




Modern Health FAQ

For Choice Bank Employees



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Modern Health

What does Modern Health offer?

Modern Health is a mental wellness platform that you have access to, as a benefit offered by your employer. Modern Health believes that quick access to personalized mental health support can have a profound impact on your day-to-day -- whether that's at home, at work, or in your relationships.

How can Modern Health help me?

Get Care that's Personalized to You

Modern Health makes it simple for you to get support in the areas that matter to you, in the way that works best for you. Once you answer a few questions about your well-being and your preferences for type of care, Modern Health will develop a personalized care plan for you that recommends a combination of one-on-one, group, and self-serve digital resources that can help you in your areas of focus. This includes topics like burnout, relationships, work performance, healthy habits, challenging life events, financial well-being, inclusion & belonging, and more.

Speed to Support

Modern Health helps you get connected to resources & care professionals who have availability to meet with you in a matter of hours & days, not weeks & months.

Work with Quality Care Professionals

Modern Health recognizes that successful care starts with your trust & comfort. They have a global network of diverse care professionals, including licensed therapists & certified coaches, who use proven evidence-based methods, and have expertise working with people from all walks of life.

Why is my employer offering this to me?

Modern Health partners with employers who care deeply about investing in their team and prioritizing their employees' health and happiness, in and out of the workplace. They recognize that similar to

physical health, mental health is foundational to overall employee retention, engagement, and productivity.

Is Modern Health backed by science?

Modern Health's model is grounded in evidence-based approaches, including Cognitive Behavioral Therapy, Acceptance and Commitment Therapy, Motivational Interviewing, and Mindfulness..

What areas does Modern Health support?

Modern Health helps you cultivate the resilience needed to weather the ups and downs of everyday life by proactively offering support in the below areas.

Emotional Well-being

Anxiety, Attention or Hyperactivity Concerns, Autism Spectrum, Depressed or Low Mood, Disordered Eating, Grief, Mindfulness and Meditation, Obsessions and Compulsions, Serious Mental Illness, Significant or Chronic Stressor(s), Spirituality or Religion, Substance and Alcohol Abuse Concerns, Trauma, Well-being Related to My Cultural Identities

Professional Well-being

Burnout, Career Change, Diversity Equity Inclusion & Belonging in the Workplace, General Professional Development, Managing My Workload, Recent Promotion, Workforce Reduction, Work-life integration

Relationships & Community

Building New Relationships, Improving Relationships & Communication, Navigating Conflict, Parenting, Caregiving, Family, Supporting Diversity Equity Inclusion & Belonging in Your Community

Physical Well-being

Sleep, Exercise, Healthy Diet, Medical or Health.

Financial Well-being

Financial Setbacks or Hardships, Understanding Your Financial Well-being, Financial Goals

*Note: This list isn't intended to be comprehensive. Please feel free to write to Modern Health about other areas of focus at help@modernhealth.com

What are my benefits?

What benefits am I eligible for?

Based on our Choice Bank plan with Modern Health, you have access to:

- 6 one-on-one video sessions (per year) with certified mental health, professional, or financial well-being coaches
- 6 one-on-one video or in-person sessions (per year) with licensed clinical therapists
- Unlimited group support sessions (known as Circles), designed to be safe spaces for sharing & learning with others. (Note: Circles currently offered in English only.)
- Guided Meditations on managing stress and proactively building resilience.
- Ongoing well-being assessments to check-in on your well-being over time

Are my dependents eligible?

Dependents are not eligible under the current plan structure. If you would utilize this benefit with dependents, please provide that feedback to your Choice HR team. (hr@bankwithchoice.com)

What does Modern Health not cover?

Services that are not covered include: psychiatry, inpatient or residential treatment, hospitalization (including partial), intensive outpatient treatment, emergent care, long-term care or counseling, prescription medication, services for remedial education, and nonevidence-based behavioral healthcare. Please check with your health plan or benefits portal for coverage of these excluded services.

When do my benefits reset?

Your benefits reset on April 4th each year.

Note: Unused sessions do not rollover when your benefits reset.

Registration

How do I register?

1. Download the Modern Health mobile app on your mobile device.
2. Sign up with your work email and Choice Bank as your company name.
3. Answer a few questions about your well-being and preferences for care.
4. Get your personalized care plan, which includes a combination of one-on-one, group, and self-serve digital resources that can help you in your areas of focus.

If you have trouble registering for Modern Health, please don't hesitate to reach out to help@modernhealth.com with a note or screenshot. The Modern Health customer support team will verify the information against what they have on file with your employer to provide you the best instructions on how to successfully access Modern Health.

