



# Modern Health Info & FAQ's

For CATO Networks Employees



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# Modern Health

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## What does Modern Health offer?

Modern Health is a mental wellness platform that you and your dependents 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?**

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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](mailto:help@modernhealth.com).

## What are my benefits?

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### What benefits am I eligible for?

Based on our CATO Networks plan with Modern Health, you and each of your dependents have access to:

- 4 one-on-one video sessions (per year) with certified mental health, professional, or financial well-being coaches
- 4 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?

Yes, coverage for dependents is included in your benefit. Dependents aged 18+ have full app access and access to 4 coaching sessions and 4 therapy sessions. Minor dependents (0-18 in the US, 6-18 everywhere else) have access to 4 therapy sessions only.

"Dependents" refers to:

- Your legal spouse or registered domestic partner;
- You, your spouse's, or your registered domestic partner's children under the age of 26;
- A child aged 18 -26 for whom you, your spouse or your registered domestic partner is a court appointed guardian; and

- A child for whom you have a Qualified Medical Child Support Order.

## 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 December 31, annually.

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

# Registration

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## How do I register?

1. Download the Modern Health mobile app on your mobile device.
2. Sign up with your work email and CATO Networks 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](mailto: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.

## How do I register a dependent?

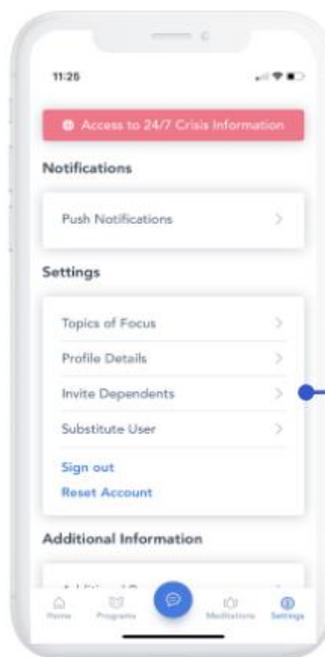
You may invite dependents to register for Modern Health only after you've registered yourself. Once you've registered, you will have the option in your user profile to invite adult dependents under "Settings."

### Adult Dependents

In order to register an adult dependent (age 18+), follow the instructions below:

- 1) Once the primary member updates their account and adds the dependent either by the app or using help@modernhealth.com, the dependent can download the Modern Health App via the email invitation and begin usage.
- 2) The member's dependent will then go through their first wellness check-in and initial intake in order to be provided a personalized wellness care plan and begin their sessions.

- 01 Log into the app
- 02 Select "Settings"
- 03 Choose "Invite Dependents"
- 04 Enter requested information



FIND HERE

### Minor Dependents (under 18 Years Old – U.S. ONLY, 6–18 Outside of the US)

App usage is only available for dependents 18+. If your dependent is between the ages of 0–18 and would like access to sessions, follow the instructions below:

- 1) Register and complete onboarding for your own account.

- 2) From the home screen, click into the “Settings” section.
- 3) Click the “Invite Dependents” button and enter in your dependent’s full legal name.
- 4) Select the areas of focus and type of support needed.
- 3) After submitting the minor dependent via the mobile app or via [help@modernhealth.com](mailto:help@modernhealth.com), our Modern Health Care Team will reach out to the main benefit holder directly via email to confirm the request and initiate the care matching process for the minor dependent.
- 4) Minor dependents schedule through their parent/guardian’s email outside of the app. Once the primary guardian/parent manual matches with the provider of their choosing, the parent/guardian is introduced to the provider via email.
- 5) Once our Care team introduces the provider and parent/guardian, we then connect both parties within Modern Health’s system so our providers can invoice through the Modern Health platform.
- 6) Sessions can be held using your provider’s preferred HIPAA-compliant platform.

## **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

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## 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

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## 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.

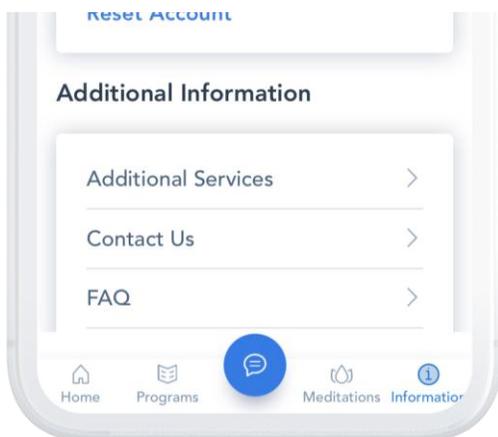
For more information, please refer to our [Privacy Policy](#).

## General Support

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### 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](mailto:help@modernhealth.com). You can also visit our [Member Support](#) page for more FAQs.



# Crisis Support

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## What do I do in a crisis?

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.

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