

## Open Enrollment is here along with an amazing benefit from Crossover Health

Enroll in the UnitedHealthcare Consumer Directed Health Plan with HSA during Open Enrollment and gain immediate access to an amazing benefit with Crossover Health.

- Easy access to modern, private health centers
- Primary care, mental health, physical therapy, chiropractic care, acupuncture, optometry, and health coaching\*
- \$40 physical therapy, chiropractic, and acupuncture\* visits, and \$20 mental health visits.
- Virtual and in-person same-day and next-day appointments
- Your spouse and adult dependents (18+) on the UHC CDHP-HSA also have access to Crossover Health!



Enroll starting November 1st to join.

Scan the QR code to learn more or visit [crossoverhealth.com/nutanix](https://crossoverhealth.com/nutanix)

\*Chiropractic care, optometry, and acupuncture visits are only available in-person at the Crossover Health Center locations in Bay Area, CA, Texas, New York, and Washington. To find a health center located near you, visit [crossoverhealth.com/where-we-are](https://crossoverhealth.com/where-we-are)



# YOUR CROSSOVER HEALTH INFORMATIONAL PACKET

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# WELCOME LETTER

Welcome,

I would like to personally welcome you and your family members to Crossover. Healthcare provided by Crossover—accessible from wherever you are in the US—is one of the most valuable benefits offered to Nutanix employees enrolled in the UnitedHealthcare Consumer Directed Health Plan (CDHP) with Health Savings Account (HSA).

Each dedicated virtual care team includes physicians, a nurse, psychologists and/or mental health therapists, physical therapists, health coaches, and a care navigator. Nutanix employees and their adult dependents (aged 18+) enrolled in the UHC CDHP-HSA have access to their entire integrated care team.

Most of what happens in a health center can also be done virtually—and Crossover’s virtual care offers added convenience without sacrificing quality. Through messaging, video, or phone visits, your primary care physician can help treat you when you’re sick, perform annual preventive health assessments, assist with refills of medications, or order labs and imaging. You can schedule virtual sessions with your psychologist or mental health therapist, physical therapist, and health coach. And when you need to be seen in person, our care navigators will recommend an in-network provider or facility in the community, make your appointment, help with records transfers, and more.

For our Nutanix employees in the Bay Area, you can visit one of our Crossover Health Centers to see providers in person, including seeing a chiropractor or acupuncturist, getting an eye exam, or choosing some new frames. We have convenient locations throughout the Bay Area. For our Nutanix employees who travel, we also have locations throughout Seattle, Texas and New York City.

On behalf of our whole team, I invite you to learn more about all the services we offer by signing up and signing in to your account at [care.crossoverhealth.com](https://care.crossoverhealth.com). Your care team is dedicated to your health and wellbeing—activate your account using the QR code below and see for yourself what high-quality care feels like at Crossover.

We look forward to speaking with you,

**Danna Chung, MD**

Virtual Medical Director, Crossover Health

Learn more about your benefits at [crossoverhealth.com](https://crossoverhealth.com)

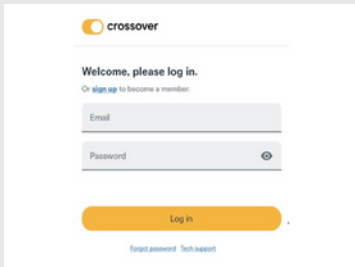
To activate your Crossover Health account, scan the QR code below.





Follow these simple steps to

# ACTIVATE YOUR CROSSOVER HEALTH MEMBERSHIP!

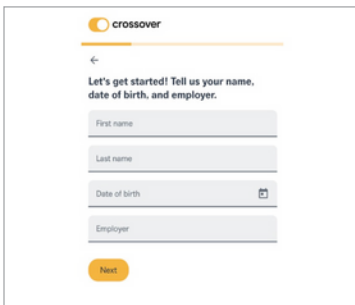


## STEP 1

Let's get started:

- Go to [care.crossoverhealth.com](https://care.crossoverhealth.com)
- Click on the “[sign up](#)” link at the top

