

Christus Medicus



**ACTIVE
CARE**

ActiveCare Medical Plan **Defining Principles**

First and foremost, the Christus Medicus ActiveCare Plan is a faith based, Christ-centered, health plan; that empowers the Right of Individual Conscience, and the right of Religious Liberty for our members, in the receipt of health care and the promotion of their improved health, healthcare and health care security.

The mission of Christus Medicus ActiveCare is supported by the Christus Medicus Foundation, the Christus Medicus Foundation members, the Christus Medicus ActiveCare Plan, you as an ActiveCare Plan member, the employer and individual sponsors of ActiveCare, the participating doctors and hospital who provide the care, and the best practice health plans and management partners that deliver to you best practice health, healthcare, and health care security management services. Each and every one of the ActiveCare partners that support ActiveCare are fully focused on you, the whole you and your greater whole health and well-being. Together we work for you, the ActiveCare Plan member, to deliver to you Christ-centered health care and health caring.

In our commitment to the delivery of best practice, Christ-centered healthcare and health caring, Christus Medicus is dedicated to the Foundational Principles present in the management of the ActiveCare Plan, and your receipt of best practice health care services under the plan. These foundational principles are:

- **An open and ecumenical spirit:** all individuals of faith that understand and appreciate the central importance of Gods presence in the receipt and provision of health care and the promotion of improved health and well-being are welcomed to become an active member of the ActiveCare Plan.
- **Catholic Teaching:** The management of the Plan in every respect is consistent with the teachings of the Catholic Church, most critically in support of the Church's teaching on the sanctity of all human life from the moment of conception to natural death.
- **The Practice of Subsidiarity:** The Catholic Church embraces the principle of subsidiarity as a central truth. This principle simply states that social and community needs are best fulfilled at the simplest, most intimate human-organizational level. This simply means that if, I, the individual can meet the need to feed or cloth myself it is first and foremost my individual responsibility to do so. Applied to healthcare and health caring, it is first and foremost my direct and active responsibility to invest actively in my improved individual health, healthcare and health care security, inclusive of my direct and active relationship with my primary care doctor and the patient doctor partnership in the provision of health caring. Simply stated the gift of life, the gift of health given to you in love by God, is yours, as such your improved health, healthcare and health care security requires your direct and active responsibility, first and foremost.
- **Charity:** Through your participation as an ActiveCare Plan member, you not only commit to the responsibility to actively invest in your improved health and well-being, but further you agree to share a Christ-centered responsibility to invest actively in the health caring for those who are ill and in need of ongoing health care services. This is active charity, the active work of mercy and of course a reflection of Christ in our daily lives, in concern for our brothers and sisters.

- **Christian Responsibility:** God gave us hands and hearts to work with. Christus Medicus ActiveCare is a health plan that makes a difference in the world. As an ActiveCare member you actively embrace and live your Christian faith in daily life, reflecting the love of God in the world.
- **Defense of the Faith:** There are many, powerful attacks taking place within our society clearly focused on diminishing and removing the Christian faith, Gods central presence in society and our God given rights to life, liberty (the freedom to love and worship God) and happiness (the active stewardship of Gods creation and the gift of co-creation). Through your active participation in ActiveCare you not only provide to you and your family, best practice, Christ-centered healthcare and health caring, you are actively taking action to defend your faith and the right to actively practice your faith in daily life.
- **Best Practice Management:** It is ActiveCare's objective to provide to you as a member of ActiveCare best practice health, healthcare and health care security management resources empowering you to actively invest in your improved health and well-being, to live life more fully. A critical focus of our best practice mission is the presence of God, and his love for each and every person. At the Christus Medicus Foundation we know that best practice healthcare and health caring require the active presence of God in our lives, daily and in everything we do. None of us are perfect, we are all flawed, but with God all things are possible and nothing is possible without God.
- **Whole Person Health and Well-being:** ActiveCare is focused on the health of the whole person, inclusive of the heart (love), mind (thought), soul (spirit) and physical body, well-being. We believe that this whole person focus is critical to improved health and well-being, powered by adoption of direct and active responsibility. The ActiveCare whole person, (our sustained health and well-being) focus, is an active practice of faith, hope and charity in daily life for each of us as participating members.
- **Market Presence:** By providing our members the opportunity to actively participate in ActiveCare we empower Gods central presence in our society and in our daily lives. The active presence of Christ in our active health and health caring is critical to our improved health, well-being and an improved health care system.

How does my ActiveCare Plan Work?

To be an active participating member of the Christus Medicus ActiveCare plan you are required to be a contributing member of the Christus Medicus Foundation. Your membership in the Christus Medicus Foundation provides to you a set of membership privileges inclusive of access to ActiveCare plan participation for you and your family.

