



Discount Services

Bridge the gap between your health plan and your wallet

\$9.95/month

GetWell's **Discount Services** helps you fight the rising cost of health care by helping you receive quality health-related services at an affordable price. With valuable discounts on dental, vision, prescriptions and even alternative health and wellness programs, Discount Services helps you save on services provided through a national network of providers. With significant discounts on dental exams, major dental work, eye exams, eyewear, LASIK surgery and more, these Discount Services are available to you for a low monthly fee.











Dental

Vision

Prescriptions

Alternative Health & Wellness

Disclosures:

THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at Member. Getwellsurebridge.com. A written list of participating providers is available upon request. You may cancel within the first 30 days after effective date or receipt of membership materials (whichever is later) and receive a full refund, less a nominal processing fee (nominal fee for MD residents is \$5, AR and TN residents will be refunded processing fee). Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 866-358-0817.

This plan is not available in Vermont or Washington.

SURDS Page 1



Dental — Impressive savings on dental services



GetWell's Discount Services members can take advantage of savings offered by two industry leaders in dental care. Careington International Corporation and Aetna are two of the most recognized professional dental networks in the nation boasting one of the largest dental networks nationally with a focus on neighborhood dentists.

- Save 5% to 60% on most dental procedures including routine oral exams, unlimited cleanings, major work such as dentures, root canals, crowns and orthodontics including braces and retainers for children and adults.
- Specialties include Endodontics, Oral Surgery, Orthodontics, Pediatric Dentistry, Periodontics and Prosthodontics where available.







Sample Savings Chart

Description	Regular Cost*	Plan Cost**	Savings
Adult Cleaning	\$129	\$53	59%
Child Cleaning	\$92	\$38	57%
Routine Checkup	\$76	\$27	64%
Four Bitewing X-rays	\$87	\$35	60%
Composite (white) Filling	\$207	\$87	58%
Crown (porcelain fused to noble metal)	\$1,461	\$703	52%
Complete Upper Denture	\$2,118	\$927	56%
Molar Root Canal	\$1,415	\$644	54%
Extraction (single tooth)	\$246	\$90	63%

^{*} Regular cost is based on the national average of the 80th percentile usual and customary rates as detailed in the 2016 FairHealth Report for the Los Angeles, Orlando, Chicago & NYC metropolitan areas.

Prices subject to change

Careington provides access to Aetna Dental Access® Network. This network is administered by Aetna Life Insurance Company (ALIC). Neither ALIC nor any of its affiliates offers or administers the Careington membership. Neither ALIC nor any of its affiliates is an affiliate, agent, representative or employee of Careington International Corporation. Dental providers are independent contractors and not employees or agents of ALIC or its affiliates. ALIC does not provide dental care or treatment and is not responsible for outcome.

Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; 1-866-358-0817.

This is NOT insurance. Participants must pay dental providers directly.

SURDS Page 2 SB000055



^{**}These fees represent the average of the assigned Careington (MAX4) fees for the Los Angeles, Orlando, Chicago & NYC metropolitan areas.

Vision — Substantial value on a wide range of vision services



Keep your eyes healthy using valuable discounts on vision services. Offered through leading eye care providers, these services include discounts for prescription glasses, contacts, sunglasses and laser vision correction. Our members save money and have access to the right doctor near their home or work.

EyeMed

GetWell's Discount Services members save 20% to 40% off the retail price of eyewear with the EyeMed Vision Care Access Plan D discount program through the Access network. Members are eligible for discounts on exams, eyeglasses and contact lenses from more than 65,000 providers nationwide including independent optometrists, ophthalmologists, opticians, and leading optical retailers such as LensCrafters®, Sears Optical® Target Optical®, JCPenney® Optical, and most Pearle Vision® locations.



SURDS Page 3 SB00005



(Vision — continued)

QualSight (LASIK)

GetWell's Discount Services offer a preferred pricing plan for LASIK eye surgery through QualSight, a network of over 800 locations nationwide. The arrangement with QualSight means you can have LASIK vision correction surgery at a significantly reduced rate, with savings of 40% to 50% off the overall national average cost for Traditional LASIK surgery!

