

# Valuable Benefits for Your Members



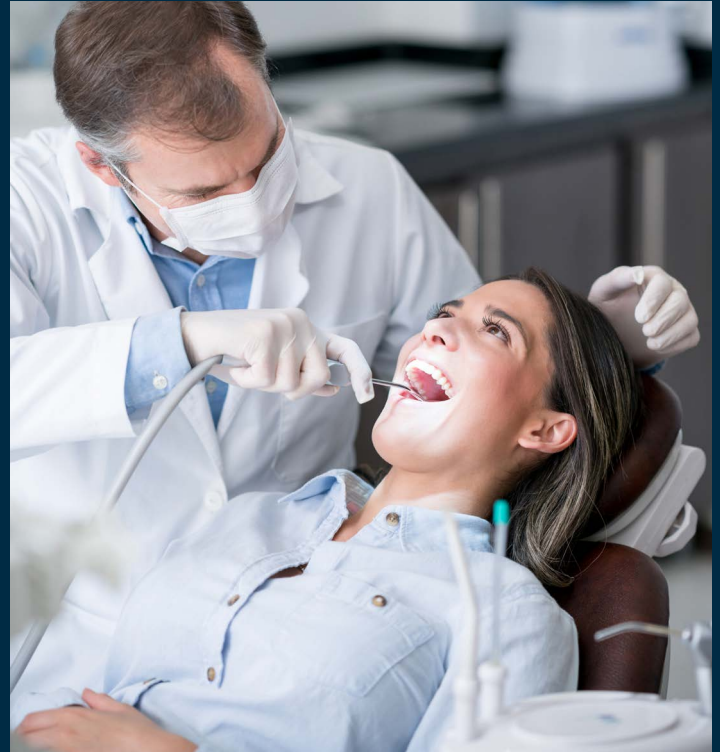
**Hearing** – The Hearing benefit provides members access to a nationwide network of licensed audiologists. Members can explore the world of better hearing and experience significant savings on hundreds of hearing aid models, including rechargeable and Bluetooth-compatible options, from all name brand hearing aid manufacturers. Members receive discounts of 30% to 60% off retail prices.



**Prescription Drug** – The prescription drug benefit is offered through a nationwide network of pharmacies, including many major chains, as well as independent pharmacy locations. Members receive savings of 10% to 85% on most brand name and generic prescription drugs. Members can also use the convenient mail-order option for maintenance prescriptions.



**Chiropractic** – The chiropractic benefit provides access to a nationwide network of chiropractors. The benefit includes a free initial consultation, discounts on examinations and X-rays, as well as 40% savings on diagnostic services and 20% savings on all other services and follow-up treatments. There is no limit on the number of visits.



**Dental** – The dental benefit provides members access to a nationwide network of credentialed practitioners, including general dentists and specialists. Members save on routine and preventive care, in addition to more extensive treatments, such as fillings, crowns, root canals, orthodontics and cosmetic dentistry. Per visit, members save between 15% and 50% in most instances.



**Vision** – The vision benefit provides members access to a network of nationwide locations, including many larger retail outlets and independent providers. Members receive discounts of 10% to 60% on eyeglasses, contact lenses and other retail eyewear items, as well as 10% to 30% off eye examinations and 40% to 50% off the national average on LASIK. A convenient mail-order option is available for contact lenses with a 10% to 40% savings.



**Complementary and Alternative Medicine** – The complementary and alternative medicine benefit provides discounts of 20% off participating providers' standard fees. Alternative medicine practitioners include acupuncturists, herbologists, massage therapists and nutritionists.



### Vitamins and Nutritional

**Supplements** – There are many positive health benefits that can result from a daily regimen of

vitamins and supplements. Many people consider a vitamin and mineral supplement program to be an important part of their overall health strategy. Our members can save 20% on a wide range of brand-name vitamins and mineral supplements available online.



**Podiatry** – Members receive a 50% discount on the initial exam and 20% discounts on all other services and products at a nationwide network of podiatrists.



**Laboratory Services** – Members have access to laboratory testing at many major clinical labs nationwide. Confidential results are available online in as little as 24 hours for most tests.



