

CoreSource
healthy foundations
website guide

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Healthy Foundations is a new, holistic approach to medical benefits from CoreSource. Healthy Foundations serves as the cornerstone for building a culture of health in your organization.

Introducing Healthy Foundations

Healthy Foundations is a powerful new tool in the rapidly changing world of employee medical benefits. It empowers and informs. It's easy to use and is available to everyone with a medical plan administered by CoreSource.

Integrated Access to a Suite of Valuable Tools

Healthy Foundations provides online access to claim, eligibility and medical plan data from your CDHPs offered by CoreSource. It features single sign-on access and easy navigation.

Healthy Foundations delivers:

- Integration and easy administration of your CoreSource CDH Funds
- A single, online resource for better individual healthcare management
- Health risk assessment and online health tracking and coaching
- Rx Price Comparison for chronic drugs
- Medical Treatment Cost Comparisons for common medical services
- Preferred banking relationships for HSAs
- In-house HRA administration by CoreSource
- In addition, ask a CoreSource Sales Executive to guide you through a Needs & Readiness Assessment

Ease of Use

To start taking advantage of the resources Healthy Foundations provides, log on to www.coresource.com.

1. Click on the link to Healthy Foundations
2. Click on Participants
3. Log in
4. Select the Healthy Foundations tool on the right-hand navigation bar



First time www.coresource.com users can register any time after their group policy becomes effective. Employees will also need to create a password for their future use and access.

Member Access

All members covered under a CoreSource medical plan will have online access to the Healthy Foundations Health Center. At CoreSource, we believe promoting good health is good business, regardless of the medical plan design. The Health Center is divided into two categories:

- Managing Your Health
- Managing Your Costs



Members who have a CoreSource CDH Fund will be able to access their Health Savings Account or Health Reimbursement Arrangement activity in addition to the resources accessible through the Health Center.

Healthy Lifestyles

Healthy Foundations rounds out your plan for maintaining your optimum health by providing detailed fitness, nutrition and safety guidelines. You can even view online animated fitness demonstrations.



Tools

The tools page provides access to many of the calculators needed to better understand your health and fitness levels.

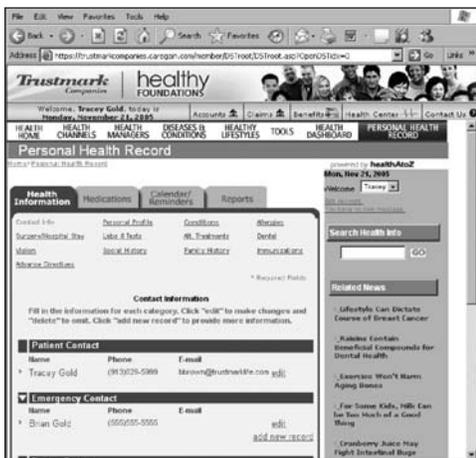


Links to the Managing Your Costs part of Healthy Foundations are also provided in each Healthy Foundations tab you select.

As you take on a larger role in managing your healthcare, you need reliable, trustworthy information to help you make good decisions. Healthy Foundations provides that information.

Personal Health Record

Healthy Foundations includes your own secure, online Personal Health Record, for you to keep medical information and your family stored securely online. In less than five minutes, you can set up records that can be accessed anywhere with an Internet connection.



Good Health Is Just a Click Away

Managing Your Health, from HealthAtoZ, presents a wealth of health-related topics, issues and information that can all be personalized to meet your individual needs. There are health assessment, information and health management tools for every employee.

It all starts with a Health Risk Appraisal. This questionnaire, developed by doctors and leading health researchers, assesses your overall health and gives you recommendations on ways to get and stay healthy. You'll get a "Wellness Score" that can help pinpoint your specific health risks. From there, Healthy Foundations takes over, presenting the information, tips and prevention facts via your Health Dashboard.



Health Dashboard can serve as your personalized health home page. It provides access to all of the great resources from HealthAtoZ, and includes a personal calendar and health record to make managing your health easier.

There are seven tabs for quick and easy access to the specific medical information you need.

Health Channels

This tab provides valuable information for healthcare issues that are gender and age specific. Including:

- Women's Health
- Men's Health
- Children's Health
- Parenting
- Seniors

Health Managers

If you have a medical condition, our Health Managers will help you monitor your condition and follow your doctor's orders for treatment of many conditions, including:

- Diabetes
- Heart Disease
- Asthma
- Fitness
- Pregnancy
- Arthritis
- Osteoporosis



Each program includes a questionnaire designed to help profile a person's status based on their condition.

Health Diseases

Click on this tab if you want to find information about medical conditions, including symptoms and treatments. You'll also find in depth information on medical tests and procedures.

