



Weight Loss Drug Coverage

UHC Choice Plus Medical Plans

Frequently Asked Questions

Why is Brown & Brown adding an Omada for Prevention[®] program requirement to the UnitedHealthcare Choice Plus (UHC) Medical Plan in order for weight loss drugs to be covered in 2024?

We want our teammates and their covered dependents to have access to medications that can help them achieve and maintain good health. To better support individuals who are considering weight loss medications develop and follow healthy lifestyle habits, we are adding these medications to our clinical management program.

Is this program different from Omada for Diabetes[®]?

Yes; that is a separate Omada program available to teammates enrolled in a Brown & Brown UHC Choice Plus Medical Plan.

If I started taking weight loss medications prior to December 31, 2023, how will I be impacted by this requirement?

If you already have completed the Omada for Prevention[®] program, there is no additional action you need to take, and your medications will continue to be covered through the Brown & Brown medical plan without disruption.

If you have not completed the Omada program, you should have received information from Express Scripts with additional guidance about completing the Omada program by July 1, 2024. **If you do not complete the Omada program on or before July 1, your weight loss medications will no longer be covered through your Brown & Brown medical plan.**

I am interested in taking weight loss medications beginning on or after January 1, 2024. What are the Omada requirements?

If you would like to take a new weight loss medication beginning January 1, 2024 or later, you must first complete the Omada program to have the medication covered through your Brown & Brown medical plan. Completion of the Omada program includes tracking meals on a regular basis, using connected device(s) on a regular basis, interacting with your coach and completing at least nine lessons as guided by your coach. The program takes members an average of 16 weeks to complete but can be completed as quickly as 9 weeks.

How do I get started with Omada?

Getting started with Omada is simple. Just follow these steps:

1. Visit omadahealth.com/bbins and click the orange “get started” button.
2. You will be taken to a brief online questionnaire, which you must complete to be considered for the program.
3. Most employees will receive immediate confirmation of their acceptance into the program. Those requiring additional review will receive an email from support@omadahealth.com to the email you included in your questionnaire within a few business days confirming whether you have been accepted into the program. This email will provide instructions on setting up your Omada account online.
4. Within a few weeks of setting up your account, you will receive a welcome kit in the mail with your scale. Please note that eligible dependents who complete the questionnaire will receive their own kit and scale to use for the program.
5. Groups kick off each Sunday. This entails an introductory online message from the coach, the first lesson being “unlocked,” and access to the group message board. (Please be advised that Omada may choose not to kick off new groups on the Sundays before or after major U.S. holidays when those holidays may interfere significantly with shipping or group momentum.)

Remember, you can always call the Brown & Brown Health Concierge at 1-844-298-8929 for additional guidance.

How does the Omada for Prevention program work?

Omada is a personalized program that surrounds you with the tools and support you need to reach your health goals, whether that is losing weight or improving overall health. The program includes:

- A professional health coach for ongoing one-on-one guidance. Coaches are proactive and compassionate, with expertise to help participants with their conditions in ways that work for them.
- Connected devices (e.g., a scale) automatically synced to your private account.
- Weekly online lessons to help you explore physical, social and psychological components of healthy living, including the essential knowledge and skills to self-manage conditions.
- A small online community of peers with similar health conditions for real-time encouragement, sharing and support.

How is the Omada program structured?

Omada presents a new area of focus each week, covering topics relevant to your health, whether that is changing food habits, getting active or learning from challenging situations. The weekly topic is supported by an interactive lesson, conversation with a personal health coach and other program features. These personalized features can help you achieve and sustain your unique health goals one step at a time.

How much time will I spend with Omada each week?

The program can take 2-3 hours per week on average as you complete weekly lessons, track food and activity, communicate regularly with your group members and health coach and practice what you learn. However, please note that time spent implementing lifestyle changes is difficult to measure. Fortunately, the online format means the time you spend can easily adapt to your schedule.

How long does the program take?

You are required to complete ALL of the following activities for a minimum of 9 weeks:

- 1x Meal tracking per week
- 1x Use of Omada connected device per week (i.e., digital scale)
- 1x Coach interaction per week
- 1x Lesson completion per week (minimum of 9 weekly lessons)

The program takes members an average of 16 weeks to complete but can be completed as quickly as 9 weeks.