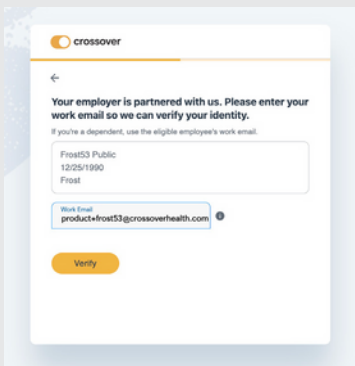
*If you have any questions or issues activating your account, please click “[Tech Support](#)”*



## STEP 2

Enter your:

- Legal first and last name
- Date of birth date
- Employer

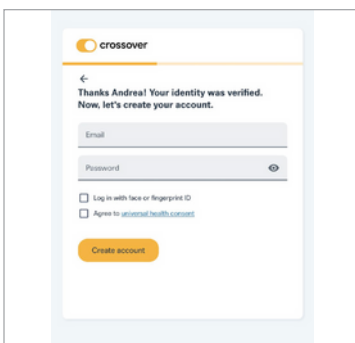


## STEP 3

Verify your identity:

- Enter either your work email or unique ID as requested

*Note: if you are signing up as a spouse or dependent, enter the eligible employee's work email address.*

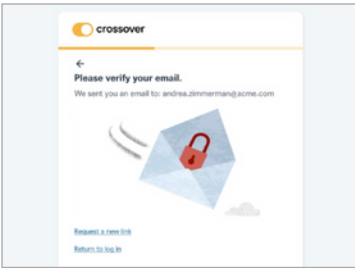


## STEP 4

Create your account:

- Enter your personal email
- Create password
- Opt-in to login with face or fingerprint (mobile)
- Review and agree to Crossover Health Consent

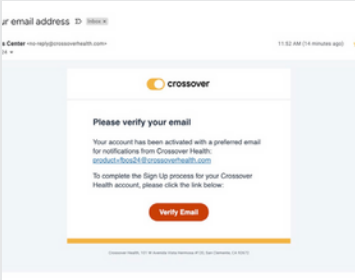




## STEP 5

Verify your account.

- Once you see this screen, it's time to check your personal email

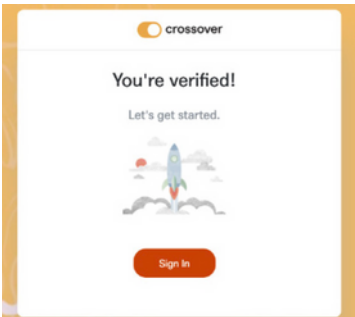


## STEP 6

Almost done:

- Open the verification email and click “**Verify Email**” button to confirm

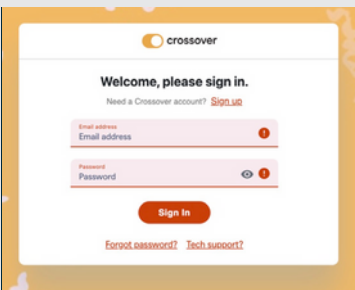
*Note: The email link will expire in two hours*



## STEP 7

You're verified!

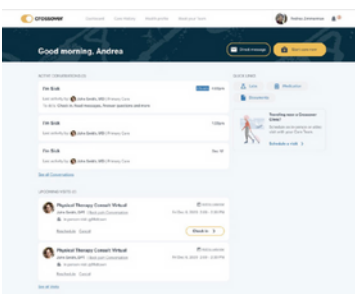
- Click the “**Sign In**” button to get started



## STEP 8

Sign in to your account.

- Enter your personal email and password you created in step 4



## STEP 9

Well done. Your account is now activated!

You can connect with your care team in three ways:

- Schedule an in-person or virtual visit
- Send a direct message to your provider or care team
- Reach out to your National Virtual Team if you are not near a center

Log in today at  
**crossoverhealth.com/nutanix**

# YOUR DEPENDENTS

Did you know that if you are an employee enrolled in the UnitedHealthcare Consumer Directed Health Plan (CDHP) with a Health Savings Account (HSA), your dependents aged 18+ are also eligible to access virtual and in-person care from Crossover?

All dependents aged 18+ that are on a Nutanix Eligible Employee's insurance plan are able to access virtual care from Crossover including primary care, physical therapy, mental health, health coaching, and care navigation. If they are located by one of our Crossover Health Centers, your dependents can also receive in-person chiropractic care, acupuncture, and optometry services.

To begin, you or your eligible dependent can go to [care.crossoverhealth.com](https://care.crossoverhealth.com), follow the instructions above to activate their account, and click "Start Care Now."



## FEE SCHEDULE\*

TYPE OF SERVICE	UnitedHealthcare Consumer Directed Health Plan W/ HSA (UHC CDHP-HSA) **
Annual Physical/Well Women & Travel	\$0
Primary Care Visit	\$90 per visit, deductible applies then 10% coinsurance
Health Coaching	\$60 per visit, deductible applies then 10% coinsurance
Mental Health	\$20 per visit, deductible applies then 10% coinsurance
Physical Therapy	\$40 per visit, deductible applies then 10% coinsurance
Acupuncture***	\$40 per visit, deductible applies then 10% coinsurance
Chiropractic Care***	\$40 per visit, deductible applies then 10% coinsurance
Prescriptions [Generic First Fill (Retail)]	\$5 per visit, deductible applies then 10% coinsurance
Optometry Initial Visit (to Vision Carrier)	\$10
Optometry Follow-Up	\$0
Nurse Visits	\$0
Lab Fee	\$0

\*Fees are for in-person and virtual video visits only. Messaging your provider is always free. Many Crossover members find that they can get their healthcare needs met through messaging only, including prescription refills.

\*\*To offset the cost of care, Nutanix contributes to your HSA. You can use your HSA to pay for your Crossover Health visit fees. For more information on your HSA visit the Nutanix Benefit Page.

\*\*\*Only available when traveling to a Crossover Health Center.



# PRIMARY CARE

Whatever concerns you may have about your health or wellbeing, your primary care doctor will take the lead. Your Crossover doctors and clinical providers work together—which means we can easily collaborate as a team. We offer a full range of primary care services, from preventive care and screenings, to sick visits, community resources, and the treatment of minor injuries.

Primary care doesn't have to be only in an exam room or just online—because at Crossover, we do both. Our doctors are trained to use our secure member technology to send messages back and forth with you. And, they can pull any other team member into that conversation. For the times you need or prefer to be in person for care, those appointments can be scheduled, too. Whatever works best for you is what we'll do.

Crossover doctors and nurses bring a diverse breadth of experience to our integrative care teams. We are dedicated to providing quality care to our members while developing an impactful relationship with them—for chronic and acute conditions alike. Your doctor will work to determine the root cause of chronic illness and strive for disease prevention, tuning into how a patient's lifestyle and environment can impact their wellbeing. They will also coordinate with other Crossover providers to collaborate on your mental health, vision, and nutrition or fitness plans, as well as give any necessary referrals to high-quality specialty care in your community.

## Our comprehensive services include:

- ✓ Urgent/Acute Care
- ✓ Preventive Examinations
- ✓ Women's Health/Family Planning
- ✓ Prescriptions
- ✓ Chronic Illness Management
- ✓ Lab Work
- ✓ Patient Education

Start a conversation, make an appointment, or activate your account at: [crossoverhealth.com/nutanix](https://crossoverhealth.com/nutanix)



# WHAT IS PHYSICAL MEDICINE?

Pain is your body's way of telling you something needs attention. We're listening and you should be, too. At Crossover, physical therapists and chiropractors are the musculoskeletal experts on your care team. These Physical Medicine providers are able to identify the source of symptoms, alleviate back and joint pain, restore mobility, and improve strength so you can get back to doing the things that matter most.

Whether it's tightness in your neck, stiffness in your joints, or a sports-related injury, your Physical Medicine team is ready to help you see and feel improvement in just a few weeks. Our movement-based approach also requires less diagnostic imaging, less prescription medications, and fewer surgeries.

We know that painful symptoms can impact your life on a daily basis, so we work with you to identify the reason for the symptoms and develop a plan that works for you. We'll give you tools and knowledge and guide you through the process towards a positive outcome.

