

On the ROAD With DENSO Benefits

A bi-monthly news roundup from NA Benefits



June 2024

NOOM

DENSO's weight loss program is no cost for those enrolled in a DENSO medical plan.



Visit go.noom.com/DENSO or follow the QR code above

Program Expansion: Noom Move and Success Kit at No Additional Cost for Subscribers

Since December, DENSO associates have lost over 2,900 pounds using Noom (as much weight as a Toyota Corolla). But Noom is much more than a weight loss program – associates learn about their relationship with food, become more mindful of habits, recognize food triggers, and are encouraged to move more and focus on self-care. Now your Noom membership includes:

- **Noom Move:** over 1,000 on-demand workout programs, meditations, stretching guides, and relaxation videos. Connect with other members through community challenges and chats.
- **Success Kit:** explore activities, guided breathing, meditation, food lookup, and grocery planner (iOS only) to help you be successful with Noom.

Join Noom at any time at go.noom.com/DENSO and register with a personal email.



Administrator of our FMLA, disability, hospital indemnity, and life insurance plans.



Follow the QR code or visit reliancematrix.com. To speak with a representative about life insurance, call 800.351.7500

Life Insurance Lingo: Understanding EOIs

DENSO provides **Basic Life Insurance** to associates at no cost. It is equal to 1.5x your base annual salary. Associates can also elect **Optional Group Term Life Insurance** for additional coverage for you, your spouse, and your children. There are rules and deadlines about electing this optional insurance, so read the [Benefits Guide](#) carefully before making your elections.

You may be required to complete an **Evidence of Insurability (EOI) form** if you elect coverage above the **guaranteed issue** amount or make a change in your policies.

- The **guaranteed issue** is an amount of life insurance coverage that is approved for employees, regardless of health. The guaranteed issue depends on which insurance you elect, how much you elect, if it is your first time electing, or if you are increasing your election.
- The **EOI** asks for your medical history, lifestyle (like tobacco or alcohol use), current medications, age, gender, and health provider.

An EOI may be required if you are a new hire or after election changes, such as Open Enrollment or other mid-year qualifying life events, or if you have a change to your annual salary that is over a certain amount. If an EOI is required, you will be sent a message with a link to the EOI in [Benefitsolver](#). You have **60 days** to complete the EOI. If you prefer to complete the EOI outside of Benefitsolver, links are available at DENSOBenefits.com.

Cylinder

Virtual digestive health support, education, and maintenance provided to associates and eligible dependents on a DENSO medical plan at no cost.



go.cylinderhealth.com/DENSO

Join at any time. For more information, call 833.336.9488

GIThrive Changes Name to Cylinder, Same Great Program

Millions of people suffer from digestive disorders, and many of them are not being addressed by health care providers. Chronic digestive symptoms are costly, embarrassing, and can affect your mental and physical wellbeing. And this can lead to greater health risks over time. DENSO partners with **Cylinder**, formerly called GIThrive by Vivante Health, to offer a private and effective digestive health wellness program that helps associates improve their health, starting with the gut. Your team includes:

- A Registered Dietitian for personalized nutritional tips and help to improve overall gut health.
- A Health Coach to help you overcome stress with goal setting, navigating the healthcare system, exercise, medication management, and making positive changes that last.
- Internists and Gastroenterologists who can order tests, prescriptions, and colorectal cancer screening kits as well as issue referrals to specialists and telemedicine appointments.

This benefit is available at no cost to you and your eligible family members over age 18 enrolled in a DENSO medical plan.



DENSO's dental plans are administered by Delta Dental of Tennessee.



Download the Delta Dental app to access cards, view coverage, and search for in-network providers

Ask Your Dentist: Are you In-network?

Before you visit your dental care provider, take the time to call the office and **ask if they are still in-network**. Dental providers can stop accepting insurance at any time and charge fees for services that are much higher than negotiated rates.

- **Don't ask: "Do you take my insurance?"** The answer will usually be yes, but providers can interpret this question as filing an insurance claim on your behalf, *not necessarily if the services will be covered*. That means you could end up with unexpected out-of-network bills, even if your provider covered them before.
- **Do ask: "Are you in-network?"** This is asking if the provider will only charge for the negotiated rates they agreed to with the insurance company. If your provider says no you should still be able to use them as a provider but be prepared to pay the higher out-of-network service fees.

If you don't have a dental provider yet, you can use Delta Dental's "Find a Provider" tool on their [website](#) (follow QR code on left) to be sure they participate in **Delta Dental Premier** or **Delta Dental PPO**.



Benefits On the Road: Helpful Reminders and Tips

- Complete your Member Health Assessment (MHA) online at DENSOHealthyHorizons.com. You will be redirected to the new Health by Design (HbD) portal at client.healthbydesign.app. You can also complete your MHA with your HbD Health Coach or by calling HbD at 866.996.2155.
 - To qualify for [2025 preferred premiums](#) you must complete and submit both your biometric screening **plus** MHA by 11/30/2024.
 - Log in to DENSOHealthyHorizons.com to confirm these items are complete before the deadline!
- DENSO Benefits may send you important messages with deadlines or required action through your Benefitsolver account at myDENSObenefits.com. Sign up for text alerts so you don't miss a message!