







Frequently Asked Questions

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Introduction

eMbrace is a total wellbeing program that empowers you with a personalized, guided experience to advance the quality of your life. At Magellan Healthcare, we take a whole-person approach to wellbeing because we recognize that what makes life worthwhile is a combination of having:

- Love for what we do each day
- High-quality relationships
- Financial security
- Physical health
- Safe, vibrant communities
- A healthy, resilient mind

Most importantly, we understand that how these six elements work together help you live your ideal life.

FAQs

GENERAL INFORMATION

Q: Who is eligible to use the eMbrace total wellbeing program?

A: The program is available to employees and their household members.

Q: Is eMbrace confidential?

A: Yes, eMbrace services are voluntary and confidential, and individual use of this program is not reported to your employer or kept in a personnel file. The only exceptions are:

- If your program requires mandatory referrals as a condition of employment
- If you consent to share information
- If Magellan is required by law to report a situation to an appropriate person or office, such as in the case of child or elder abuse or threats to commit harm to self or others.

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Q: How will eMbrace help me?

A: eMbrace empowers you to live your best life. You can:

- Complete a Gallup[®] Wellbeing Survey.
- Follow a personalized wellbeing plan.
- Transform your daily life with life enrichment services.
- Build your emotional wellbeing with digital tools.
- Meet with Wellbeing Coaches and Counselors.

Q: What services are included in the eMbrace total wellbeing program?

A: eMbrace takes a whole-person approach to your wellbeing, combining best-in-class life, mind and body solutions through a high-tech, high-touch experience.

Services include:

- Gallup® Wellbeing Survey to measure thriving, struggling or suffering in the six essential elements of wellbeing: emotional, social, financial, career, physical and community
- Personal wellbeing plan to guide you to services and resources to help you thrive in the six areas
- Life enrichment services:
 - Enhanced Work-Life Services to help you balance work and personal needs
 - Discount Center to help you save money
 - Financial Wellbeing to help you with your finances
 - Legal Services to help you when you need help from a lawyer
 - ID Theft Resolution to help you if your identity has been stolen
- Digital Emotional Wellbeing program with self-help tools and cognitive behavioral therapy for convenient emotional support
- Wellbeing Coaching to help in areas you're struggling
- Counseling for more serious emotional concerns
- Manager Support

GALLUP® WELLBEING SURVEY

Q: What is the Gallup® Wellbeing Survey and how do I use it?

- A: Magellan Healthcare has collaborated with Gallup®, a well-respected research organization focused on total wellbeing and engagement, to develop a unique version of their science-backed Gallup WellbeingFinder™. The Magellan version, called the Gallup® Wellbeing Survey, measures thriving, struggling or suffering across 6 wellbeing elements that are crucial to a life well lived:
 - 1. Emotional: You have resilience and confidence to respond to uncertainty.
 - 2. Social: You have meaningful friendships in your life.
 - 3. Financial: You manage your money well.
 - 4. Career: You like what you do every day.
 - 5. Physical: You have energy to do the things you want to do.
 - 6. Community: You like and feel safe where you live.

Q: Who is eligible to take the Survey?

A: The Survey is available to you and your household members ages 18 and over at no cost to you. Each person who wants to take the Survey must create an account on the member website at



<u>Member.MagellanHealthcare.com</u> to access it. For instructions on logging in or setting up a new account, <u>click here</u>.

We strongly suggest that each household member set up their account on a different device to preserve privacy.

Q: Is the Survey confidential?

A: Yes, the Survey is voluntary and confidential, and your personal use of the Survey and individual results are not reported to your employer or kept in a personnel file.

Q: How do I register for an account to take the Survey?

A: Visit the member website at Member.MagellanHealthcare.com and log in or set up a new account to complete the simple onboarding process. You'll need to enter your name, physical address and company information and answer a few questions, to complete registration. Once you're registered, you'll see a recommendation to take the Survey. Click on that link to start. Instructions to log into the site and set up an account are <a href="https://doi.org/10.1007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jtm2.0007/jt

Q: How does the Survey work?