How will I know when I've successfully completed the program and am eligible for weight loss drugs?

Once you have successfully completed all of the required activities noted above for a minimum of 9 weeks—which you will be able to view and track through the Omada platform—you will have met the program requirements. Please note if you completed this program to access weight loss drug coverage, it may take Express Scripts up to 10 business days to confirm receipt of your completion.

Do I get to keep the tools after the Omada program ends?

Yes, any devices that are provided by Omada during the program are meant for you to keep.

I already see my doctor about my health. Do I still need Omada?

Omada supports your current treatment plan and makes sure you have the care you need between doctor visits. You will get day-to-day support which includes answering your questions and giving you personalized guidance based on your needs. ***Even if you already meet with a doctor who has provided a prescription***, you must complete the Omada program to have weight loss medication covered through your Brown & Brown medical plan.

Does Brown & Brown see any of my personal information?

No. Your participation and progress in the program is confidential, and Omada follows all federal and state privacy regulations as a healthcare provider. The personal information of Omada participants is only available to Omada program administrators and will not be made available to Brown & Brown. Brown & Brown will only receive **de-identified, aggregate data** to assess the effectiveness of the Omada program.

Omada takes your personal health information seriously. To learn more, please read Omada's Privacy Policy and Terms of Use and Notice of HIPAA Privacy Practices on omadahealth.com/bbins.

My doctor is recommending that I take a weight loss medication. How do the Omada Clinical guidelines for program participation align with the FDA recommendations for taking weight loss medications?

The clinical criteria used to determine eligibility for the Omada program aligns to the clinical guidelines recommended by the FDA for weight loss medication eligibility. So, someone who does not meet the FDA clinical guidelines for weight loss medication likely won't meet the clinical guidelines for Omada enrollment and vice versa—meeting the clinical criteria for FDA recommendations for weight loss medication will likely make you eligible for the Omada for Prevention program.

Is there any circumstance that would permit me to take the weight loss medication while also completing the Omada program instead of waiting for program completion?

Yes. Often weight loss medications are prescribed for patients with multiple risk factors, such as weight and diabetes or weight and heart disease. When comorbid conditions exist, program participation in Omada isn't required to continue medication, but instead, encouraged. If as of January 1, 2024 you are not taking weight loss medication, you will need to first complete the Omada program as a prior authorization for taking weight loss medications.

My doctor has prescribed weight loss medications and I have achieved a desirable BMI, and my doctor has not asked me to stop taking the medication; however, I haven't completed the Omada program. Can I enroll for the program even if my current BMI isn't within the target range for normal program acceptance?

Yes, anyone currently taking weight loss medications as of December 31, 2023 will need to enroll and complete the Omada for Prevention program. When completing the Omada for Prevention enrollment questionnaire, you will need to enter your height and weight. It is important that you use your weight from **prior to taking any weight loss medication** to ensure acceptance into the Omada program.

This Frequently Asked Questions (FAQ) document is designed to provide basic information regarding prescription medications used primarily for weight loss for teammates who are enrolled in one of our offered UnitedHealthcare (UHC) Choice Plus Copay or Choice Plus HDHP medical plans. This Plan change was added effective January 1, 2024. This FAQ is not intended to be used as a modification to the Summary Plan Description (SPD) and does not detail all of the terms, conditions, restrictions, and exclusions contained in the Plan Document or the SPD. Notwithstanding anything in this FAQ to the contrary, Omada has no responsibility or authority with respect to the payment, approval or administration of the Prescription Drug benefits within our UHC Choice Plus Medical Plans. This FAQ merely summarizes some of the questions you may have regarding how this plan's requirement is intended to operate. This document does not create any contractual rights for any current or former employee of Brown & Brown, Inc. and its subsidiaries, or for any other individual. The benefit provisions of the applicable plan document will govern the determination of any individual's rights under any employee benefit plan or program. This document does not constitute a plan document or SPD as defined by the Employment Retirement Income Security Act of 1974, as amended (ERISA). Brown & Brown, Inc. and its subsidiaries reserve the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.