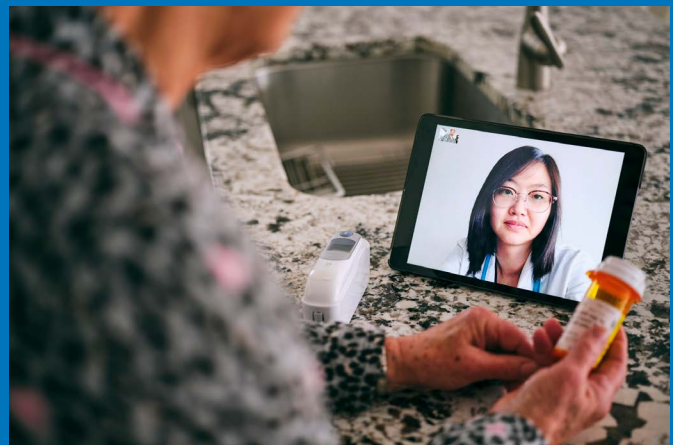
**Diabetes Management and Home Medical Supplies** – Members save 10% on diabetic and home medical supplies when using a promo code at checkout. Orders can be placed online or by phone.



**Telemedicine** – Members have 24/7 access to board-certified physicians that are either a phone call or click away. Physicians can discuss symptoms, recommend treatment options, diagnose many common non-emergency conditions and prescribe medication when medically appropriate.



**Physician and Facilities** – Members receive savings of 5% to 40% on medical services at participating physicians and facilities. Medical services include primary care and specialty visits, diagnostic services, hospital and outpatient care, urgent care and cosmetic surgery.



**24-Hour Nurse Helpline** – Members have access to registered nurses via a toll-free phone number 24 hours a day, 365 days a year. Nurses are specially trained to offer prompt,

confidential assistance, helping members experiencing acute, in-the-moment health symptoms make informed decisions about their next health-care steps. Nurses do not diagnose or provide treatment.



**Medical Imaging** – Members can access high-quality medical imaging and gastroenterology services at discounted pre-negotiated rates.

Members save money on MRI and CT scans, and more. Members also receive a free diabetes wellness lab test with scheduled imaging services.



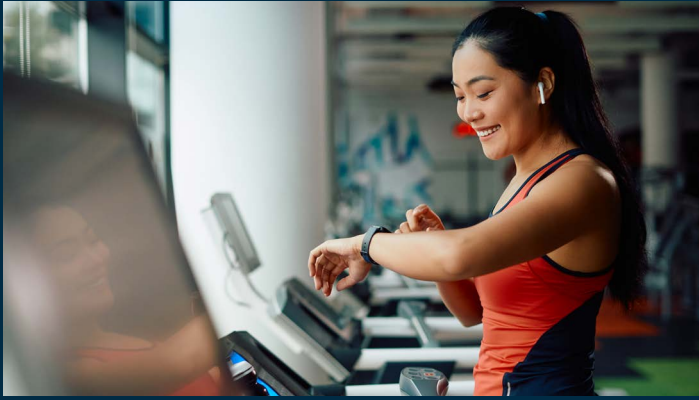
**Senior Care Search Service** – Members are assigned a Healthcare Navigator, who will assist with your elderly loved one's accommodations. The Healthcare Navigator will conduct a

customized search for qualified medical providers, assisted living facilities, skilled nursing facilities, home healthcare agencies and more. The Healthcare Navigator will facilitate the initial meeting with the selected provider and confirm any applicable discounts and services available.



**Online Personal Wellness Improvement** –

Whether a member wants to lose weight permanently, build muscle, have more energy or just simply enjoy a healthier lifestyle, this benefit is an excellent resource. Members have access to daily wellness articles and health tips, workout programs for all ages and fitness levels, guidance on nutrition, weight loss and more.



**GlobalFit** – Members can get fit, lose weight and save an average of 20% on activation fees and monthly dues at fitness clubs nationwide, including many monthly membership options.

In addition, members can receive discounts on wearable activity trackers, as well as access to discounted rates on a variety of healthy eating and weight management programs.



#### **24/7 Counseling and Assistance** –

Members have access to telephonic or face-to-face counseling sessions with a local licensed provider and/or a telephonic counseling session with a masters-level clinician. Members can receive up to three sessions—per incident, per year— at no cost. In addition, members also have telephonic and online access to a wide variety of services and resources to assist with daily responsibilities.



**Tax Hotline** – Members receive tax and financial advice, as well as tips provided by tax attorneys, CPAs or enrolled agents certified by the IRS, all in a confidential

and secure environment. The Tax Hotline offers unlimited advice regarding important personal tax questions.



**Legal Assistance** – Members have access to a staff of expert, licensed attorneys exclusively dedicated to telephonic consultations. Benefits include referrals to local attorneys, a free 30-minute consultation and a 25% reduction in fees for representation.



**FinancialConnect®** – Members have access to a staff of experts, including certified public accountants (CPAs), certified financial planners (CFPs) and other professionals exclusively dedicated to providing financial telephonic information. These professionals are available to discuss a variety of financial concerns, including debt, credit card or loan issues, financial planning, tax questions and many other topics.