- A: The Gallup® Wellbeing Survey includes a series of questions that measure an overall evaluation of your life and the quality of your daily experiences. Most of the questions are based on questions Gallup® has asked on their global wellbeing survey over the last 50 years and determined to be the best indicators of overall wellbeing. The emotional element questions are exclusive to Magellan Healthcare's Survey.
 - The Survey asks you a series of 61 questions about how you feel about various areas of your life and will take you no more than 10 minutes to complete.
 - Take the Survey as soon as you can when you have time to answer all 61 questions in the same session. Your browser will store your progress for a short time, but for the best results, you should not stop in the middle.
 - Once you complete the Survey, you will be taken to your wellbeing dashboard.
 - Your results will show if you are thriving, struggling or suffering in each of the 6 elements of wellbeing: emotional, social, financial, career, physical and community.
 - Below your results, you'll find recommendations to address the areas in which you are having the most challenges. You'll also find a link to your personalized plan with recommendations to thrive in all six essential elements.

Again, please take the Survey as soon as you can so you can start your wellbeing journey. You'll be asked to retake the Survey when you have completed all the items on your dashboard, or after 180 days, to measure your progress.

Q: When is the best time to take the Gallup® Wellbeing Survey?

A: The best time to take the Survey is when you have 10-15 minutes of free time and can focus on it and answer all of the questions in one session. Don't feel like you need to spend hours on it. Make sure you carefully read each question, but don't overthink any one.

Q: Can I retake the Survey if I don't like my results or don't think they're accurate?

A: You may be surprised about or disagree with your results. That's OK. Before you make any conclusions, think about your results and your life:



- Look at the recommended next steps and consider if they can be helpful.
- Think about how you were feeling when you took the Survey:
 - Were you rushed? Were you distracted? Those might have influenced your answers.
 - If you were anxious, worried or sad, your answers suggest that a deeper look might be in order.

Sometimes we're not aware of how we're feeling or how stressful or challenging our lives are, because we've become used to those feelings. Give the personalized plan a try. After you've fully completed the plan, you'll be able to take the Survey again. Otherwise, you can take it after 180 days have passed. You will not be able to retake the Survey immediately. So, give the personalized plan a try. You might be surprised in how much it helps!

Q: What if I am really suffering or struggling?

A: If your scores show you are suffering or struggling, or if you feel like you are, you'll want to begin the recommended activities immediately. If you need to talk to someone right away, you can start with the "How can we help you today?" chat button on the right side of your screen or click on "Contact Us" in the footer of your screen.

Q: Can I download my Survey results?

A: You will not be able to download your results; however, you can use your browser's print function or take a picture of your screen. We recommend you bookmark the page/add it to your favorites for future reference.

PERSONALIZED PLAN

Q: What is the personalized plan and guided experience?

A: The personalized plan and guided experience are through Magellan's new, state-of-the-art website at Member:MagellanHealthcare.com. When you log in or register for an account, you'll be asked a few questions and served up a few recommendations based on your answers (click here for instructions to log in or register a new account on the new website). You will also be encouraged to complete the Gallup® Wellbeing Survey, a special version with the emotional domain just for Magellan Healthcare clients.

From there, you'll get a personalized plan based on your Survey results and a dashboard to track your activity. You can peruse wellbeing content, interact with tools, and access program resources without needing to call anyone. If you need more help, you can use the chat feature on the right side of your screen to connect to a support person. The experience addresses the six elements of wellbeing, with the goal of helping you thrive in all:

- 1. Emotional: You have resilience and confidence to respond to uncertainty.
- 2. Social: You have meaningful friendships in your life.
- 3. Financial: You manage your money well.
- 4. Career: You like what you do every day.
- 5. Physical: You have energy to do the things you want to do.
- 6. Community: You like and feel safe where you live.

As you work through your personalized plan, check off the items you've completed. Once you've completed everything, you'll be prompted to take the Survey again to measure your progress.