LASIK can provide freedom for the majority of individuals who wear glasses or contact lenses. In America, more than 16 million LASIK procedures have been performed to correct near-sightedness, farsightedness, and astigmatism.

The cost of Traditional LASIK is \$935 per eye and for Custom LASIK is \$1,360 per eye, which is the total cost with no hidden extra fees. You also receive:

- A FREE consultation to discuss the procedures available and to conduct a preliminary screening to determine if you are a potential candidate
- Experienced surgeons who have performed more than 4 million laser correction procedures
- Pre-operative exam and post-operative appointments with your chosen physician
- Lifetime Assurance Plans available
- Refundable scheduling fee (even if you decide not to have the surgery)*
- Physician-recommended procedure using leading-edge, FDA-approved technology
- Nationwide access to board-certified ophthalmologists using state-of-the-art, DHA-approved LASIK vision correction technologies
- Interest-free financing plans for up to 12 months or payments as low as \$53 per month available to qualified candidates

The QualSight program is not an insured program. GetMore makes the QualSight program available to members to provide access to the QualSight preferred pricing for LASIK surgery.

*Careington does not refund the partial payment. Refund provided by QualSight.

Product not available in MT

Discounts on:

Prescriptions — Major discounts on prescriptions



GetWell's Discount Services members are entitled to prescription savings offered by MedImpact. Discounts are available at over 62,000 participating pharmacies nationwide

GetWell's Discount Services members simply present their membership card to receive savings from 15% to 60% off generic drugs and from 15% to 25% off brand name prescriptions.



SURDS Page 4 SB000055



Alternative Health & Wellness



GetWell's Discount Services members have access to a wide variety of specialty health care services through the ChooseHealthy® program.

Members can:

- Receive a 25% discount off regular fees for services from more than 37,000 contracted chiropractors, acupuncturists, massage therapists, registered dietitians, physical/ occupational therapists and podiatrists.
- Access practitioners directly without a physician referral and members may change practitioners at any time.
- Members may browse and purchase a broad selection of health improvement and wellness products fulfilled by the Amazon® online store.

Please note that this is a discount program; it is not insurance. You should check any insurance benefits you have before using this discount program, as those benefits may result in lower costs to you than using this discount program. The discount program provides for discount specialty health care services from



participating practitioners. You are obligated to pay for all health care services but will receive a discount from those health care practitioners who have contracted with the discount program. The discount program does not make payments directly to the participating practitioners in the discount program. The discount program has no liability for providing or guaranteeing service and assumes no liability for the quality of service rendered.

ChooseHealthy is a product of American Specialty Health Administrators, Inc., a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a federally registered trademark of ASH and used with permission herein.

Amazon is a trademark of Amazon.com, Inc. or its affiliates.

Want to learn more about how to sign up to receive these discount services? Contact your local agent or visit getwellsurebridge.com to learn how.

SURDS Page 5 SB000055





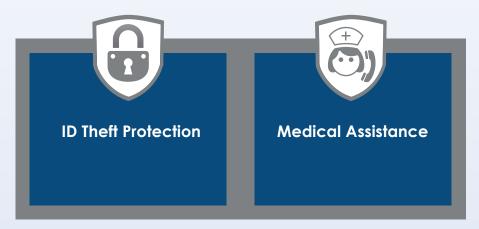


Discount Services

Bridge the gap between your health plan and your wallet

Get Healthy. Stay Healthy.

In addition to Discount Services, GetWell offers a whole suite of wellness products.



GetWell's *ID Theft Protection* is a comprehensive identity theft management service that assists in the monitoring and prevention of identity theft. In the event that fraud does occur, we will guide you through the identity restoration and resolution process. You can rely on personalized, on-demand attention from a fraud specialist, whenever you need it. Fraud specialists are armed with the knowledge to help reduce the risk of identity theft and provide unlimited resolution assistance, should you fall victim, providing emotional support and peace of mind.