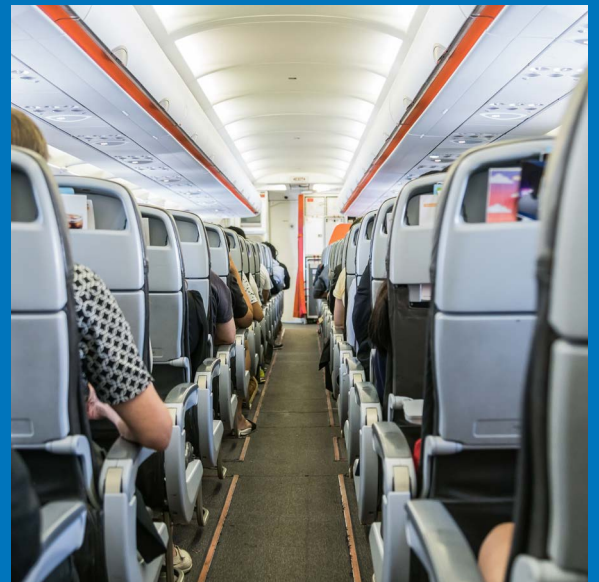
**FamilySource®** – Members have 24/7 telephonic access to specialists trained to research concerns, such as child care, nursing homes, special needs and disability programs, schools, organizations and more.

Members will receive a personalized package with information tailored to their specific needs.



**GuidanceResources® Online** – This benefit provides access to digital information and tools to assist members with issues that matter most to them.

Members can research in-depth information regarding thousands of topics, including home repairs, financial planning and qualified providers. Helpful online tools are also available, such as financial calculators and online self assessments.



#### **Emergency Travel** – Members

have 24-hour telephonic access to multilingual representatives who can assist with a wide variety of travel-related services if an accidental injury or sickness commences during the course of a covered trip. Services include emergency medical evacuation and repatriation reimbursement, medical referrals, insurance coordination, lost document services and legal assistance. Terms and conditions apply.





**Helicopter Emergency** – In the event a member suffers from a certified injury resulting from a covered accident that requires emergency medical transportation by helicopter, this program will reimburse the member up to \$7,000 per covered occurrence. Terms and conditions apply.



**Healthcare Concierge Service** – Advisors assist members with navigating the complex healthcare system regarding healthcare comparisons, appointment scheduling, marketplace assistance and guidance, medical record transfers and more. In addition, members have access to experienced Benefits Representatives to negotiate medical bills on the member's behalf and mediate between the member and their healthcare providers. This often reduces medical bills by 40%, with some savings as high as 70%. This is a best-efforts service.



**Companion Assistance** – Companion Assist is a final affairs assistance benefit designed to provide assistance to the individual in charge of settling administrative affairs of a deceased member. A Benefits Representative will be assigned to work on their behalf to help stop ongoing charges and other day-to-day expenses from continuing. A representative will take care of the administrative details, including notifying third parties and conducting proactive measures to protect the deceased from identity theft.



**Identity Protection** – This is an identity protection benefit that includes monthly identity monitoring based on a member's digital exposure. Identity monitoring continuously scans the internet and will alert members immediately if any suspicious activity is found. In addition, the product includes \$1 million of identity theft insurance and resolution service assistance from a restoration expert. An Identity Protection option without the monitoring is also available. In addition, an Identity Protection option with three-bureau credit score, reports and monitoring is available.



**Pet Care** – Members receive an instant 25% discount on in-house medical services at participating veterinarians, including savings on wellness and emergency care. Members also save on vaccinations and exams, as well as spay/neuter, dental and surgical procedures.



**Shopping Discounts** – Members save an average of 5% cash back on purchases online or in-store at more than 300 national retailers, restaurants and travel brands representing more than 125,000 locations across the United States. Most major brands participate, including Home Depot, Lowe's, Best Buy, Macy's, Buffalo Wild Wings, Applebee's, Panera Bread, Chili's, Delta, Carnival Cruise, Instacart and hundreds more.



**Medical Bill Negotiation** – Members have access to experienced Benefits Representatives to negotiate medical bills on the member's behalf and mediate between the member and their healthcare providers. This often reduces medical bills by 40%, with some savings as high as 70%. Medical Bill Reduction is a best-efforts service.



**Healthcare System Navigation** – Members receiving Medicaid assistance have access to a personal Benefits Representative who will help guide them through general questions they may have regarding their Medicaid plan and locating participating providers. Additional support includes assistance with the application process, filing appeals and more. This benefit is a best-efforts service.

## Contact: