

Member Frequently Asked Questions



Overview

As of **1/1/2026**, **USNH** has partnered with Calibrate, a clinician-led virtual weight loss program. With personalized coaching and science-backed lessons, Calibrate is designed to help members maximize weight loss and reach overall health goals while on GLP-1 medication like Wegovy®, Zepbound®, and Saxenda®. Your employer is fully covering the cost of Calibrate program member fees. **However, lab work and prescription medication fees are the responsibility of the member under their insurance coverage.** Please see plan for details.

A few things to keep in mind about the program:

- As of **1/1/2026**, if you're **thinking about** taking a GLP-1 medication for weight loss under your current pharmacy benefit plan, **you'll be required** to do so through Calibrate. Once enrolled and onboarding is complete your Calibrate clinician will prescribe a GLP-1 if clinically appropriate.
- **If you're currently** (prior to 1/1/2026) taking a GLP-1 medication for weight loss (Wegovy®, Zepbound® or Saxenda®), enrollment is **not required**, but the program is available if you choose to participate. Once enrolled and onboarding is complete your Calibrate clinician** will prescribe a GLP-1 if clinically appropriate.
- If you're currently taking a GLP-1 medication for diabetes (ie: Ozempic, Mounjaro), you will not be required or eligible to join Calibrate.

To enroll or to ask further questions, **you can call (866) 589-7868 or visit joincalibrate.com/USNH; You can also email your questions to usnh@joincalibrate.com and a representative would be happy to assist.**

**Enrollment in the Calibrate Program requires the use of the Calibrate clinician

FAQ's

How do I enroll in Calibrate?

- If you're ready to enroll in Calibrate or want to learn more about the program, you can call (866) 589-7868 or visit joincalibrate.com/USNH

What results can I expect from Calibrate?

- Thousands of Calibrate members have already achieved real results, including:
 - 18% weight loss on average sustained over two years
 - 78% of members who started with pre-diabetes or diabetes were able to achieve normal hba1c levels at 12 months
 - 91% of members say that Calibrate was successful in helping them achieve weight loss results that last
 - 6" average waist reduction, indicating a loss in fat most harmful to metabolic health
- To learn more, we recommend reading [Calibrate's 3rd Annual Results Report, 2025](#)

▶ If we are already on a GLP-1 medication, will there be any delay in getting our GLP-1 prescriptions filled to not have an interruption in medication?

- If you're currently taking (prior to 1/1/2026) a GLP-1 medication for weight loss (Wegovy®, Zepbound® or Saxenda®), enrollment is **not required**, but the program is available if you choose to participate. Once enrolled and onboarding is complete your Calibrate clinician** will prescribe a GLP-1 if clinically appropriate.
- If you are a prior user, and choose to enroll in the Calibrate program, you will have a 90 day grace period of **uninterrupted** coverage. The PA will already be in place for your anticipated enrollment. However, continued participation does require active engagement in the program.
- Throughout the program, the Calibrate team is focused on supporting members in working toward meaningful results and improved metabolic health. The goal is to provide a supportive, life-changing experience, and the team is committed to partnering with members every step of the way.

**Enrollment in the Calibrate Program requires the use of the Calibrate clinician

▶ I am already participating in a weight management program, can I opt out of Calibrate?

- If you're currently taking (prior to 1/1/2026) a GLP-1 medication for weight loss (Wegovy®, Zepbound® or Saxenda®), enrollment is **not required**, but the program is available if you choose to participate. **If you are currently taking a GLP-1 for a diabetes Type I or II diagnosis, you will not be required, nor eligible to join Calibrate.**

▶ Do I have to go through Calibrate to get my [Wegovy®, Zepbound® or Saxenda®] prescription?

- If you are enrolled in a USNH group health plan and were prescribed [Wegovy®, Zepbound® or Saxenda®] for weight loss **after 1/1/2026**, you will be required to enroll in Calibrate in order to access to your prescription. Once enrolled and onboarding is complete your Calibrate clinician will prescribe a GLP-1 if clinically appropriate.
- If you're prescribed a GLP-1 medication for diabetes (ie: Ozempic, Mounjaro), you will not be required or eligible to join Calibrate.

▶ I have diabetes. Do I have to enroll in Calibrate to get my GLP-1 prescription?

- If you are on a GLP-1 indicated for diabetes, like Ozempic®, you will not need to join, nor will you be permitted to enroll in Calibrate to get, or maintain, access to this medication.