GetWell's **Medical Assistance** is convenient medical help—including secure online access to your records and 24/7 phone or Web access to physicians who can prescribe medication.





ician Healtl sult Advoca

Visit getwellsurebridge.com to learn more.

SURDS Page 6 SB000055





SURDS Page 7 SB000055





SURDS Page 8 SB000055







ID Theft Protection

Comprehensive identity theft prevention and restoration services

\$13.95/month

GetWell's ID Theft Protection is a comprehensive identity theft management service that assists in the monitoring and prevention of identity theft. In the event that fraud does occur, we will guide you through the identity restoration and resolution process. You can rely on personalized, on-demand attention from a fraud specialist, whenever you need it. Fraud specialists are armed with the knowledge to help reduce the risk of identity theft and provide unlimited resolution assistance, should you fall victim, providing emotional support and peace of mind.



ID Theft Protection

Disclosures:

THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at Member. Getwellsurebridge.com. A written list of participating providers is available upon request. You may cancel within the first 30 days after effective date or receipt of membership materials (whichever is later) and receive a full refund, less a nominal processing fee (nominal fee for MD residents is \$5, AR and TN residents will be refunded processing fee). Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 866-358-0817.

This plan is not available in Vermont or Washington.

SURID Page 1



ID Theft Protection

ID Resolution LLC, helps victims overcome problems of identity fraud and assists members in effectively managing their identities by offering its WRAP+TM product including single bureau credit reporting, single bureau credit monitoring, PII monitoring and ID Restoration services. ID Resolution's outstanding customer service makes monitoring your credit and restoring your identity as easy as possible. Contemporary identity management is complex, but this comprehensive program addresses a wide variety of scenarios. ID Resolution uses this program to constantly develop new services in order to meet the challenge of this evolving worldwide problem.

Single Bureau Credit Reporting

As a member, you will receive access to your credit report through ID Resolution's online portal. By utilizing this portal, you may check your annual credit report at anytime from anywhere. Reports are generated using TransUnion Credit Bureau.



Single Bureau Credit Monitoring

As a member, you will also receive constant credit monitoring from a single major Credit Bureau, TransUnion, for any new changes to your credit bureau files.

Comprehensive Personally Identifiable Information Monitoring

Proactively detects stolen personally identifiable information and compromised confidential data. At any point in time, technology is monitoring thousands of websites and millions of data points using a variety of data gathering techniques such as chat room monitoring, spidering/crawling/scraping capabilities and forum extraction, to make sure compromised credentials are spotted before they are stolen. ID Resolution will alert you if it finds your personally identifiable information being bought or sold online.

ID Resolution monitors the following personal information:

- Social Security Numbers
- Phone numbers
- Email addresses
- Bank accounts and routing numbers
- Credit and debit card numbers
- Medical identification numbers

Fraud Resolution

ID Resolution works on behalf of you to fully resolve almost any form of identity-related fraud or suspected fraud. You will have unlimited access to a personal case manager that works with individuals on a one to one basis. Case managers can also assist with the placing of Fraud Alerts, Credit File Freezes, Catastrophe Personal Document Replacement Assistance, Identity Travel Response, Estate Services, Infant and Minor Identity Risk Mitigation and Medical Identity Theft Assistance.







GetWell's

ID Theft Protection

Comprehensive identity theft prevention and restoration services

Get Healthy. Stay Healthy.

In addition to GetLiving – Wellness Services, GetWell offers a whole suite of wellness products.



GetWell's **Discount Services** health-related services bridge the gap between your health plan and your budget with significant discounts on dental, vision and prescription services.