**Choose from either virtual or in-person visits - appointments are 30, 45, or 60 minutes and can help with:**

- ✓ Headaches and jaw pain
- ✓ Low back, neck, or other spine pain
- ✓ Arthritis/joint pain
- ✓ Weakness/muscle aches
- ✓ Dizziness/balance trouble
- ✓ Abdominal/pelvic floor concerns
- ✓ Nerve pain (sharp, shooting, or altered sensation)
- ✓ Post-operative rehabilitation

**Our evidence-based approach includes:**

- ✓ Movement-based assessment
- ✓ Hands-on treatment/manual therapy
- ✓ Flexibility and balance training
- ✓ Exercise progressions
- ✓ Condition education and management
- ✓ Workplace ergonomics

Start a conversation, make an appointment, or activate your account at: [crossoverhealth.com/nutanix](https://crossoverhealth.com/nutanix)



# WHAT IS HEALTH COACHING?

Staying committed to a healthy lifestyle all on your own isn't always easy. That's where your Crossover Health Coaches come in.

You might need help figuring out a special diet to manage diabetes. Maybe your stress levels are affecting your high blood pressure. Or you could have another health goal you aren't sure how to reach. Whatever you need, you'll benefit from the guidance and wisdom you get from your Health Coach.

Working with our Health Coaches can help you get positive, personalized results that last. Our Coaches are experts in motivation—they'll look at what drives you and the behaviors that can shape (or challenge) your progress. Then they'll help you set realistic goals and make sure you stay on track as you work together—at your own pace—to reach them.

## Your Health Coaches are:

- ✓ Nurses
- ✓ Dietitians
- ✓ Masters of Public Health
- ✓ Certified Health & Wellness Coaches

## Your Health Coaching sessions:

- ✓ Are unlimited
- ✓ Include short- and long-term goal-setting
- ✓ Are specific to your health goals

## Health Coaches support, inspire, and improve:

- ✓ Mood
- ✓ Energy + movement
- ✓ What and when you eat and drink
- ✓ Sleep
- ✓ Stress levels
- ✓ Positive behaviors
- ✓ Quitting tobacco
- ✓ Work-life balance
- ✓ Commitment to yourself
- ✓ Feeling strong
- ✓ Setting and meeting goals

Start a conversation, make an appointment, or activate your account at: [crossoverhealth.com/nutanix](https://crossoverhealth.com/nutanix)





# MENTAL HEALTH SERVICES

**If there are times when you feel sad, anxious, or depressed, you're not alone.**

It's important to talk about life's challenges when you start to feel overwhelmed or when they begin to disrupt your life.

Our mental health providers—psychologists, therapists, and social workers—are qualified to treat a wide range of conditions and disorders that affect emotional wellbeing. Through therapy you can get ongoing support and learn coping skills that help you feel better, regain control, or just make sense of it all.

**If you are going through any of the following things, Crossover can help:**

- ✓ Anxiety
- ✓ Depression
- ✓ Grief
- ✓ Trauma
- ✓ ADHD
- ✓ Chronic Pain
- ✓ Sleep
- ✓ LGBTQ+ Health
- ✓ Relationships

Start a conversation, make an appointment, or activate your account at: [crossoverhealth.com/nutanix](https://crossoverhealth.com/nutanix)



## Mental Health Services FAQ

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### **I already get therapy somewhere else. Can I still come to Crossover?**

We suggest having one therapist at a time, but we can help you decide who you would like to continue with.

### **What happens during the first visit?**

You and a therapist will talk about what is bothering you. Together, you'll decide the best plan of action for your treatment.

### **If I start therapy, how long will treatment last?**

It depends! You and your therapist will make a plan and set goals for you to reach. We want to help you learn ways to cope on your own (without therapy).

### **How can I track my progress in treatment?**

We use a tool called Tridium to measure how you're doing. Your therapist will work with you to make sure you're doing well and moving forward.

### **I want to switch my therapist at Crossover. Can I see someone else?**

Yes. Your therapist wants to help you, but they also want to know if they aren't being helpful. If you talk to your therapist about your concerns and it helps, great. If you still want a new therapist, we can help make an appointment with someone else.

### **Does my primary care doctor know I am seeing a mental health provider?**

Yes. At Crossover, we work together as a team. We want you to have the best support and care possible. That's why our therapists work closely with your medical care team.

### **Will my employer or manager know I'm in therapy?**

No. Crossover Health follows federal privacy and security laws. We will not share your health details with your manager or company.

