Wellness benefits in health insurance

Wellness Benefits in Health Insurance: A Comprehensive Guide to a Healthier, Happier You

Are you tired of health insurance plans that only cover sickness? More and more, forward-thinking employers and insurance providers recognize that proactive health is key. That's where wellness benefits in health insurance come in. This comprehensive guide will dive deep into the world of wellness programs offered through your health insurance, exploring their benefits, common offerings, how to maximize their value, and what to look for when choosing a plan. Get ready to discover how your health insurance can help you prioritize your well-being and unlock a healthier, happier life!

What are Wellness Benefits in Health Insurance?

Wellness benefits in health insurance are programs designed to encourage and support employees and policyholders to adopt healthier lifestyles. They go beyond simply covering medical expenses; they actively incentivize healthy choices. Think of them as a proactive approach to healthcare, focusing on prevention rather than just treatment. These programs often include a range of services and rewards aimed at improving physical, mental, and emotional health.

Types of Wellness Benefits Offered by Health Insurance Plans

The specific wellness benefits offered vary widely depending on the insurance provider and your plan. However, some common offerings include:

1. Health Risk Assessments (HRAs): These assessments often involve questionnaires and sometimes physical screenings to identify potential health risks. The results provide personalized recommendations for improving your health. Many plans offer incentives for completing an HRA.

1. Health Coaching: Many plans provide access to certified health coaches who can offer personalized guidance, support, and motivation to achieve your health goals. This can be particularly helpful for managing chronic conditions or making significant lifestyle changes.

1. Gym Memberships or Fitness Reimbursements: Some plans offer subsidized gym memberships or reimburse a portion of your fitness expenses, encouraging regular physical activity. This can include classes, personal training, or even home fitness equipment.

1. Wellness Workshops and Educational Programs: These programs provide valuable information and resources on various health topics, such as nutrition, stress management, and smoking cessation. They offer a supportive environment for learning and connecting with others pursuing similar health goals.

1. Preventative Care Coverage: This includes screenings and vaccinations crucial for early disease detection and prevention. Examples include annual checkups, mammograms, colonoscopies, and flu shots. Often, these services are covered at little to no cost to the policyholder.

1. Mental Health Resources: An increasing number of plans recognize the importance of mental well-being and offer resources such as access to telehealth platforms, counseling services, and employee assistance programs (EAPs). These resources are vital for addressing stress, anxiety, and depression.

1. Incentives and Rewards: Many wellness programs incentivize participation through rewards like gift cards, discounts on premiums, or contributions to health savings accounts (HSAs). These rewards can be a powerful motivator for adopting healthier habits.

Maximizing the Value of Your Wellness Benefits

To truly benefit from your wellness plan, take an active role:

Understand your plan: Carefully review your plan documents to fully grasp the available benefits, eligibility requirements, and any limitations.
Participate actively: Don't just let your wellness benefits sit unused. Take advantage of HRAs, health coaching sessions, workshops, and other programs.
Set realistic goals: Don't try to change everything at once. Start with small, achievable goals, and gradually build upon your successes.
Track your progress: Monitor your progress and celebrate your achievements. This will keep you motivated and engaged.
Communicate with your provider: If you have questions or need clarification, don't hesitate to reach out to your insurance provider or wellness program coordinator.

Choosing a Health Insurance Plan with Robust Wellness Benefits

When selecting a health insurance plan, prioritize those that offer comprehensive wellness programs tailored to your needs and preferences. Consider:

The breadth of services: Look for plans that offer a wide range of wellness benefits, encompassing physical, mental, and emotional well-being.
The level of support: Consider the level of support provided through health coaching, workshops, and other resources.
The incentives offered: Evaluate the incentives and rewards offered for participation.
Ease of access: Ensure that the wellness programs are easily accessible and convenient to use.

Conclusion

Wellness benefits in health insurance are an invaluable asset that can significantly impact your overall health and well-being. By actively participating in these programs and choosing plans that prioritize wellness, you can take proactive steps toward a healthier, happier, and more fulfilling life. Remember, it's not just about treating illness; it's about preventing it and investing in your long-term health.

