

Unlocking Wellness: Making the Most of the Benefits You Already Have

God created humans to be incredibly dynamic and complex creatures. Therefore, our pursuit of wellness is not one-dimensional. We have needs in many areas which is why we focus on holistic well-being, as reflected in the Wholeness Wheel, including:

- Mental wellness
- Physical health
- Emotional resilience
- Intellectual growth
- Vocational fulfillment
- Relational connection

We are currently working on expanding resources on our website to better support each of these areas. These updates are designed to give you practical tools, encouragement, and guidance as you enrich your personal wellness. While those resources will be available soon, there is something you can start using right now. It's something you may already have but haven't fully explored, and it's likely hiding in your wallet!

When was the last time you really looked at your insurance benefits?

For many of us, insurance is something we think about only when we need medical care. But what if your insurance could actually help you stay healthy and not just treat you when you're sick?

The truth is, many insurance plans offer built-in wellness programs that reward you for engaging in healthy behaviors. And chances are, your access to these programs is already sitting in your wallet.

Many insurance providers offer what are known as *incentive wellness programs* or *interactive wellness programs*. These programs are designed to encourage healthier lifestyles by rewarding you for taking positive steps toward your well-being.

Here's how they typically work:

- You participate in wellness activities such as exercise, preventive care, or educational modules
- You earn points for completing these activities
- You redeem those points for rewards

These rewards can include:

- Gift cards
- Discounts on gym memberships
- Health-related products
- Other incentives that support your well-being

It's a simple but powerful concept: you invest in your health, and you get rewarded for it. It's a double win because you feel better, and you gain tangible rewards along the way.

If you're like many people, you might not even know whether your insurance plan includes a program like this. If you don't know it exists, you're probably not taking advantage of it.

That's why we've developed a simple resource to help you get started. It's a list of questions you can ask your insurance provider. These questions are designed to uncover whether your plan includes wellness incentives and how you can begin participating.

It's important to note that these programs are typically available through employer-sponsored plans, and eligibility can vary. But a quick phone call to your insurance company could reveal benefits you didn't even realize you had.

If you are enrolled in Concordia Plan Health Services, you likely have access to a program called Vitality. This is a particularly robust wellness platform designed to make healthy living both engaging and rewarding.

With Vitality, participants can:

- Use an online portal or mobile app to track their progress
- Complete a variety of wellness activities

- Earn points for behaviors like preventive exams, physical activity, and educational engagement
- Participate in wellness challenges

One of the best parts? Getting started is incredibly easy. In fact, you begin earning points simply by signing up.

Programs like Vitality are designed to meet you where you are. Whether you're just beginning your wellness journey or looking to deepen existing habits, there are opportunities to grow, learn, and be rewarded along the way.

Exploring your insurance benefits may not feel like the most exciting step toward better health. It doesn't have the same appeal as a new fitness routine or a fresh set of wellness goals.

But it's a resource you're already paying for. I encourage you to steward your resources well, especially one that can so easily support your well-being!

If you're not sure where to begin, here are a few simple steps you can take:

1. Pull out your insurance card
2. Call the customer service number listed
3. Ask about wellness or incentive programs available under your plan
4. Use the question guide we've developed to walk through your options
5. Sign up and start exploring what's available to you

As we continue building a culture of wellness in the NID, it's important to remember that this is not something you have to navigate on your own.

If you need support as you explore your insurance benefits, I'm here to help. If you have a specific wellness need, an idea to share, or a story about your own journey, I would love to hear from you.