Start a conversation, make an appointment, or activate your account at: [crossoverhealth.com/nutanix](https://crossoverhealth.com/nutanix)



# CARE NAVIGATION:

## Seamless, end-to-end care

The healthcare system is a complex one. It's common to feel overwhelmed by insurance paperwork, complicated billing, specialist appointments, and finding the right facilities for labs or imaging. If you need care outside of Crossover, your Care Navigator makes getting it simple, because they know how the system works and how to manage all of the moving parts.

We know that the easier it is to get care, the more inclined you'll be to follow through. That's why care navigation is built into our care model for all of our members. If your Crossover doctor or provider recommends an appointment outside of our scope—like an x-ray, a dermatology visit, or getting a sleep study—then your Care Navigator will guide you through the steps from start to finish.

### Here are a few of our Care Navigation services:

- ✓ Specialist referrals, setting appointments, records transfer, follow up
- ✓ Insurance eligibility, coverage, and deductible assistance
- ✓ Healthcare paperwork management
- ✓ Labs and imaging coordination
- ✓ Preventive care and immunization up-to-date status
- ✓ Member support
- ✓ Referrals to community resources to address SDOH (social determinants of health). Examples include assisting with food, housing, and financial insecurity resources.
- ✓ Referrals to your employer benefits and employee assistance programs such as support for child care, legal assistance, diabetes, and cancer resources if they are provided by your employer.

Start a conversation, make an appointment, or activate your account at: [crossoverhealth.com/nutanix](https://crossoverhealth.com/nutanix)



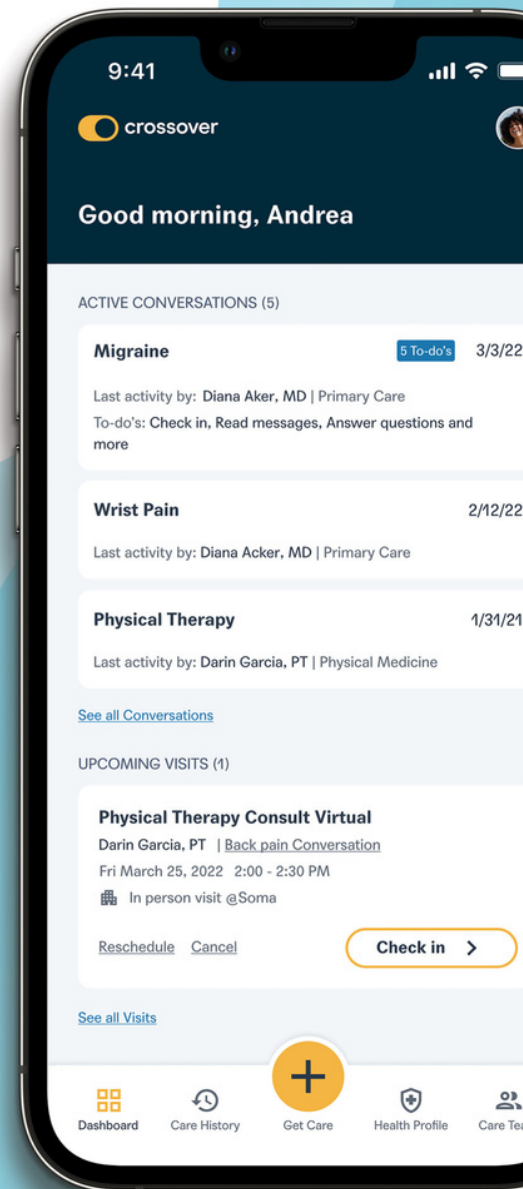




# DOWNLOAD THE CROSSOVER HEALTH APP TODAY

Use the app to check in before appointments, view your visit history, or reach your care team on the go. Stay up-to-date on your health from wherever you are.

Search “Crossover Health” in the Apple Store or Google Play and download the app today.