FAQs

1. Are wellness benefits mandatory? No, participation in most wellness programs is voluntary, although some employers may offer incentives to encourage participation.

1. Are wellness programs effective? Numerous studies have shown that well-designed wellness programs can lead to improved health outcomes, reduced healthcare costs, and increased employee productivity.

1. What if I have a pre-existing condition? Wellness programs can still benefit individuals with pre-existing conditions by focusing on managing those conditions and improving overall health.

1. How do I find out what wellness benefits my plan offers? Review your health insurance plan documents carefully or contact your insurance provider directly for more information.

1. Can I use my wellness benefits to cover alternative therapies? This varies widely depending on your specific plan. Some plans may cover certain alternative therapies, while others may not. Check your plan details for specific coverage.

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wellness benefits in health insurance: Workplace Wellness Programs Study Soeren Mattke, Hangsheng Liu, John P. Caloyeras, Christina Y. Huang, Kristin R. Van Busum, 2013 The report investigates the characteristics of workplace wellness programs, their prevalence and impact

on employee health and medical cost, facilitators of their success, and the role of incentives in such programs. The authors employ four data collection and analysis streams: a literature review, a survey of employers, a longitudinal analysis of medical claims and wellness program data from a sample of employers, and five employer case studies.

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wellness benefits in health insurance: Coverage Matters Institute of Medicine, Board on Health Care Services, Committee on the Consequences of Uninsurance, 2001-10-27 Roughly 40 million Americans have no health insurance, private or public, and the number has grown steadily over the past 25 years. Who are these children, women, and men, and why do they lack coverage for essential health care services? How does the system of insurance coverage in the U.S. operate, and where does it fail? The first of six Institute of Medicine reports that will examine in detail the consequences of having a large uninsured population, Coverage Matters: Insurance and Health Care, explores the myths and realities of who is uninsured, identifies social, economic, and policy factors that contribute to the situation, and describes the likelihood faced by members of various population groups of being uninsured. It serves as a guide to a broad range of issues related to the lack of insurance coverage in America and provides background data of use to policy makers and health services researchers.

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popular media in recent years, young adults are too rarely treated as a distinct population in policy, programs, and research. Instead, they are often grouped with adolescents or, more often, with all adults. Currently, the nation is experiencing economic restructuring, widening inequality, a rapidly rising ratio of older adults, and an increasingly diverse population. The possible transformative effects of these features make focus on young adults especially important. A systematic approach to understanding and responding to the unique circumstances and needs of today's young adults can help to pave the way to a more productive and equitable tomorrow for young adults in particular and our society at large. Investing in The Health and Well-Being of Young Adults describes what is meant by the term young adulthood, who young adults are, what they are doing, and what they need. This study recommends actions that nonprofit programs and federal, state, and local agencies can take to help young adults make a successful transition from adolescence to adulthood. According to this report, young adults should be considered as a separate group from adolescents and older adults. Investing in The Health and Well-Being of Young Adults makes the case that increased efforts to improve high school and college graduate rates and education and workforce development systems that are more closely tied to high-demand economic sectors will help this age group achieve greater opportunity and success. The report also discusses the health status of young adults and makes recommendations to develop evidence-based practices for young adults for medical and behavioral health, including preventions. What happens during the young adult years has profound implications for the rest of the life course, and the stability and progress of society at large depends on how any cohort of young adults fares as a whole. Investing in The Health and Well-Being of Young Adults will provide a roadmap to improving outcomes for this age group as they transition from adolescence to adulthood.

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ACA rollout.

