



Women's Health and Wellness Guide

Find valuable information on all kinds of women's health topics and see what's available to you through your Duke Energy medical plan



United
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Caring help is a call away

Call myHealth Connect at **1-877-214-2930** to learn more or to connect with a registered nurse.

Your guide to women’s health and wellness

As bodies change through the years, so do health needs and goals. To help support women throughout each age and stage of life, Duke Energy provides a range of benefits through your UnitedHealthcare medical plan – including preventive care, family planning resources, menopause support and more. Many of these benefits are available to you and your eligible family members at no additional cost.

This guide provides information about women’s health* to help support your overall well-being. Ready to explore all that’s available?

*The term “women’s health” covers a broad range of conditions, services, programs and more. UnitedHealthcare resources are accessible to all eligible individuals, regardless of their gender identity or expression.

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Preventive care for women

Keeping up with preventive care is a good way to help manage and maintain your health throughout your life.

An annual wellness visit is included in your health plan

Preventive care is designed to help detect potential health issues early on, when they’re typically more treatable. Early detection is key, and it often starts with an annual wellness visit with your primary care provider (PCP).

Your PCP is the health care provider who knows you best and understands your health history and health goals. They’re who you turn to first for preventive care, routine screenings, immunizations and more. During this visit, your PCP generally focuses on evaluating your health when you’re symptom-free. Depending on your age and other factors, your PCP may recommend certain preventive screenings. Your medical plan covers eligible preventive care, services and screenings.

Recommended preventive screenings for women¹

Age	18	25	30	35	40	45	50	55	60	65	70	75+
Annual wellness visit	Every year											
Blood pressure screening	Every year											
Breast cancer screening (mammogram)					Every 1-2 years starting at 40, or as recommended by your PCP							
Cervical cancer screening, including Pap smear		Every 3 years starting at 21 until 65, or as recommended by your PCP										
Cholesterol screening					Every year							
Colorectal screening						Every 10 years starting at 45, or as recommended by your PCP						
Diabetes screening					Every year							



Need a network PCP?

Sign in on the UnitedHealthcare® app or myuhc.com® or scan the code to search for network PCPs near you.

Prefer getting care from a woman PCP?

You can filter your search when you’re signed in on the UnitedHealthcare app or myuhc.com.



Want to be seen sooner by a PCP?

With virtual primary care, you may be able to get a same-day appointment with a qualified PCP – all from the comfort of your home. Visit myuhc.com/virtualvisits or scan the code to schedule an appointment.

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Expanding your family

The path to parenthood can look different for everyone. No matter how you’re looking to grow your family, support is available.

Preparing for a healthy pregnancy



Fertility and preconception health

If you’re thinking about becoming pregnant, it’s a good idea to meet with your health care provider – usually your PCP or gynecologist – to get a checkup and review your health history. There are also things you can do on your own to prepare for pregnancy, like maintaining a healthy weight and eating a nutritious diet. If you have fertility concerns, your provider can help you explore your options and navigate next steps.



Prenatal care

The earlier you start your prenatal care – the care you receive while pregnant – the better. Prenatal care is one of the best ways to help reduce the risk of complications for both you and your little one.²

Prenatal appointments may include:

- An estimated due date
- A review of your medical history
- A physical exam
- Blood tests
- Measuring your baby’s growth
- Checking your baby’s heartbeat
- Checking your blood pressure
- Recording your weight
- A urine sample or urinalysis
- At least one ultrasound, possibly more

Additional tests may be required, depending on your needs. Your provider will decide how often they want to see you throughout your pregnancy.

Prenatal appointments may be scheduled:

- Once a month from weeks 4–28
- Every 2 weeks from weeks 28–36
- Every week from weeks 36–40

If you’re 35 or older or have a pre-existing health condition, your provider may want to see you more frequently.



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High-risk pregnancy care

A high-risk pregnancy is when the mother and/or baby are in danger of having complications – and it often requires special care to help everyone stay as healthy as possible. Meeting with your provider is the best way to determine if you have or could have a high-risk pregnancy.