Q: Can I access benefits and services without a personalized plan?

A: Yes. You will still need to register on the member website to access all of the information and benefits. Once you are registered and logged in, you'll see three (3) choices along the top menu: Life, Mind and Body. Click on each of those, and you'll see all the topics that eMbrace can address. We encourage you to explore the member website and get acquainted with everything that's offered.

BENEFIT INFORMATION

Q: How can I learn more about Life enrichment services and resources?

A: Life enrichment services include:

- Work-Life Services to help you balance work and personal needs
- Discount Center to help you save money
- Financial Wellbeing to help you with your finances
- Legal Services to get help from a lawyer
- ID Theft Resolution to help you if your identity has been stolen

You can learn more on the member website at <u>Member.MagellanHealthcare.com</u>. You'll need to be logged in to explore the services. <u>Click here for instructions to log in or set up a new account</u>. Go to the top navigation bar and click on the "Life" tab. You'll see a list of topics and benefits. Click on your desired topic for detailed information.

Q: What is the Digital Emotional Wellbeing Program?

A: The digital emotional wellbeing program, powered by NeuroFlow, puts you in control of your life, mind and body through regular assessments and a variety of tools. Complete activities such as breathing exercises, meditation, yoga or journaling. Track your mood, sleep, stress and pain, and see your progress. Learn about a wide variety of emotional health topics and get digital cognitive behavioral therapy for anxiety and depression--when you want, where you want.

This program is available on the web and via the NeuroFlow app for individuals 18 years old and above. You can access the program on Member:MagellanHealthcare.com. You'll need to be logged in to explore the services. new account. Go to the top navigation bar and click on the "Find Care" link. When you get to the "Find Care" page, click on the "Manage your emotional health with NeuroFlow" tile.

Q: What's the difference between Wellbeing Coaching and Counseling?

A: Wellbeing Coaching is short-term, focusing on specific challenges in your life, identifying your strengths, clarifying goals and creating a plan to reach them. Not all Wellbeing Coaches are licensed clinicians; some are dietitians or nutritionists. All are certified coaches, and you work with them live over the phone or video. You are eligible for up to six (6) coaching sessions per year. To learn more about Wellbeing Coaching, visit Member.MagellanHealthcare.com. You'll need to be logged in to explore the services. Member.MagellanHealthcare.com. Go to the top navigation bar and click on "Find Care." When you get to the "Find Care" page, click on the "Meet your life goals with a Wellbeing Coach" tile.

Counseling provides confidential support by licensed clinicians on issues such as anxiety, stress, depression, relationships, substance misuse and more. Counseling is available to your household members by text message, live chat, phone or video conference via BetterHelp, as well as in person or via telehealth with a local provider. To learn more about Counseling, visit Member.MagellanHealthcare.com.



You'll need to be logged in to explore the services. <u>Click here for instructions to log in or set up a new account</u>. Go to the top navigation bar and click on "Mind" and then select "Mental Healthcare" from the drop-down menu.

- To access <u>virtual counseling services</u> (text, chat, phone, video), visit
 <u>Member.MagellanHealthcare.com</u>. You'll need to be logged in to explore the services. <u>Click here for instructions to log in or set up a new account</u>. Go to the top navigation bar and click on "Find Care."
 When you get to the "Find Care" page, click on "Find balance with your online therapist." Virtual therapy is provided by BetterHelp at no cost to you and is available to individuals ages 13 years and older.
- To access <u>in-person or telehealth* counseling services</u>, visit <u>Member.MagellanHealthcare.com</u>. You do not need to be logged in to search for a provider. Go to the top navigation bar and click on "Find Care." When you get to the "Find Care" page, click on the "Browse for local care providers" tile. Be sure to select an EAP provider.

*Some in-person counselors also offer telehealth. When you search for a provider, look for the telehealth designation.

Q: How do I access Manager Support services?