Health & Wellness

GetWell's **Medical Assistance** is convenient medical help—including secure online access to your records and 24/7 phone or Web access to physicians who can prescribe medication.



nysician Consult



Health



SURID Page 3



SURID Page 4







Medical Assistance

Convenient Access to medical help

\$20.95/month

GetWell's Medical Assistance helps you guard your most valuable asset: your good health. If you are sick, or just have questions about your health, you get 24/7 consultations via phone or Web¹ with physicians — who can also prescribe medication. And, the health care advocacy team can identify treatment options and help you navigate your local health care system. GetWell's Medical Assistance: convenient access to medical help at a low monthly cost.



Physician Consult



Health Advocacy



Medical Bill Saver

Disclosures:

THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at Member. Getwellsurebridge.com. A written list of participating providers is available upon request. You may cancel within the first 30 days after effective date or receipt of membership materials (whichever is later) and receive a full refund, less a nominal processing fee (nominal fee for MD residents is \$5, AR and TN residents will be refunded processing fee). Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 866-358-0817.

This plan is not available in Vermont or Washington.





Physician Consult – Quickly connect for a consultation.

An estimated 70% of primary care, urgent care and emergency room visits can be avoided using telehealth services, leading to improved patient outcomes and better access to care. Through HeathiestYou, members have 24x7 telephone access to doctors who can diagnose, treat and prescribe. With over 60,000 pharmacies available, member's prescriptions are sent to their pharmacy of choice, as soon as the consultation is over.*

Members can conveniently connect with a doctor and pay no consult fee, saving time and money on the constantly increasing costs of healthcare.

When to use HealthiestYou:

- For non-emergency medical issues and questions
- During or after normal business hours, nights, weekends and holidays
- If the member lives a significant distance from their primary care physician
- When a primary care physician is not available
- Traveling and need medical care

What can be treated?

- Allergies
- Asthma
- Bronchitis
- Cold & Flu
- Diarrhea
- Ear Infection
- Fever
- Gout
- Headache
- Insect Bites
- Joint Aches & Pains
- Rashes
- Respiratory infections
- Sinus Infection
- Skin Inflammation
- Sore Throat
- Sport Injuries
- Urinary Tract Infection

*Healthiestyou telehealth physicians will not issue prescriptions for substances controlled by the DEA, for non-therapeutic use, and/or those which may be harmful (potential for abuse or addiction)





Health Advocacy – Save time, money and worry.

GetWell's Medical Assistance offers a range of comprehensive services to help our members with clinical and administrative issues involving their medical, hospital, dental, pharmacy and other healthcare needs. Our health advocacy services are provided through the nation's leading health advocacy company, Health Advocate. Through these services our members and their families can receive expert help to assist them when navigating the health care and health insurance systems.

Our health advocacy service is easy to use. When calling the toll-free number the member will be assigned a Personal Health Advocate (PHA). The PHA is typically a registered nurse, supported by a team of medical directors and administrative experts, who will assist the member until the issue is resolved. Our team of healthcare professionals is specially trained



to handle each case with the utmost confidentiality. We follow careful protocols that comply with all governmental privacy standards to ensure that our members' medical and personal information is fully protected.

Health advocacy helps:

- Find the best doctors, hospitals, dentists, and other leading health care providers anywhere in the country.
- Schedule appointments with providers including hard-to-reach specialists and critical care providers and arrange for specialized treatments and tests.
- Help resolve insurance claims and assist with negotiating billing and payment arrangements, and related administrative issues.
- Assist with eldercare and related health care issues facing parents and parents-in-law.
- Obtain unbiased health information to help the member make an informed decision.
- Work with insurance companies to obtain appropriate approvals for needed services often fostering communications between physicians and insurance companies.
- Answer questions about test results, treatments and medications recommended or prescribed by the member's physician.
- Assist in the transfer of medical records, X-rays and lab results.
- Locate and research the newest treatments for a medical condition.
- Assist with finding qualified wellness programs, providers and services.

Independent. Confidential. Convenient. Health Advocate is not affiliated with any insurance or third party provider. Health Advocate does not replace health insurance coverage, provide medical care or recommend treatment.

