Well**, but there will be more to come. Some solutions Cummins is considering include expanding on-site health services, working to get better access to world-class care centers, offering more information on how to find the best providers and expanding ways to receive wellness incentive points. We'll announce new initiatives as they are developed for the organization. Live.Well is our new approach and our commitment to exploring better solutions for long-term health and wellbeing for our employees and their family members – wherever they live and work.

4. How will I learn about new initiatives that are being introduced as part of the Live.Well strategy?

As new initiatives are planned, leaders and Health Champions will be notified before the programs are announced to employees company wide.

5. Where do I call if I have questions about the Live.Well or Health Pro programs?

Before August 1, call Cummins Business Services toll-free at 1.877.377.4357 Monday through Friday, 7 a.m. to 5 p.m. CT for answers to any questions you may have. After August 1, you can **call the Health Pro at 1.866.251.1779 (toll-free)** Monday through Friday, 8 a.m. to 11 p.m. ET for questions you may have regarding the services they offer or about Live.Well.