Healthy Foundations is like having your own personal medical care advisor waiting for you 24/7/365. Whether you need education on treating a chronic condition or are taking a proactive approach to your health, chances are Healthy Foundations will have information you need. And that information includes a range of prices for treatment or prescription drug options.

Additional Functions

When you elect a CoreSource CDHP, your employees will receive additional functions, such as:

- Accounts
- Claims
- Benefits

After signing in, Healthy Foundations welcomes each covered employee and displays the date. Next to the Welcome tab, six navigation tabs are displayed at the top of the page providing quick access to the information you need.

Accounts

The Member Accounts provides a big picture look at the coverage and funding aspects of the medical plan and funding option that goes with it. This page confirms the effective coverage dates and provides status on:

- Total Fund activity, including current and rollover amounts
- Up-to-date information on claims
- Balances available for CDHP funds
- Dependent information

Account	Plan	Start Date	Effective Date	Funding
CDHP	CDHP	1/1/2008	1/1/2008	0.00
CDHP	CDHP	1/1/2008	1/1/2008	0.00

Member ID	Relationship	DOB	Effective Date	Termination Date
123456	Spouse	1/1/1980	1/1/2008	
789012	Child	1/1/2005	1/1/2008	

Claims

The Claims page shows the claims history for all enrolled family members. It provides the ability to search claim activity by dates, type of service and claim status. The last 10 claim transactions are provided.

Patient Name	Status	Date	Amount	Status
John Doe	Medical	11/15/2008	\$100.00	Adjudicated
Jane Doe	Medical	11/15/2008	\$100.00	Adjudicated
John Doe	Medical	11/15/2008	\$100.00	Adjudicated
Jane Doe	Medical	11/15/2008	\$100.00	Adjudicated

Benefits

The Benefits page shows much of the same information that's provided on each medical ID card. It displays medical plan details including the Group Policy Number, the type of plan, effective dates, and type of coverage such as individual or family coverage.

Benefits Package	Start Date	End Date	Status
Medical	1/1/2008	12/31/2008	Active

Healthy Foundations puts everything you need to better manage your health and healthcare benefits at your fingertips. Sign-on once for easy navigation to customized account and claim information, as well as medical cost treatment and drug cost comparisons.

Take control of your health. Our tools are designed to get you engaged and help you get started. Simply go to: www.coresource.com

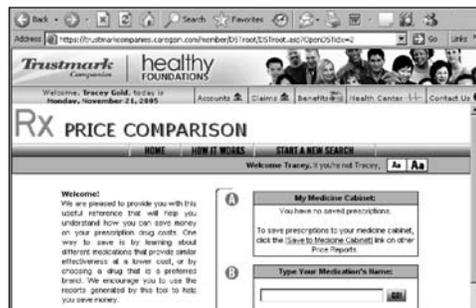
1. Click on Participants
2. Register with your User ID and password so you can login
3. Go to Healthy Foundations Tools

Managing Your Costs

Most medical expenses can be broken down into two categories: prescription drugs and medical treatment or services. With Healthy Foundations, employees can research information on both quickly and conveniently.

Rx Price Comparison

For those with chronic conditions, ongoing prescription costs can add up quickly. Many times, though, more cost-effective alternatives are available. Rx Price Comparison allows you to compare and find lower cost alternatives for more than 200 drugs that treat common chronic conditions. By comparing the prices of each alternative, the potential side effects and other detailed information, you can make an informed decision with your doctor about what medicines to take.



You can create a sample prescription price comparison report through "Pharmacy Cost Comparison." Enter the drug or drugs by name or search through an alphabetical list.

Healthy Foundations provides prices for lower cost retail or mail order alternatives for 200+ drugs that represent 80% of nationwide cost.

Treatment Cost Comparison

Healthcare is more complex and more expensive than ever before. Treatment Cost Comparison makes comparing and planning for healthcare spending easy.

Estimate the cost of services. Find a range of in-and out-of-network pricing for a wide range of services, such as physician office visits, diagnostic tests and lab tests.

Estimate the cost of services. You can estimate the costs for common medical conditions such as asthma, diabetes, pneumonia and many more. These estimates include services used most frequently for each condition, and costs vary by geography. Click on a medical condition or healthcare service to see an estimate for in and out-of-network costs. Healthy Foundations also provides descriptions of each condition and the range of services and tests for treating it.



Click on a Treatment costs are not tied to a specific PPO.

Building Cultures of Health

Embracing health as an integral part of a corporate culture leads to healthier employees and fiscally fit bottom lines. That's what *Building Cultures of Health* is all about. *Building Cultures of Health* is an ongoing goal and a commitment we all share. We're helping employers better manage their healthcare costs with products and services designed to help employees feel good and stay productive.