

### 1. What is the musculoskeletal (MSK) program?

My Health Novel's musculoskeletal solution matches members to the mobility solution that fits their physical and emotional needs, putting them on the fastest path to recovery. A thoughtfully curated network of vendors provides a diverse platform to serve a variety of members.

### 2. How effective is the MSK program?

Digital MSK solutions have been found to be extremely helpful in reducing pain and saving money. Members reported a 40-70 percent reduction in pain. This lead to significantly fewer surgeries and 38-53 percent lower medical costs. In addition, members saw a 45 percent decrease in medication use. They were 50 percent more likely to keep up with the program, compared with inperson physical therapy.

### 3. What's included in the program?

The MSK program partners offer support for a wide variety of MSK care. Programs offer these components:

- App-based programs that can be completed in the comfort of the member's home
- Targeted exercises
- Virtual access to physical therapists
- Helpful tools, such as wearable sensors

## 4. Who is eligible?

The MSK program is a covered wellness benefit for members 18 and older.

# 5. How do members sign up?

Members can qualify and enroll by logging in to their My Health Toolkit® account (app or web browser) and selecting Benefits and then My Health Novel. The one-minute health quiz will determine which programs members qualify for. It will then match members to programs that best fit their needs.

### 6. How do members enroll?

Members should log in to **My Health Toolkit** to learn more about the program and enroll online. Or they can call **866-400-8941** to enroll over the phone. Once enrolled, members will receive a welcome email with instructions on how to complete the registration process with their matched MSK program. Members must complete the registration process with their program provider to begin the program.

#### 7. What's the cost?

This program is offered at no cost to members. Once a member enrolls in the program, claims will be filed to cover the processing and program services for this wellness benefit, based on a member's engagement. Members will not receive an Explanation of Benefits (EOB) for this benefit. No action is necessary if a member happens to receive an EOB.

#### 8. What is Sworkit?

Sworkit is an app designed to provide help and guidance with stretching and flexibility. From yoga to personalized fitness challenges, Sworkit has a plan for all levels of fitness. It is meant to be a solution for everyone wanting to improve their general mobility. With workout plans designed to make fitness a habit, it provides members with the tools to get and stay in shape. Sworkit fits easily into anyone's daily routine.

#### 9. What is Kaia?

Kaia provides members with physical therapy from an app on their mobile devices. Members get real-time, automated exercise feedback and function assessment from wherever they are. Kaia addresses most applicable body parts and provides clinical support for mobility. Its therapy programs adapt and respond to users' individual needs, conditions and requirements. Kaia focuses on preventive, acute, chronic and presurgical care for all MSK patients.

#### 10. What is Sword?

Sword pairs members with a physical therapist who works with digital technology they can use in the privacy of their homes. Through wearable motion sensors, it guides them through the exercises that are part of their personalized therapy and helps make sure they are doing them correctly.

MUSCULOSKELETAL HEALTH PROGRAM For questions, call 866-400-8941.



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