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wellness benefits in health insurance: ACSM's Worksite Health Handbook American College of Sports Medicine, 2009-02-27 Encouraging and maintaining a healthy workforce have become key components in the challege to reduce health care expenditures and health-related productivity losses. As companies more fully realize the impact of healthy workers on the financial health of their organization, health promotion professionals seek support to design and implement interventions that generate improvements in workers' health and business performance. The second edition of ACSM's Worksite Health Handbook: A Guide to Building Healthy and Productive Companies connects worksite health research and practice to offer health promotion professionals the information, ideas, and approaches to provide affordable, scalable, and sustainable solutions for the organizations they serve. Thoroughly updated with the latest research and expanded to better support the business case for worksite programs, the second edition of ACSM's Worksite Health Handbook includes the contributions of nearly 100 of the top researchers and practitioners in the field from Canada, Europe, and the United States. The book's mix of research, evidence, and practice makes it a definitive and comprehensive resource on worksite health promotion, productivity management, disease prevention, and chronic disease management. ACSM's Worksite Health Handbook, Second Edition, has the following features: -An overview of contextual issues, including a history of the field, the current state of the field, legal perspectives, and the role of health policy in worksite programs -A review of the effectiveness of strategies in worksite settings, including economic impact, best practices, and the health–productivity relationship -Information on assessment, measurement, and evaluation, including health and productivity assessment tools, the economic returns of health improvement programs, and appropriate use of claims-based analysis and planning -A thorough discussion of program design and implementation, including the application of behavior change theory, new ways of using data to engage participants, use of technology and social networks to improve effectiveness, and key features of best-practice programs -An examination of various strategies for encouraging employee involvement, such as incorporating online communities and e-health, providing incentives, using medical self-care programs, making changes to the built environment, and tying in wellness with health and safety The book includes a chapter that covers the implementation process step by step so that you can see how all of the components fit together in the creation of a complete program. You'll also find four in-depth case studies that offer innovative perspectives on implementing programs in a variety of work settings. Each case study includes a profile of the company, a description of the program and the program goals, information on the population being served, the results of the program, and a summary or discussion of the program. Throughout the book you'll find practical ideas, approaches, and solutions

for implementation as well as examples of best practices and successful programs that will support your efforts in creating interventions that improve both workers' health and business performance. The book is endorsed by the International Association for Worksite Health Promotion, a new ACSM affiliate society. Deepen your understanding of the key issues and challenges within worksite health promotion and find the most current research and practice-based information and approaches inside ACSM's Worksite Health Handbook: A Guide to Building Healthy and Productive Companies, Second Edition. The e-book for ACSM's Worksite Health Handbook, Second Edition, is available at a reduced price. It allows you to highlight, take notes, and easily use all the material in the book in seconds. The e-book is delivered through Adobe Digital Editions® and when purchased through the Human Kinetics site, access to the content is immediately granted when your order is received. Adobe Digital Editions® System Requirements Windows -Microsoft® Windows® 2000 with Service Pack 4, Windows XP with Service Pack 2, or Windows Vista® (Home Basic 32-bit and Business 64-bit editions supported) -Intel® Pentium® 500MHz processor -128MB of RAM -800x600 monitor resolution Mac PowerPC -Mac OS X v10.4.10 or v10.5 -PowerPC® G4 or G5 500MHz processor -128MB of RAM Intel® -Mac OS X v10.4.10 or v10.5 -500MHz processor -128MB of RAM Supported browsers and Adobe Flash versions Windows -Microsoft Internet Explorer 6 or 7, Mozilla Firefox 2 -Adobe Flash® Player 7, 8, or 9 (Windows Vista requires Flash 9.0.28 to address a known bug) Mac -Apple Safari 2.0.4, Mozilla Firefox 2 -Adobe Flash Player 8 or 9 Supported devices -Sony® Reader PRS-505 Language versions -English -French -German

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face. How can they be at the same time profitable and responsible, effective and ethical, sustainable and adaptable? It explores what businesses are doing, what they can and should do to effectively respond to external challenges, and focuses on how leaders can create cultures, strategies, and designs far beyond “business as usual”.Stewards must not only make proper current use of that which they hold in trust, they also must leave it in better condition for use by future generations. Corporate Stewardship challenges managers, executives, and directors of global corporations to think and act as stewards of both their organizations and the physical and social environments in which they operate.