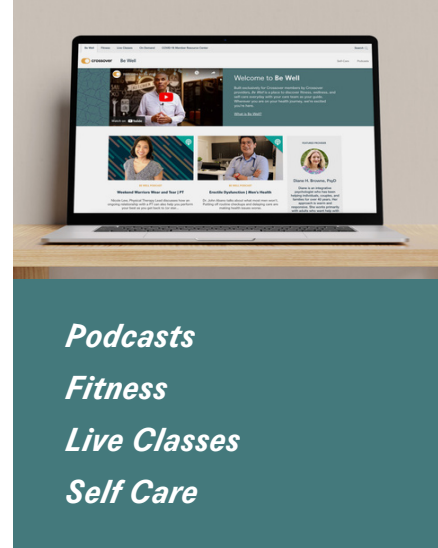


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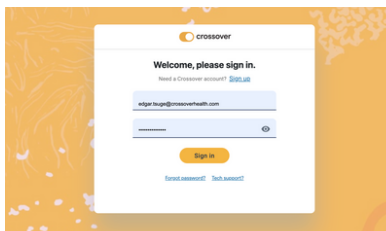
You need the latest version of iOS installed and running on your iPhone, as pending iOS updates might prevent the app from opening.

# Nutanix Employees on the UHC CDHP-HSA, Access *Be Well* Today

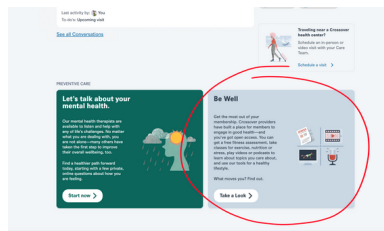
*Be Well* is a collection of resources developed by Crossover providers to support you and your ongoing health goals. From free fitness classes to tips on how to sleep better or build stronger relationships, our podcasts, videos, and articles will help you live your best life. Get the most out of your Crossover membership—check out *Be Well* today.



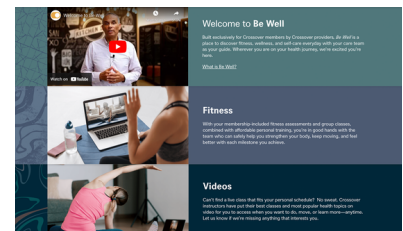
Follow these simple steps to access *Be Well*:



**Step 1:** Activate your account or sign in at [care.crossoverhealth.com](https://care.crossoverhealth.com)



**Step 2:** Scroll to the bottom of your dashboard and click on the blue *Be Well* tile.



**Step 3:** Live your best life with everything *Be Well* has to offer.



Want more guidance? Your Crossover care team is here to help. We have coaches who can make a plan so you know where to start. Our mental health team can talk you through your stress and anxiety. Our physical therapy team can help you recover from injury with safe movement. Or you can start with a physical for a full picture of your overall health. Wherever and whenever you're ready to begin, just connect with your Crossover care team. We want you to be well.

Scan to activate or sign in.

## Not on the UHC CDHP-HSA?

Click [HERE](#) for free access to *Be Well* and all that it has to offer.

Exclusive access to Crossover membership and care team is only available to Nutanix employees who are enrolled in the UnitedHealthcare Consumer Directed Health Plan. If you like what *Be Well* has to offer, we hope you join us during your next open enrollment and enroll in the UHC CDHP-HSA to experience health as it should be with Crossover Health.

# GENERAL QUESTIONS

## **Who is Crossover Health?**

Crossover Health is a dedicated team of providers who deliver personalized, virtual healthcare whenever you need it, from wherever you are.

## **Who is eligible to receive Crossover Health services?**

All benefits-eligible employees and their covered adult dependents (ages 18+) enrolled in the UnitedHealthcare CDHP with HSA plan have access to Crossover's virtual care from anywhere in the US. Employees & dependents located near a Crossover Health Center also have access to in-person care.

## **How does a Crossover membership work?**

As a member of Crossover, you have direct access to a dedicated, coordinated, online team of doctors, mental health providers, physical therapists, and care navigators, as well as the option of being seen in person for primary care. There are no complicated bills, insurance submissions, or paperwork. Your Crossover membership is funded by your employer, so you pay nothing for membership and are only responsible for the copays listed within the fee for services.