The Christus Medicus ActiveCare Plan provides to you comprehensive medical insurance coverage with 100% preventative care benefits. A member deductible and coinsurance cost share responsibility is required under the plan. The actual plan design you participate in may vary, however, the principle elements of the plan are designed to encourage your direct and active engagement in the management of your improved health and health care. The goal is not to have more health insurance; the goal is to have the right form of health insurance, a form of insurance focused on your improved health and well-being, your whole well-being. This said the adoption of direct and active responsibility requires the presence of opportunity and motivation. Throughout the plan, ActiveCare includes specific design elements to present new opportunities and greater motivation to engage our members as active participants and investors in their improved health and well-being. These important elements and programs include but are not limited to:

- Encouraging you to invest directly in the patient-doctor relationship by limiting the insurance plans interference, in the patient-doctor relationship. Did you know, that approximately 70% of us incur less than \$1,000 a year in medical expenses covered by the plan. Our insurance premiums, however, are many times this cost and the insurance plan often defines specifically how you the member must work with and relate to, or not relate to, your doctor. Through the deductible design element and your ActiveCare Savings Account the plan empowers a direct relationship for you with your primary care doctor for minor medical expense; establishing greater freedom, financial stability and an increased level of patient-doctor engagement in your health and improved health care. When you pay for minor expenses, you are an empowered and active investor in your improved health and the relationship manager.
- Health savings – Each Christus Medicus ActiveCare Plan provides you the opportunity to accumulate monies in an account, tax favored, assigned to and owned by you to spend on current medical expenses or to save and manage, for your future health care needs. These monies empower you in the direct management of your current expenses and your ability to save for your future health care needs. If you do not need to use the dollars, allocated to you, they rollover to the next year and accumulate in your account year after year.
- If you participate in a Qualified Health Plan you may also elect to contribute additional health care savings to your Qualified Health Savings Account, to help cover expected expenses now or save for your future health care expense on a tax free basis.
- Knowledge Management: “Your health is your most valuable asset”. ActiveCare provides to you access to Asset Health, a critical online education tool that also provides you the opportunity to track your health activities and health rewards, engaging you actively in the management of your health and whole well-being. Through Asset Health, ActiveCare engages you in your active learning, daily health activities and a plan to actively invest in your improved health. As you learn more about your health you will see direct and indirect engagement rewards and incentives to stay actively engaged and motivated about your health, success, and well-being.
- Health Engagement and Reward Tracking: Your ActiveCare Plan provides you important tools to directly and actively record your health engagement activities, nutrition and exercise and your participation in the active health reward process.
- Health Risk Evaluation and Medical-Health Counseling Services: ActiveCare provides a proprietary health risk evaluation to improve your health and fitness management. ActiveCare also provides to each participant an array of management services focused fully on your needs, inclusive of Wellness Management, Life Style Management, and Disease Management services, focused on the whole you and your greater whole well-being.
- Asset Health Account: Dependent on your selected ActiveCare Plan, you are also provided an Asset Health account. This account is funded each year to pay for specific additional services provided directly by your primary care doctor. These services include your completion of the Health Risk Evaluation and Biometric Screening and the review of your Health Risk Evaluation results by your doctor. Additionally, any and all Wellness Management, Life Style Management and Disease Management counseling will be completed by a member of your doctor’s staff monthly, assuring that your doctor is made fully aware of your active health care engagement, your health and fitness activities and your active effort to invest directly in your improved health and healthcare. This increased intimacy within the patient-doctor relationship is invaluable and leads to a direct and active health care relationship that drives improved health. Additional privileges of your Asset

Health account may include online prescriptions, additional direct conference call time with your doctor, and the active presence of your doctor and his or her staff as an ongoing advocate for the medical care you receive across the health care continuum.

These are just some of the significant additional benefits provided to you through your active participation as a member of ActiveCare. The most important and significant advantage however is the Christ-centered focus of ActiveCare. The ActiveCare presence of God in the management of your health and healthcare is essential to your improved health and well-being. This is our mission. When you present your ActiveCare membership card to your doctor he/she knows that you are truly interested in a sincere patient-doctor relationship that is whole person focused, inclusive of, the critical spiritual dimension of your health and healthcare management.

For More Information

For more information on Christus Medicus ActiveCare please contact us at:



ActiveCare
Christus Medicus Foundation
c/o Mike O'Dea
P.O. Box 2606
Southfield, MI 48037

Phone: (248) 478-5959
E-mail: mikeodea@christusmedicus.com