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wellness benefits in health insurance: Employee Benefits and the New Health Care Landscape Alan Cohen, 2017-09-15 2018 International Book Awards Finalist in Business and Management Category We shop for everything else online…why not benefits? Using private benefit exchanges (a.k.a. “online benefits marketplaces”), employers can bring a consumer-centric online shopping experience to benefits. Alan Cohen, a benefits technology pioneer, details how these platforms can offer unprecedented flexibility and choice to employees, revolutionize the way employers attract and retain talent, strengthen cost control in an era of skyrocketing premiums, and promote much-needed innovation in the U.S. health care system. Discover How To Make sense of today’s challenging benefits landscape and plan breakthrough changes that have succeeded for thousands of employers of all sizes Leverage the lessons of the online shopping revolution to drive radical innovation Incorporate the 7 key pillars of a true private benefits exchange into your benefits mindset Gain indispensable practical insights from early adopters’ experiences Clarify the new roles of employers, HR, insurers, brokers, employees, and other stakeholders Accelerate your transition away from inefficient employer-managed plans Assess the ongoing impact of health care reform, public exchanges, health care consumerism, and other trends Alan Cohen created one of the first private exchange platforms and has pioneered this approach for more than a decade. Now, in a candid discussion of how the economic principles of choice, consumerism, and defined contribution are at work in an exchange environment, he breaks down the concept for HR professionals, entrepreneurs, brokers, insurers, health care reformers, policy makers, and employees. Cohen looks to social and economic implications to forge a future in which all eyes are on a new model of the consumer for the benefits age. With insights from industry veterans, Employee Benefits and the New Health Care Landscape brings a fresh perspective to the debate on health care and health insurance in America.

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develop mental health challenges during their time in postsecondary education, many students arrive on campus with a mental health problem or having experienced significant trauma in their lives, which can also negatively affect physical, emotional, and psychological wellbeing. The nation's institutions of higher education are seeing increasing levels of mental illness, substance use and other forms of emotional distress among their students. Some of the problematic trends have been ongoing for decades. Some have been exacerbated by the COVID-19 pandemic and resulting economic consequences. Some are the result of long-festering systemic racism in almost every sphere of American life that are becoming more widely acknowledged throughout society and must, at last, be addressed. Mental Health, Substance Use, and Wellbeing in Higher Education lays out a variety of possible strategies and approaches to meet increasing demand for mental health and substance use services, based on the available evidence on the nature of the issues and what works in various situations. The recommendations of this report will support the delivery of mental health and wellness services by the nation's institutions of higher education.

wellness benefits in health insurance: *The Cleveland Clinic Way: Lessons in Excellence from One of the World's Leading Health Care Organizations VIDEO ENHANCED EBOOK* Toby Cosgrove, 2014-01-24 This is the future. Join the revolution. Transform your organization the Cleveland Clinic way. One of the best healthcare systems in the world. President Barack Obama American healthcare is in crisis. It doesn't have to be. There's a revolution going on right now. On the frontiers of medicine, some doctors have developed an approach for treating people that is more effective, more humane, and more affordable. It's an approach to healthcare that has captured the attention of the media and business elite--and the President of the United States. It's all happening at Cleveland Clinic, one of the most innovative, forward-looking medical institutions in the nation. In this groundbreaking book, the man who leads this global organization, Toby Cosgrove, MD, reveals how the Clinic works so well and argues persuasively for why it should be the model for the nation. He details how Cleveland Clinic focuses on the eight key trends that are shaping the future of medicine. Readers will learn: Why group practices provide not only better--but cheaper--care Why collaborative medicine is more effective How big data can be harnessed to improve the quality of care and lower costs How cooperative practices can be the wellspring of innovation Why empathy is crucial to better patient outcomes Why wellness of both mind and body depends on healthcare, not sickcare How care is best provided in different settings for greater comfort and value How tailor-made care treats a person instead of a disease This enhanced eBook includes 8 videos that include interviews with the doctors and executives who helped shape the Cleveland Clinic’s successful strategy. It also includes visuals of patients/doctor interactions and the hospital’s facilities. At its core is Cleveland Clinic's emphasis on patient care and patient experience. A refreshingly positive and practical vision of healthcare, The Cleveland Clinic Way is essential reading for healthcare and business executives, medical professionals, industry analysts, and policymakers. It gives leaders lessons they can apply to their own organizations to achieve results and empowers average Americans to make more informed healthcare decisions. PRAISE FOR THE CLEVELAND CLINIC WAY A brilliant doctor and leader lays out practical and thought-provoking prescriptions for America's healthcare future. A must-read. -- Jack Welch, former Chairman and CEO of General Electric Company The Cleveland Clinic Way is what the healthcare system in this country needs: honesty about the challenges, optimism about our ability to address them, and a focus on solutions. A must-read for healthcare leaders, it's written in clear, inclusive language that makes it just as valuable for the rest of us. -- John Chambers, Chairman and CEO of Cisco A pioneer in American healthcare, Toby Cosgrove shows just how the diligence and innovative thinking behind Cleveland Clinic has helped solve fundamental problems most other places barely touch. There are lessons here for everyone--patient, physician, and policymaker alike. -- Atul Gawande, MD, professor at Harvard Medical School and bestselling author of The Checklist Manifesto Toby Cosgrove frames the eight important trends that will transform the U.S. healthcare system. The Cleveland Clinic Way is a good road map for those who want to make the U.S. healthcare system better. -- Jeffrey Immelt, Chairman and CEO of General Electric Company

