



OACEUS

**Proactive
Healthcare
Benefits...**



360° Wellness Program



**...With Layers of
Protection for
You and Your
Family.**

360° WELLNESS PROGRAM



Personal Health Dashboard™ (PHD)

Your PHD offers many benefits including behavior identification modules, risk resolution guidelines, health tracking, library, videos and more.



Wholeistic™ Coaching

We offer unlimited coaching by a registered nurse to help you understand and manage your health as well as your family's health.



Telemedicine

Get unlimited sessions with no copay. Access to a licensed prescriptive level practitioner for tele-visits 24/7/365. Available to the whole family.



Employee Assistance Program

The Employee Assistance Program (EAP) offers services that support your well-being and resilience in work and life. There is no cost to you and it is completely confidential.



Identity Theft Protection

This service monitors, alerts, and defends credit information for the whole household.



Living 2.0

Living 2.0 is a bundle of health and wellness apps and self-help programs designed to do two things: improve your life and save you money.

UNIVERSAL LIFE INSURANCE

SECURITY, PROTECTION, FINANCIAL STABILITY,
PEACE OF MIND.

Guaranteed Issue
No medical
exams.

This is a permanent
policy, meaning it
does not expire.



This policy has a
cash value that earns
guaranteed interest.

Living benefits are
included if you
become critically
injured or ill.

Peace of mind knowing that you
are providing financial support
to your beneficiaries.

✓ Assign Your
Beneficiaries

✓ Loan and
withdrawal Options
Available

LEARN MORE ABOUT YOUR NEW
BENEFIT HERE!





Personal Health Dashboard

Explore Your Benefits

Welcome to your Personal Health Dashboard (PHD)! It's your secure, personalized online portal, accessible anytime, anywhere, from any device. Inside, you'll find all your benefits neatly organized in the My Benefits tab, along with a wealth of other health tools waiting for you to explore.

Home

Access your account details and modify personal information at any time. Utilize the language tool to translate the site into various languages. Explore Risk Resolution Guidelines to enhance your well-being and receive Health Reminders for continuous education.

Assessments

Engage in a Health Risk Assessment or explore a variety of mini-assessments to gain insights into your current health and well-being status. Identify your risk factors so you can take action.

Medical Records

Check out your Lab Results, Personal Health Assessment Report, Physician Report, and other health records like your Health Maintenance Schedule.

Road to Wellness

Explore four behavior change modules intended to be completed over a couple of months. These modules cover Diet & Nutrition, Fitness, Tobacco Cessation, and Stress Management.

Library

Browse through our comprehensive medical library or access over 300 visually engaging multimedia videos to enhance your understanding of various conditions and treatments. Discover up-to-date medical information, tips for healthy living, and much more.

Health Tracker

Keep tabs on your daily activity using the Fitness Tracker and track your food intake with the Diet and Nutrition Tracker. You can also sync your Fitbit, Garmin, Apple Watch, or mobile device directly to your PHD for seamless monitoring.

My Benefits

Discover all your benefits conveniently in one place. Access links and information regarding EAP, Telemedicine, Coaching, Identity Theft protection, Living 2.0, and Supplemental Benefits here.

Benefits on the GO!

Access your benefits effortlessly from any device or online by downloading our app. Enjoy quick access to care for both you and your family.

What is Wholeistic™ Coaching?

Experience top-tier customer service with Wholeistic™ Health Coaching, a telephonic health management and improvement program that pairs you with a dedicated personal health coach. This service extends to you and your family, providing tailored support. Through scheduled appointments, your coach guides you in understanding and managing not just your health but also that of your loved ones. These personalized sessions address immediate health concerns while also focusing on lowering your health risks and boosting overall well-being. Whether it's stress management, hypertension, cholesterol control, diabetes, weight management, smoking cessation, allergies, asthma, heart health, or cancer, you can discuss a wide range of health topics. Rest assured, all discussions are entirely confidential and provided at no cost to you, ensuring your comfort and peace of mind throughout your health journey.

This patient-centric coaching approach allows participants to set goals for their physical and mental well-being. It covers disease management, self-care, lifestyle adjustments, and mindset to sustain wellness.



How Does a Wholeistic™ Coach Help?

The Wholeistic Coaching program focuses on the whole person. Our wellness coaching program offers each and every participant an opportunity to focus on one's physical and mental well-being – including disease or condition management, weight, fitness, nutrition and stress, and the mindset to sustain wellness.

If you enroll in the program, a Wholeistic Coach will work one on one with you by helping you set goals, and find ways to work towards them. Your coach acts much like any other coach, providing advice, motivation, and guidance. They help you identify what goals are achievable, and ways to take those steps towards success.

Healthcare at Your Convenience



Experience the convenience of healthcare on your terms with MDLIVE! Our telehealth platform connects you with board-certified doctors, therapists, and specialists from the comfort of your home. Skip the waiting room and get 24/7 access to quality care for non-emergency medical conditions via phone, video, or secure messaging.

Activate your account to connect with board- certified physicians anytime, anywhere in the United States.



PHD

My Benefit Tools > MDLive



Activate your MD Live account prior to scheduling a visit by clicking on the MD Live tile on your PHD.



U.S. board-certified doctors with an average of 15 years of experience.



Prescriptions can be sent to your nearest pharmacy, if medically necessary.



Consultations are convenient, private and secure.

\$ 0 .00 Co-Pay for You and Your Family

- Easily request medical consultations to receive ailment diagnosis and treatment plans for you and your dependents
- Schedule doctor consultations when it's most convenient for you
- Select your preferred pharmacy for easy prescription pick-up
- Avoid waiting in urgent care centers and emergency rooms

We treat over 50 routine medical conditions including:

- Acne
- Allergies
- Cold / Flu
- Constipation
- Cough
- Diarrhea
- Ear Problems
- Fever
- Headache
- Insect Bites
- Nausea /Vomiting
- Pink Eye
- Rash
- Respiratory Problems
- Sore Throats
- Urinary Problems / UTI
- And More

Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) offers services that support your well-being and resilience in work and life. There is no cost to you and is completely confidential. Everything is accessible through your PHD member portal and app including:

Your Assistance Program offers a wide range of benefits to help improve mental health, reduce stress and make life easier—all easily accessible through your member portal and app.

[Video, Chat and Telephonic Access](#)

- 24/7/365 access to request mental health sessions and life management referrals

[Thousands of Self-Care Articles and Resources](#)

- Explore videos, provider resource locators, personal assessments, calculators and tools

[Events Calendar and Free Webinars](#)

- Sign up for the latest webinars and online training sessions

[Exclusive Discounts](#)

- Save money on entertainment, gifts, travel and consumer goods



Counseling Benefit

[Up to 3 sessions per topic; unlimited topics](#)

- Alleviate emotional stress
- Address family/parenting challenges
- Address substance abuse
- Build on personal strengths
- Navigate life transitions
- Work through grief and loss

Legal Benefit

[One consultation per issue; unlimited issues.](#)

- Bankruptcy, foreclosure
- Home sale/purchase or lease agreement
- Separation or divorce
- Adoption
- Child custody/child support
- Simple will
- Traffic, civil or criminal matters
- Legal document review
- Simple dispute resolution

Work-Life Benefit

[Unlimited consultations and referrals.](#)

- Childcare
- Adoption
- K-12 & Higher Education Resources
- Elder care
- Dependent care

Financial Benefit

[One consultation per issue; unlimited issues.](#)

- Managing expenses and debt
- Preparing a realistic budget
- Dealing with tax-related questions
- Planning for retirement
- Identity theft solutions
- Investing in a college education
- Student loan coaching
- Home purchase education
- Credit report review

Identity Theft & Recovery Protection



Offers monitoring and swift recovery services to protect personal identities and financial health from theft and fraud.

Our team consists of 100% U.S.-based account managers and customer service specialists, ensuring prompt and reliable assistance whenever you or your clients need it.

Comprehensive Identity Monitoring constantly scans for suspicious activity and alerts to potential identity theft risks.

Fraudulent Activity Alerts notifies of any unauthorized transactions or suspicious activities related to identities

No one can prevent a data breach!
This service can protect your online footprint with digital safety plans for you, your family, and your home.

The Statistics

6 Months to restore identity

On average, it can take between 100 and 200 hours and six months to restore a stolen identity.

\$5,000 in losses

Losses for Identity theft average \$5,000 or more per incident.

14.4 Million victims in America

Last year 14.4 million Americans became victims of identity fraud, that's nearly 1 in 15 people.

33% of U.S. Adults

Overall, 33 percent of adults in the United States have experienced identity theft.

Your Identity Theft Protection Includes:

- \$25,000 Insurance policy
- Internet monitoring and dark web surveillance
- 24/7/365 Toll-Free Victim Response Center
- Full restoration and recovery services
- Banking and account monitoring
- ID risk score

Living 2.0 - Create Wellness for Living

A Bundle of Health

LIVING 2.0 is a bundle of science-based health and wellness apps designed for almost every area of modern life.



Start Living

Connect on your **Personal Health Dashboard** on your "My Benefits" page.



Lower Your Bills - We negotiate with your provider to lower your bills (mobile, cable, etc.), and if we save you money, we split the savings with you 50/50.



Rewards for Walking - Earn cash for every calorie you burn. Earn up to \$10 each day. Use the rewards in our marketplace, plus a growing number of cash offers



Student Loan Debt Relief - For a small one-time fee, work with our specialists to reduce your student loans by up to 40% with an average savings of over \$340 per month!



Living 2.0 Deals - - Get discounts on take-out at over 57,000 restaurants, 100's of grocery coupons, guaranteed lowest price for hotels & resorts, and discounts on entertainment.



Save + Give Cashback Wallet - Get cash back for in-store or online purchases and donate a percentage to a charity.



Social Anxiety Relief - A mobile game that teaches how to reduce stress and anxiety.



Shop Now, Pay Later- Shop millions of products and pay over a period of time, interest-free, with up to \$2,500 in credit.



0% Pay Day Loan - Get up to \$100 a day at 0% interest payday loans. Additionally get instant overdraft protection, cash back at hundreds of retailers and restaurants, and a medical bill negotiation service.



Relationship Health - Repair, grow, and strengthen a marriage or any committed relationship.



Smart Sober Living - A comprehensive 28-day and 1-year recovery support program for Opioid, drug and alcohol addiction.



Child Health + Development - The most accurate source for parents to take control of their child's health and well-being.



PTSD + Trauma Relief - PTSD testing and recovery tools for people involved in a traumatic event.