▶ What if I don't want to do the program and I only want medication?

- Unless you are filling a prescription indicated for diabetes, in order to receive a **new** GLP-1 medication, you are required to enroll in the Calibrate program.** The great news is that your employer is offering the program completely free to you and eligible dependents, with the exception of standard copays that apply to medication and labs.
- If you're currently taking (prior to 1/1/2026) a GLP-1 medication for weight loss (Wegovy®, Zepbound® or Saxenda®), enrollment is **not required**

▶ Who is eligible for Calibrate?

- Calibrate is available to actively enrolled employees and their adult dependents for whom the following apply:
 - At least 18 years of age
 - All active employees on our plan are covered
 - BMI that's greater than 30 (or greater than 27 with other metabolic conditions such as pre-diabetes, high cholesterol, high blood pressure, cardiovascular disease, non-alcoholic fatty liver disease, obstructive sleep apnea or PCOS)
 - Not pregnant, breastfeeding, or planning to become pregnant in the next two years

- Do not have an active substance abuse problem, an active eating disorder (e.g., anorexia, bulimia, or binge eating), cancer, recent bariatric surgery (within the past 18 months), active gallbladder disease, a history of pancreatitis in the past six months, diabetes or a history of medullary thyroid cancer (MEN syndrome)
- Do not have diabetes
- Live in the United States
- Have a smart phone (due to the program being app based)
- If you do not meet the above requirements, please reach out to OptumRx or Calibrate support for your options.

▶ **Are there any additional costs associated with joining Calibrate's program?**

- The Calibrate program member fees are covered by your employer at no cost to you. **However, lab work and prescription medication fees are the responsibility of the member under their insurance coverage.**
- While you'll have a wide range of options to get labs done in-network, there will be additional expenses for labs if you complete them at an out of network facility. The quickest option for sharing your lab results with your Calibrate clinician is to leverage either LabCorp or Quest if available in-network and convenient to you.

▶ **Why do I have to use a Calibrate clinician?**

- We know how frustrating it may be to schedule another clinician visit, and we'd be happy to provide some more information on why this is required. **If you are already taking a GLP-1, you will not be required to join.**
- Calibrate's program is unique in that each member gets a personalized weight loss plan, based on their unique health history and biology. Calibrate requires each member to meet with a Calibrate clinician to review health history, lab results, and discuss GLP-1 medication options in order to create an effective plan for their participants.
- This 30-minute visit is entirely virtual and can be done at your own convenience whenever you're ready to schedule.

▶ **What is the commitment to join Calibrate?**

- The Calibrate program is designed to fit into your life, not the other way around. You won't be asked to make drastic changes. **Instead, you'll have the support of a Medical Team and a Calibrate coach to make small changes to your habits that lead to big results: 18% weight loss on average.**
 - Through our program, you can expect to achieve long-term, sustainable results provided that you participate and meet your Calibrate Commitment in four areas. Here's a brief summary of what Calibrate requires of members in their program:
 - **Tracking:** You will be tracking your weight by syncing your scale to the Calibrate Metabolic Health App, "red foods", and curriculum-related goals regularly to see how they correlate over time. Monitoring weight is a proven tool to support weight loss. Tracking red foods helps you to better understand how your eating is affecting your metabolic health. Curriculum-related goals set the progressive steps to habit formation.
 - **Curriculum:** Reading and following the content lessons.
 - **Coaching:** Attending regular sessions with your coaching team.
 - **Medical Guidance:** If your care plan involves care from a licensed provider, attending your clinical visits, completing check-ins and labs as requested by the Calibrate clinical team.
- Note: If you are not actively engaged in the program, you will be at risk of being exited from the program and losing access to medication. If this happens you will not have the ability to re-enroll for a period of 90 days.
- Across the program, our team is dedicated to supporting you as you work toward real results and better metabolic health. We are committed to a life-changing and successful experience and are glad to be on this journey with you.

How does the Calibrate program work?

- Your employer has partnered with Calibrate to provide access to GLP-1 medications as part of a 24 month virtual weight loss program. This program is designed to help individuals reach their health goals while on this medication through access to a Calibrate coach and an expert medical team. ****Standard medication and lab copays will apply**.**
- **Here's what you can expect when you enroll in Calibrate:**
 - Shortly after completing your enrollment, you'll receive a Welcome email containing onboarding information to help get you started.
 - You'll dive into the Calibrate curriculum. Our evidence-based curriculum is designed to help you improve across our Four Pillars of Metabolic Health: food, exercise, sleep and emotional health.
 - You'll meet with your Calibrate coach for 1:1 video coaching sessions via Zoom. Sessions are 15 minutes held bi-weekly throughout your first year. Together, you'll learn to make gradual lifestyle changes that ladder up to big wins.
 - You'll receive a free Welcome Kit with a connected smart scale, swag, and more to jumpstart your Metabolic Reset.
 - You'll complete lab work. Once your labs are complete, you'll have a 30-minute video clinician visit to review your results. Your Calibrate clinician will explore a variety of GLP-1 options to find one that's clinically appropriate for you and covered by your insurance. ****Clinical visit scheduling is based on the members engagement in the program****

What labs are required as part of the Calibrate program?

- Prior to your Calibrate clinical visit, our Clinical Team requires you to complete lab work to better inform your medical care. The lab requirements are as follows:
 - Within 3 months prior to your clinical visit:
 - Comprehensive Metabolic Panel (CMP)
 - Within 6 months prior to your clinical visit:
 - Hemoglobin A1c
 - Lipid Panel
 - Thyroid Stimulating Hormone (TSH)
 - fasting insulin - Optional but recommended
 - C-Reactive Protein (CRP) - Optional but recommended
- If Calibrate generates the lab order, the required labs as well as a fasting insulin test and a C-Reactive Protein (CRP) test will automatically be included in your lab request.
- If you plan to upload your own labs, be sure they meet the full list of requirements above. If you are missing any required labs from this list, you will need to visit a lab to have them drawn before you can schedule your appointment with a Calibrate clinician. Please do not visit a lab without getting a lab order from Calibrate. You can request a new lab order by messaging us via the Support Center in your Calibrate app.
- To ensure proper medical identification, please make sure your labs contain your full name and date of birth on every page. Also, make sure the date of collection is on the pages of your results so we can validate when you got the labs done.
- Our Medical Team prescribes medication based on up-to-date health information to protect your health and safety.

How do I send Calibrate my lab results?

- If you are a new member with labs from the last three months that meet all lab requirements, you should have uploaded these as part of your account setup.
- Note that your name, date of birth and collection date should be present on every page before submission.
- To upload attachments and lab results to a Support Message, log into your Calibrate app:
 - Tap the Support tab
 - Select Message Support and fill out the required fields
 - Category- Labs
 - Upload existing labs

- Select checkbox - Send an Attachment
- You must first select Submit and then you will be prompted to add an attachment (Note: For iPhone users, you can only attach an image from your camera roll. For Android users, you can attach any file or image type)
- Ensure all necessary information is represented in the images
- Once you add an attachment, your message will be sent

What medications do Calibrate clinicians prescribe?

- GLP-1 medication is a key component of Calibrate's virtual weight loss program. Our clinicians prescribe a variety of GLP-1s, including Semaglutide, Liraglutide, and Dulaglutide. These GLP-1s are often referred to by their brand name, so you may have heard of these FDA-approved medications as Wegovy®, Zepbound®, or Saxenda®.
- GLP-1s mimic the effect of GLP-1 hormones naturally produced in the gut. These hormones send signals that affect metabolic function by regulating appetite and digestion to feel full faster and for longer, increasing your energy expenditure and maximizing nutrient absorption. These medications also work to regulate the body's set point—the weight our bodies fight to maintain—and influence blood sugar response and insulin.

How much does my medication cost?

- The medication cost varies and will depend on your current health plan. Please refer to your medical plan benefits for more information.

Join Calibrate and Begin your Weight Loss Journey



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I've lost 23% of my body weight and am down a dress and pant size. I have more energy, I'm sleeping better at night, and my labs are phenomenal.

Vicki, Real Calibrate Member



“

I've lost 23% of my body weight, have much more energy, and my A1C and cholesterol levels are down—which has made me and my doctor very happy. Most importantly, my confidence is through the roof.

Donya, Real Calibrate Member



“

I've lost 22% of my body weight, or 67 pounds, and am already feeling healthier.

Daniel, Real Calibrate Member



“

Calibrate taught me to connect the dots around my metabolic health. You can diet and exercise all you want, but until you recognize what the underlying issues are...those changes will just be short-term.

Michael, Real Calibrate Member