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wellness benefits in health insurance: Major Labels Kelefa Sanneh, 2021-10-05 One of Oprah Daily's 20 Favorite Books of 2021 • Selected as one of Pitchfork's Best Music Books of the Year “One of the best books of its kind in decades.” —The Wall Street Journal An epic achievement and a huge delight, the entire history of popular music over the past fifty years refracted through the big genres that have defined and dominated it: rock, R&B, country, punk, hip-hop, dance music, and pop Kelefa Sanneh, one of the essential voices of our time on music and culture, has made a deep study of how popular music unites and divides us, charting the way genres become communities. In Major Labels, Sanneh distills a career’s worth of knowledge about music and musicians into a brilliant and omnivorous reckoning with popular music—as an art form (actually, a bunch of art forms), as a

cultural and economic force, and as a tool that we use to build our identities. He explains the history of slow jams, the genius of Shania Twain, and why rappers are always getting in trouble. Sanneh shows how these genres have been defined by the tension between mainstream and outsider, between authenticity and phoniness, between good and bad, right and wrong. Throughout, race is a powerful touchstone: just as there have always been Black audiences and white audiences, with more or less overlap depending on the moment, there has been Black music and white music, constantly mixing and separating. Sanneh debunks cherished myths, reappraises beloved heroes, and upends familiar ideas of musical greatness, arguing that sometimes, the best popular music isn't transcendent. Songs express our grudges as well as our hopes, and they are motivated by greed as well as idealism; music is a powerful tool for human connection, but also for human antagonism. This is a book about the music everyone loves, the music everyone hates, and the decades-long argument over which is which. The opposite of a modest proposal, Major Labels pays in full.

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wellness benefits in health insurance: *Access to Health Care in America* Institute of Medicine, Committee on Monitoring Access to Personal Health Care Services, 1993-02-01 Americans are accustomed to anecdotal evidence of the health care crisis. Yet, personal or local stories do not provide a comprehensive nationwide picture of our access to health care. Now, this book offers the long-awaited health equivalent of national economic indicators. This useful volume defines a set of national objectives and identifies indicatorsâ€measures of utilization and outcomeâ€that can sense when and where problems occur in accessing specific health care services. Using the indicators, the committee presents significant conclusions about the situation today, examining the relationships between access to care and factors such as income, race, ethnic origin, and location. The committee offers recommendations to federal, state, and local agencies for improving data collection and monitoring. This highly readable and well-organized volume will be essential for policymakers, public health officials, insurance companies, hospitals, physicians and nurses, and interested individuals.

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wellness benefits in health insurance: *Communities in Action* National Academies of Sciences, Engineering, and Medicine, Health and Medicine Division, Board on Population Health and Public Health Practice, Committee on Community-Based Solutions to Promote Health Equity in the United States, 2017-04-27 In the United States, some populations suffer from far greater disparities in health than others. Those disparities are caused not only by fundamental differences in health status across segments of the population, but also because of inequities in factors that impact health status, so-called determinants of health. Only part of an individual's health status depends on his or her behavior and choice; community-wide problems like poverty, unemployment, poor education, inadequate housing, poor public transportation, interpersonal violence, and decaying neighborhoods also contribute to health inequities, as well as the historic and ongoing interplay of structures, policies, and norms that shape lives. When these factors are not optimal in a community, it does not mean they are intractable: such inequities can be mitigated by social policies that can shape health in powerful ways. Communities in Action: Pathways to Health Equity seeks to delineate the causes of and the solutions to health inequities in the United States. This report focuses on what communities can do to promote health equity, what actions are needed by the many and varied stakeholders that are part of communities or support them, as well as the root causes and structural barriers that need to be overcome.