Factors include:

- **Existing health conditions** – Including diabetes, high blood pressure or being HIV positive
- **A mother’s age** – Teens and those who are 35 and older have a higher chance of blood pressure problems
- **Multiple births at once** – May increase the chance of early labor and birth, and may cause high blood pressure and other complications with delivery
- **Being overweight or obese** – Has been linked to stillbirth, infant heart defects, high blood pressure and Cesarean (C-section) delivery, among other issues
- **A history of pregnancy problems** – Such as early delivery

Some factors that cause a pregnancy to be high-risk can’t be avoided. Some of these start in pregnancy, like gestational diabetes. Other factors can be treated before a pregnancy to reduce the risk for complications.

Signs and symptoms include:

- Vaginal bleeding
- Stomach or chest pain
- A fever over 100.4°F
- Dizziness
- Fainting
- A fast or fluttering heartbeat
- Queasiness and vomiting that is more than just morning sickness
- Thoughts of self-harm or hurting your baby
- Trouble breathing
- The slowing or stopping of your baby’s movement
- Severe headache or blurry vision

Having a high-risk pregnancy makes it especially important to keep up on prenatal appointments. Each high-risk pregnancy is treated in its own way depending on the mother’s health condition. This may include medications for certain conditions or help making healthy life changes.

If you experience any of these symptoms, contact your provider right away.



Important note

After welcoming your baby, you’ll need to add them to your health plan within 31 days of their birth (even if you already have family coverage) to ensure coverage under the Duke Energy medical plan. For more information, search “Expanding your Family” on the **Duke Energy Portal**.

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Maternity support benefits

Here are the maternity support programs and services that are available to you:



Fertility Solutions

Fertility Solutions provides helpful information, emotional support and experienced guidance as you explore options for expanding your family. Work with a fertility nurse who can help guide you to treatment options and care facilities, which may include getting care from a Fertility Center of Excellence.

Call myHealth Connect at **1-877-214-2930** to learn more.



Neonatal Resource Services

If your baby needs extra care after they're born, Neonatal Resource Services gives you 1-on-1 access to an experienced neonatal nurse who can answer your questions, help make sure they get the best possible care and get you ready for life at home with your baby.

Call myHealth Connect at **1-877-214-2930** to learn more.

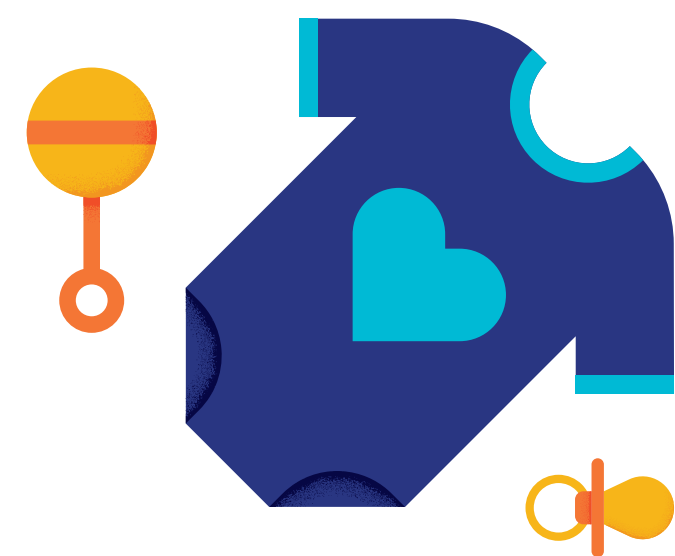


Maven Maternity and Family-Building Support

Maven is an app-based virtual clinic that provides you with pregnancy, postpartum and newborn support. It also gives you and your partner 24/7 access to a bundle of resources – all included in your health plan at no additional cost. With Maven, you can:

- Book virtual appointments and message with providers across 35+ specialties, including OB/GYNs, doulas and lactation counselors
- Match with a dedicated Care Advocate for guidance and support
- Access hundreds of articles, drop-in groups and on-demand classes

To join, visit mavenclinic.com/join/dukeenergy or download the Maven Clinic app.



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Menopause and healthy aging

Around age 45, women’s estrogen and progesterone levels start to naturally dip and then plateau. This is usually the beginning of menopause – or the stage in life when women stop having periods – and it’s a normal part of aging.

Stages of menopause

Technically, menopause starts when your body goes a full 12 months without a period. Your menstrual cycle may have been on auto-pilot since puberty, with your ovaries producing plenty of estrogen to keep your monthly flow regular. As you move into your late 40s and early 50s, the ovaries make less and less estrogen until there’s no longer enough for your body to release an egg. This is what triggers natural menopause.