What is the well-being assessment and why should I take it?

Similar to regular physicals with your primary care physician, Modern Health's well-being assessment serves as a checkup for your mental health.

Your well-being assessment empowers experts at Modern Health to provide you with the best user experience. It enhances the customization of your personalized wellness plan, which makes it more effective in addressing your specific needs. Although ups and downs in well-being are inevitable, Modern Health's data-driven approach keeps up with how you're doing over time to support you.

Types of Care

What types of care does Modern Health offer?

Modern Health makes it easy for you to access care in the way you prefer. During the assessment we'll ask you how you prefer to receive care. Based on your needs and preferences, we'll guide you to the level of care that's right for you, whether that's:

- [One-on-One](#): Coaching & Therapy
- [In a Group](#): Live, Specialist-led Group Support Sessions called Circles
- [On your own](#): Self-serve Digital Meditations.

Confidentiality and Security

Does my employer know if I'm using Modern Health?

All information submitted through the Modern Health application is kept confidential and used to deliver a more personalized experience. No individual usage data will ever be shared back with your employer.

How does Modern Health report on employee usage?

Our engagement reports are aggregate and by default reported at the company level, which provides a strong foundation for ensuring confidentiality. For companies that request more granular reporting we will assess each data set to ensure compliance for the unique population.

In general, smaller sample sizes (such as fewer than ten people) might reveal insights about individual activity and other information correlated with changes in reported averages over time. As such, we continually assess both the numerator and denominator for the population we're reporting on. While there is no official national standard, small numerators are of increasing concern for confidentiality, so our compliance team actively assesses scenarios where there are small numbers of individuals with reported characteristic(s) in the population to ensure confidentiality is maintained.

Is what I discuss with my coach or therapist confidential?

All information between you and your coach or therapist is confidential, except in the following cases:

- You are at risk of harming themselves and/or others
- Child, elder adult, or dependent adult abuse
- Court subpoenas

How do you protect my information?

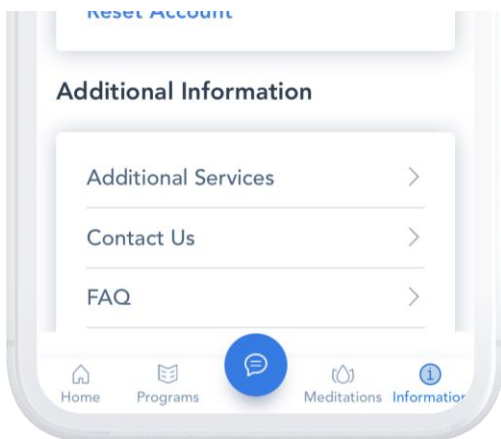
Hypertext Transfer Protocol Secure (HTTPS) encryption measures are used for all data exchanged between our members and our application. Both chat and video use end-to-end encryption. For chat messages with providers, conversations are encrypted in transit via SSL (TLS v1.2). Each conversation (between a member and a provider) has its own encryption key and the keys are stored in a separate, secure secrets management system (Hashicorp Vault). Message contents are encrypted upon receipt by our web server, and are transported and stored encrypted in our internal systems.

For more information, please refer to our [Privacy Policy](#).

General Support

Who can I reach out to if I have questions?

The quickest way to get support will be through the Contact Us section within the mobile app. Or you can email help@modernhealth.com. You can also visit our [Member Support](#) page for more FAQs.



Crisis Support

What do I do in a crisis?

FOR GLOBAL COMPANIES: Modern Health is not a crisis resource. If you are experiencing a mental health emergency, (e.g., thoughts about suicide, thoughts about harming yourself or others, medical crisis, or in a dangerous situation), please go to the nearest emergency room or contact a local emergency response line.

You can find local and international resources by selecting “Settings” on the bottom right of your mobile app, and then clicking the red “Access to 24/7 Crisis Information” banner at the top of the screen.

FOR US ONLY COMPANIES: Modern Health is not a crisis resource. If you are experiencing a mental health emergency, (e.g., thoughts about suicide, thoughts about harming yourself or others, medical crisis, or in a dangerous situation), please call emergency responders (911), crisis support (<https://suicidepreventionlifeline.org/> or 1-800-273-8255), or head to the nearest emergency room. You can find local and international resources by selecting “Information” on the bottom right of your mobile app, and then clicking the red “Access to 24/7 Crisis Information” banner at the top of the screen.