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wellness benefits in health insurance: Reform of Federal Employees Health Benefits Program United States. Congress. House. Committee on Post Office and Civil Service. Subcommittee on Compensation and Employee Benefits, 1990

wellness benefits in health insurance: Thrive Arianna Huffington, 2014-03-25 In Thrive, Arianna Huffington makes an impassioned and compelling case for the need to redefine what it means to be successful in today's world. Arianna Huffington's personal wake-up call came in the form of a broken cheekbone and a nasty gash over her eye--the result of a fall brought on by exhaustion and lack of sleep. As the cofounder and editor-in-chief of the Huffington Post Media Group--one of the fastest growing media companies in the world--celebrated as one of the world's most influential women, and gracing the covers of magazines, she was, by any traditional measure, extraordinarily successful. Yet as she found herself going from brain MRI to CAT scan to echocardiogram, to find out if there was any underlying medical problem beyond exhaustion, she wondered is this really what success feels like? As more and more people are coming to realize, there is far more to living a truly successful life than just earning a bigger salary and capturing a corner office. Our relentless pursuit of the two traditional metrics of success--money and power--has led to an epidemic of burnout and stress-related illnesses, and an erosion in the quality of our relationships, family life, and, ironically, our careers. In being connected to the world 24/7, we're losing our connection to what truly matters. Our current definition of success is, as Thrive shows, literally killing us. We need a new way forward. In a commencement address Arianna gave at Smith College in the spring of 2013, she likened our drive for money and power to two legs of a three-legged stool. They may hold us up temporarily, but sooner or later we're going to topple over. We need a third leg--a third metric for defining success--to truly thrive. That third metric, she writes in Thrive, includes our well-being, our ability to draw on our intuition and inner wisdom, our sense of wonder, and our capacity for compassion and giving. As Arianna points out, our eulogies celebrate

our lives very differently from the way society defines success. They don't commemorate our long hours in the office, our promotions, or our sterling PowerPoint presentations as we relentlessly raced to climb up the career ladder. They are not about our resumes--they are about cherished memories, shared adventures, small kindnesses and acts of generosity, lifelong passions, and the things that made us laugh. In this deeply personal book, Arianna talks candidly about her own challenges with managing time and prioritizing the demands of a career and raising two daughters--of juggling business deadlines and family crises, a harried dance that led to her collapse and to her aha moment. Drawing on the latest groundbreaking research and scientific findings in the fields of psychology, sports, sleep, and physiology that show the profound and transformative effects of meditation, mindfulness, unplugging, and giving, Arianna shows us the way to a revolution in our culture, our thinking, our workplace, and our lives.

wellness benefits in health insurance: Well-Being Neera K. Badhwar, 2014-06-02 This book offers a new argument for the ancient claim that well-being as the highest prudential good -- eudaimonia --consists of happiness in a virtuous life. The argument takes into account recent work on happiness, well-being, and virtue, and defends a neo-Aristotelian conception of virtue as an integrated intellectual-emotional disposition that is limited in both scope and stability. This conception of virtue is argued to be widely held and compatible with social and cognitive psychology. The main argument of the book is as follows: (i) the concept of well-being as the highest prudential good is internally coherent and widely held; (ii) well-being thus conceived requires an objectively worthwhile life; (iii) in turn, such a life requires autonomy and reality-orientation, i.e., a disposition to think for oneself, seek truth or understanding about important aspects of one's own life and human life in general, and act on this understanding when circumstances permit; (iv) to the extent that someone is successful in achieving understanding and acting on it, she is realistic, and to the extent that she is realistic, she is virtuous; (v) hence, well-being as the highest prudential good requires virtue. But complete virtue is impossible for both psychological and epistemic reasons, and this is one reason why complete well-being is impossible.

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