Natural menopause is a gradual process that happens in 3 stages:

- 1

Perimenopause
 - The time leading up to your last period, which may last 8–10 years (the average is 4 years)
 - Estrogen and progesterone levels slowly start to drop
- 2

Menopause
 - Reached once you’ve gone a full year without any menstrual bleeding
 - Ovaries stop producing enough estrogen to release eggs
- 3

Postmenopause
 - Comes after a full year of menopause
 - You’re period-free for the rest of your life

5 menopause myths³

Myth 1: Menopause begins at 50

Fact: Menopause may start anywhere between the late 30s to early 60s. The average age is 52.

Myth 2: Weight gain is inevitable

Fact: While lower estrogen levels during menopause may slow metabolism, an exercise routine and nutritious diet may help maintain overall health.

Myth 3: Menopause causes weak bones

Fact: Losing bone mass is a normal part of the bone breakdown and buildup process. Most women have enough bone mass to handle the loss after reaching peak bone mass at 30.

Myth 4: Hot flashes are the first sign

Fact: While hot flashes are a sign of menopause, there’s a wide variety of symptoms – and each can range in severity and frequency.

Myth 5: Menopause only causes physical symptoms

Fact: Shifting hormones during menopause may influence emotions and cause changes in memory and concentration.



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What to expect before and during menopause

Each woman has a different experience with perimenopause and menopause symptoms, so you could have just a few or many. If you notice some of the following symptoms, you may be transitioning into – or in the thick of – menopause:

- Hot flashes
- Night sweats or cold flashes
- Vaginal dryness or discomfort during sex
- Urgent and/or more frequent need to urinate
- Difficulty sleeping
- Mood swings or mild depression
- Dry skin, eyes or mouth
- Tender breasts
- Irregular periods
- Worsening premenstrual syndrome (PMS)

These changes are caused from your body having less estrogen and from the ups and downs of other hormone levels. It’s basically your body trying to balance itself back out. You might also notice things like:

- Racing heart
- Headaches
- Joint and muscle aches
- Change in libido
- Difficulty concentrating or remembering
- Weight gain
- Hair loss or thinning

Talk with your provider about ways you can help manage symptoms. Some can be addressed through lifestyle changes, while others through natural remedies (like herbals and supplements) or medicine.



Tips for postmenopausal health

- Keep your body strong by getting exercise, eating a nutritious diet and avoiding alcohol and tobacco
- Talk to your provider about bone health and ways you may be able to help prevent and manage osteoporosis
- Reduce stress with yoga, meditation, massage therapy, acupuncture and other activities that help you feel a sense of calm

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Support and resources

Your Duke Energy medical plan includes access to a range of self-service tools, specialty programs and personalized support:



Real Appeal

Connect to a community of support with Real Appeal®, an online weight loss program designed to inspire healthier behaviors. It includes virtual group coaching sessions, 24/7 access to videos, tools to track your progress and a Success Kit with nutrition guides, food scales and more.

Learn more and enroll at dukeenergy.realappeal.com.



One Pass Select

Make exercise part of your routine with One Pass Select®, which gives you access to a large, nationwide network of gyms and fitness studios. This subscription-based membership also includes access to on-demand and live-streaming fitness classes and home grocery delivery.* There are 5 membership tiers, starting as low as \$10 per month for a digital-only option.

Visit onepassselect.com to learn more.



Quit For Life

To help you quit tobacco for good, Quit For Life® gives you tips, tools and personal support. Work with a Quit Coach who'll help you customize a quit plan and use the program's app and text messaging to help you leave tobacco behind.

To learn more and enroll, call **1-866-QUIT-4-LIFE (1-866-784-8454)** or visit myquitforlife.com/dukeenergy.



Health Coaching

Work with a personal coach and get a tailored plan to help you meet your health goals. Your coach will encourage you to use tools and resources to build healthier behaviors – from making healthier food choices and being more active to improving sleep habits and managing stress.

Call **1-866-567-0705** or visit powerofvitality.com.



Employee Assistance Program

Your Employee Assistance Program (EAP) is available through Spring Health and provides personalized care and resources to support you and your family through life's challenges. Your benefits include up to 8 therapy sessions and 8 coaching sessions per plan year, available to each household at no additional cost.