## **How can Crossover help simplify the process of managing my healthcare?**

With Crossover, you get the same care team every time you need care—and all of your providers work together to help you get and stay healthy. You have access to both online and in-person care, and a care navigator who will personally guide you when you need to access care outside of Crossover. They will find specialists in your community, coordinate your visits, arrange tests and lab work, and make sure your records are transferred back to Crossover. They'll also follow up afterwards to make sure you had a positive experience, and to answer questions. Get started—anytime and anywhere. Simply log in to your Crossover account and send a message to your care team.

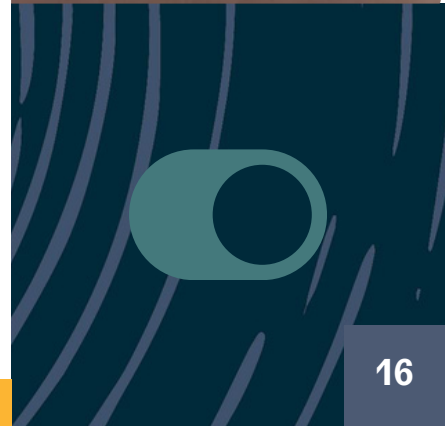
## **Hours of operation?**

You can send a message to your provider anytime, 24/7. The care team responds to messages between 8am–5pm local time, Monday through Friday. The typical response time is between 1–2 hours.

## **How do I contact the care team for urgent care needs outside of 8am–5pm?**

If you are experiencing a medical emergency, please call 9-1-1 or visit the closest emergency department.

For other urgent needs outside of 8am–5pm (local time), Crossover's on-call physician can help answer your questions. To reach the on-call physician, send a message to your provider through the Crossover care platform. The message confirmation screen will include instructions and a phone number to contact the on-call physician.





# ACCESSING CARE

## **How do I access care?**

Activate or sign in to your account at [care.crossoverhealth.com](https://care.crossoverhealth.com). If you have received care with Crossover before, your account is already activated; simply sign in using your email and password. You can access care through messaging or by scheduling visits.

## **Can I keep seeing my current doctor?**

Yes. The choice is yours. You are not required to switch your primary doctor to use Crossover services and you don't need a referral to see our care providers. In fact, you can use Crossover in conjunction with your current physician to best meet your health needs, or for the times you need quick, convenient attention.

## **What if I need in-person care or services that are not included within Crossover?**

Your Care Navigator will be your guide for in-network, in-person care, when needed. Should you need lab work, imaging, specialty care, or another type of in-person exam, the Care Navigator will provide you with local, in network options and coordinate the scheduling, transferring of medical records, and follow up.

## **Does Crossover have a mobile app I can use to access care?**

Yes. All Crossover members (including eligible dependents) can download and use the Crossover app from the App Store or Google Play. Use the same username and password on the Crossover app that you use to log in to your Crossover account on the website.

## **Note for iPhone users:**

*You need the latest version of iOS installed and running on your iPhone, as pending iOS updates might prevent the app from opening.*

Everything you can do on the website can also be done on the Crossover app. With the app, you are able to opt in to receive real-time notifications from your care team and reminders to check in for appointments. You can use a secure facial- or fingerprint-recognition biometric log-in. Once you're logged in, you can easily check your account, send and read messages, view your appointment and health history, and more.



# INSURANCE & PAYING FOR CARE

## **How much does a Crossover visit cost?**

How much a visit costs depends on your benefit design and insurance. Typically, a visit will include a nominal copay, deductible, or coinsurance payment. Please visit the Member Fee Schedule to review current medical plan coverage and costs.

## **What form of payment is accepted?**

We accept credit cards and debit cards. Please note, we do not accept cash payments.

# PRIVACY & SECURITY

## **Will my employer have access to my personal health information?**

No. Your personal health information is protected by federal privacy and security regulations. Crossover Health complies with HITRUST to protect personal health information, following standards for privacy, security, and network architecture. As a separate Medical Group, Crossover does not share identifiable health information with your employer. Any violation of this privacy policy by your employer or any other person is a clear violation of HIPAA legislation and carries significant legal and financial consequences.

## **How do I share information with providers outside Crossover Health?**

The health information saved in Crossover's electronic health record (EHR) is accessible through various secure export standards that are utilized throughout the health industry. The EHR used by Crossover Health takes advantage of the Continuity of Care Record (CCR) format. This is accessible upon request and within your online account.