A: You can find Manager Support services by visiting <u>Member.MagellanHealthcare.com</u>. You'll need to be logged in to explore the services. <u>Click here for instructions to log in or set up a new account</u>. Go to the top navigation bar and click on the "Life" menu, then select either "Workplace Success" or "Goals and Skills" from the drop-down menu.

Q: Where do I go if I need help with eMbrace?

A: There are several ways to get help by visiting Member.MagellanHealthcare.com:

- Click on the "How can we help you today?" button on the right side of every web page to message a member services representative.
- Click on the "Contact Us" link at the bottom of every web page for more ways to get help.



TECHNICAL INFORMATION

Q: What browser should I use to access the member website?

A: The member website is compatible with modern browsers that meet web compatibility standards. We suggest you use Google Chrome, Mozilla Firefox or Apple Safari.

Q: Is there an eMbrace app?

A: No, the member website/portal is built with responsive technology to accurately render across different devices and operating systems. That said, eMbrace services include the following apps:

• For Digital Emotional Wellbeing: NeuroFlow

For Virtual Therapy: BetterHelp

For Discounts: LifeMart

Q: Can I use my personal email to register for an account on the member website?

A: Yes, you can use your personal email to register for an account on the website.

Q: Do I need to log in or register on the member website to access all services?

A: You can search for a provider without logging in or registering for an account, but to access all services and information, you will need to register. Having an account also allows your member dashboard to populate with events, services and resources that pertain to your needs.

Q: How do I register for an account on the member website?

A: Registering for an account is simple and intuitive process to capture your information so the website can provide you with a personalized experience. Click this link and complete the simple onboarding process. You'll need to enter your name, email address, physical address and date of birth, as well as answer a few questions, to complete registration. Remember, all information is confidential, and your employer will not see your individual website activity. Step-by-step instructions can be found at this link.

Q: I tried to reset my password, and the email I got said that my account is locked. What do I do?

A: As a security measure, if you request a new password more than once in a 48-hour period, your account will be locked. You'll need to wait 48 hours from the time of the email to reset your password. This is to ensure the security and privacy of your information.

If you don't want to wait 48 hours, you can call Member Services. Your program's phone number is available via the "Contact Us" link at the bottom of every page of the website.

Q: Can my household members register for a separate account on the member website?

A: Yes. To preserve your privacy, we strongly recommend that they use a different device than the one you use to set up your account.

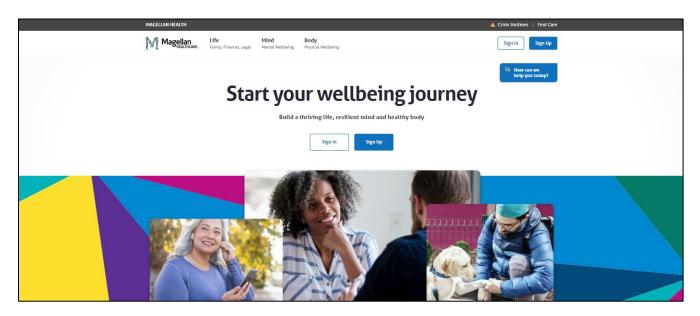
Q: I used my current location for provider search, but I didn't get providers near me.

A: If you are accessing provider search via a device connected to a Virtual Private Network (VPN), your system is likely using the VPN's location, not your physical location, to find nearby providers. This is normal for VPNs, so you'll need to enter the address to get search results in your preferred area.

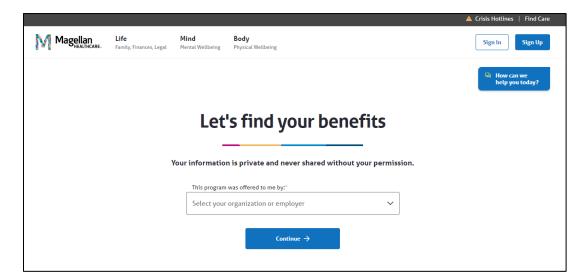


HOW TO LOG INTO OR REGISTER ON THE MEMBER.MAGELLANHEALTHCARE.COM WEBSITE

1. Go to Member.MagellanHealthcare.com. You should arrive at the "Start" page below. Click on the white "Sign Up" button.

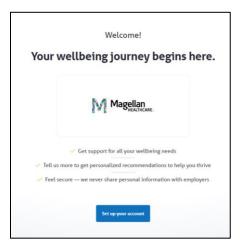


2. You should arrive at the "Let's find your benefits" page below. Select your employer from the drop-down menu and click on the blue "Continue" button.

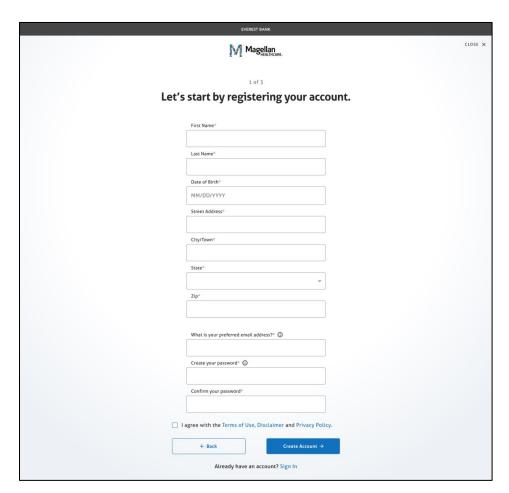




3. You should arrive at the "Welcome" page below. Click on the blue "Set up your account" button.

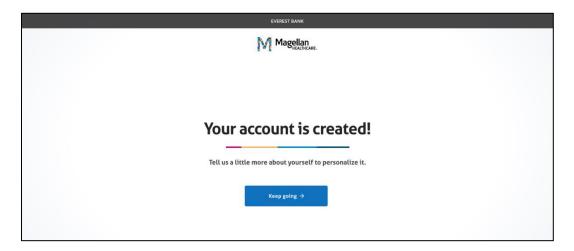


4. You will arrive at the following page. Fill in all the fields with your information. When you're finished, check the box to the left of "I agree with the Terms of Use, Disclaimer and Privacy Policy." Then click "Create Account."

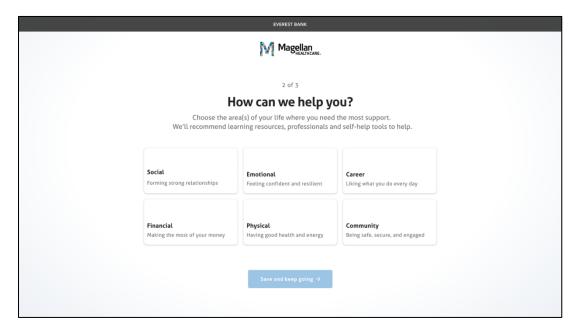




5. You'll be taken to the page below. Click on the "Keep Going" button.



6. You'll arrive at the "How can we help you?" page below. Choose one or more areas of your life where you feel you need the most support. This information is confidential and is used to create your personal experience. Then click the "Save and keep going" button.





7. You'll arrive at the "How do you feel" page below where you will be asked how you feel about your life on a scale of 0 to 10. Remember, all your answers are completely confidential, and your employer won't see your individual information.

Select a value from 0 to 10, where 0 is the worst possible life, or you don't know how you are feeling (and that's OK!) and 10 is the best possible life. Then click the "Save and Finish" button.

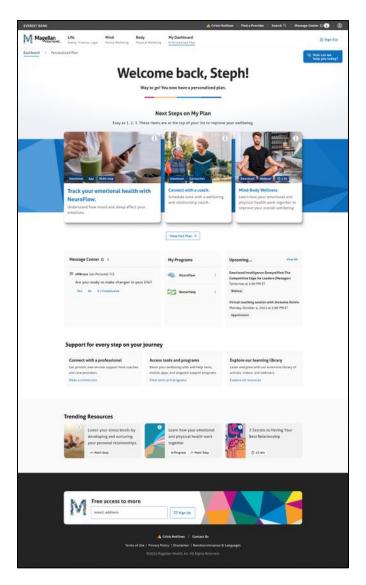
EVEREST BANK	
Magellan Magellan	
And finally, how do you feel about your life?	
Please imagine a ladder with steps numbered from zero at the bottom to ten at the top. The top of the ladder represents the best possible life for you and the bottom of the ladder represents the	Which step comes closest to the way you feel? Best Possible Life
worst possible life for you. On which step of the ladder would you say you personally feel you stand at this time, assuming that the higher the step the better you feel about your life, and the lower the step the worse you feel about it?	10
	9
	8
	6
	5
	4
	3
	2
	1
	Worst Possible Life (or Don't Know)
Worst Fossible Life (or Don't Know)	
← Back	Save and finish $ o$
, back	



8. After you click on "Save and finish" on the ladder screen, you'll see the following screen that indicates your personal dashboard is being created:



9. Once that's complete, you're at your personal dashboard and ready to start your wellbeing journey!

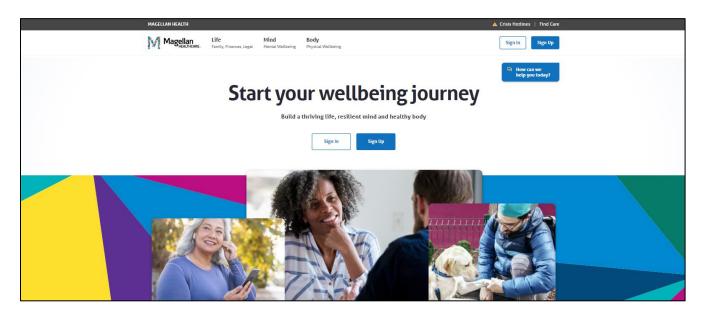




HOW TO RESET YOUR PASSWORD

As a security measure, if you request a new password more than once in a 48-hour period, your account will be locked. You'll need to wait 48 hours from the time of the email to reset your password. This is to ensure the security and privacy of your information.

1. Go to Member.MagellanHealthcare.com. You should arrive at the "Start" page below. Click on the white "Sign In" button.



2. You should arrive at the login page below. Click on "Need help signing in?"





3. You should see the "Forgot password?" line below the "Need help signing in?" line. Click on "Forgot password?"

If you request a new password more than once in a 48-hour period, your account will be locked. You'll need to wait 48 hours from the time of the email to reset your password. This is to ensure the security and privacy of your information.



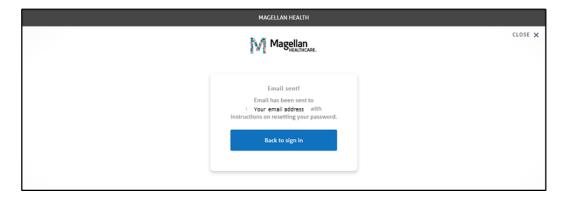
4. You should see the "Reset Password" screen below. Enter your email address in the "Email or Username" field and click the blue "Reset via Email button."

Remember, if you request a new password more than once in a 48-hour period, your account will be locked. You'll need to wait 48 hours from the time of the email to reset your password. This is to ensure the security and privacy of your information.

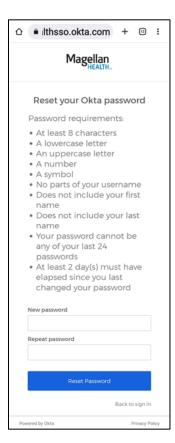




5. You should see the "Email sent!" screen below. Check your email for a message from "Okta" with the subject line "Account password reset." Click on the green "Reset Password" button in the email.



6. You should be taken to a screen that looks like the one below. Follow the instructions to create a new password.



7. Once you have created your new password, go back to the home page, and then click on the blue "Sign In" button. Log in with your email and new password.