Visit dukeenergy.springhealth.com to learn more or call **1-855-629-0554** for support. Register or access your account on the Duke Energy myHR > EAP & Worklife Services Portal page.



Duke Energy WellPower Rewards

You and your spouse/domestic partner can get rewarded for taking control of your health with Duke Energy WellPower Rewards. The program includes more than 50 activities to choose from – each designed to help you reach your goals.

Register and access your account on the Duke Energy myHR > Wellness Portal page, at powerofvitality.com or call **1-866-567-0705**.



Calm Health

With Calm Health, you can join self-care courses and learn techniques for managing anxiety, building resilience, cultivating joy and more. The Calm Health app gives you access to its popular meditation, sleep and mindfulness features. It's all self-guided, so you can use the video and audio tools at your own pace – 24/7.



Scan this code to download the Calm Health app. Then, create an account using access code: UHC.



Talkspace

Connect with a licensed therapist whenever you need using Talkspace. Through this online therapy service, you can privately message a therapist or engage in live, confidential sessions.

Register at talkspace.com/connect and download the Talkspace app.

*Included with Classic tier and above. Prices and participating gyms are subject to change.

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¹ These guidelines are based, in part, on the requirements of the Patient Protection and Affordable Care Act, and recommendations of the U.S. Preventive Services Task Force (USPSTF), the Health Resources & Services Administration (HRSA) of the U.S. Department of Health and Human Services, and the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control and Prevention (CDC). Individuals with symptoms or at high risk for disease may need additional services or more frequent interventions that may not be covered as a preventive benefit. These guidelines do not necessarily reflect the vaccines, screenings or tests that will be covered by your benefit plan. These clinical guidelines are provided for informational purposes only, and do not constitute medical advice. Preventive care benefits may not apply to certain services listed above. Always refer to your plan documents for specific benefit coverage and limitations or call the toll-free member phone number on your health plan ID card.

² National Institute of Child and Human Development. “What is prenatal care and why is it important?” Available: [nichd.nih.gov/health/topics/pregnancy/conditioninfo/prenatal-care](https://www.nichd.nih.gov/health/topics/pregnancy/conditioninfo/prenatal-care). Accessed: Feb. 18, 2025.

³ Women’s Health Network. “Top 10 menopause myths – busted!” Available: [womenshealthnetwork.com/menopause-and-perimenopause/menopause-myths/](https://www.womenshealthnetwork.com/menopause-and-perimenopause/menopause-myths/). Accessed: March 19, 2025.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

Virtual primary care are services available with a provider via video, chat, email, or audio-only where permitted under state law. Virtual primary care services are only available if the provider is licensed in the state that the member is located at the time of the appointment. Virtual primary care is not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Certain prescriptions may not be available, and other restrictions may apply.

Fertility Solutions program should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this program is for your information only. It is provided as part of your health benefit plan. Program nurses and other representatives cannot diagnose problems or suggest treatment. This program is not a substitute for your doctor’s care. You should consult an appropriate health care professional to determine what may be right for you. Your health information is kept confidential in accordance with the law.

Maven and Maven Wallet are products of Maven Clinic Co. Maven is an independent company contracted to provide family-building support including care advocacy, virtual coaching, and education. Maven does not provide medical care and is not intended to replace your in-person health care providers. Use of the services is subject to terms of service and privacy policy. Maven® is a registered trademark of Maven Clinic Co. All rights reserved.

One Pass Select is a voluntary program. For fully insured participants (not available in HI, KS, VT and Puerto Rico) it features a subscription based nationwide gym network and digital fitness. For self-funded participants nationally, it features a subscription based nationwide gym network, digital fitness and grocery delivery service. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable. One Pass Select is a program offered by Optum. Subscription costs are payable to Optum.

The Quit For Life Program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life Program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor’s care. Please discuss with your doctor how the information provided is right for you. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

Real Appeal is a voluntary weight management program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. If you feel your condition is severe and needs attention, please contact your treating provider or mental health therapist for help. This program is not available to UnitedHealthcare E&I Fully Insured customers/ members in District of Columbia, Maryland, New Jersey, New York, Pennsylvania, Virginia, and West Virginia due to regulatory filings. Please consult with your tax specialist to determine taxability of these offerings.

The material provided through the Employee Assistance Program (EAP) is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor’s care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.