Please note that this service is unlimited and there is no charge when a member calls for assistance.

*This product is not available in MA.

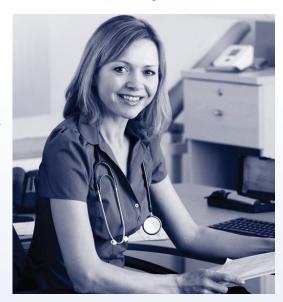




Medical Bill Saver- Lower your uncovered medical expenses

Medical Assistance offers members access to skilled negotiators who can help lower their out-of-pocket costs on medical bills not covered by insurance. Member could save hundreds - even thousands - of dollars, and while Health Advocate does not guarantee a specific level of savings, on average, members see discounts of 25%-50%.

Even with the best of intentions, members can incur medical bills simply because they visited an out-of-network provider or received care not covered by their insurance plan. By enlisting the help of the Medical Bill Saver service, members can not only achieve significant savings and lower their out-of-pocket costs, but will have peace of mind knowing that they have an expert negotiator in their corner.



- Member gives Health Advocate their medical and dental bills that must be at least \$400 or more
- Health Advocate contacts the provider on the member's behalf to negotiate a discount.
- Negotiations can lead to a reduction in the member's out-of-pocket costs.
- Once an agreement is made, the provider signs off on the new payment terms and conditions.
- Member will receive an easy-to-read, personal Savings Result Statement, summarizing the outcome and payment terms.







Medical Assistance

Convenient Access to medical help

Get Healthy. Stay Healthy.

In addition to GetHealth – Medical Assistance, GetWell offers a whole suite of wellness products.



GetWell's **Discount Services** health-related services bridge the gap between your health plan and your budget with significant discounts on dental, vision and prescription services.









GetWell's *ID Theff Protection* is a comprehensive identity theft management service that assists in the monitoring and prevention of identity theft. In the event that fraud does occur, we will guide you through the identity restoration and resolution process. You can rely on personalized, ondemand attention from a fraud specialist, whenever you need it. Fraud specialists are armed with the knowledge to help reduce the risk of identity theft and provide unlimited resolution assistance, should you fall victim, providing emotional support and peace of mind.

Visit getwellsurebridge.com to learn more.



















GetWell Discount Health Services

Comprehensive discount health, wellness, identity theft management system

\$40.95/month

GetWell's Discount Health Services is a comprehensive discount health, wellness and identity theft management service that provides valuable savings on the cost of health care, plus assists in monitoring and preventing identity theft. Our plans bridge the gap between your health and budget with significant discounts on dental, vision and prescription services. Our medical assistance services also offer convenient medical help, including secure online access to your records and 24/7 phone or web access to physicians.



Dental





Vision



Prescriptions



Alternative Health & Wellness



Physician Consult



Health Advocacy



Medical Bill Saver



ID Theft Protection

Disclosures:

THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at Member. Getwellsurebridge.com. A written list of participating providers is available upon request. You may cancel within the first 30 days after effective date or receipt of membership materials (whichever is later) and receive a full refund, less a nominal processing fee (nominal fee for MD residents is \$5, AR and TN residents will be refunded processing fee). Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 866-358-0817.

This plan is not available in Vermont or Washington.

GetLiving Page 1 SB000055



Dental — Impressive savings on dental services



GetWell's Discount Services members can take advantage of savings offered by two industry leaders in dental care. Careington International Corporation and Aetna are two of the most recognized professional dental networks in the nation boasting one of the largest dental networks nationally with a focus on neighborhood dentists.

- Save 5% to 60% on most dental procedures including routine oral exams, unlimited cleanings, major work such as dentures, root canals, crowns and orthodontics including braces and retainers for children and adults.
- Specialties include Endodontics, Oral Surgery, Orthodontics, Pediatric Dentistry, Periodontics and Prosthodontics where available.







Sample Savings Chart

Description	Regular Cost*	Plan Cost**	Savings
Adult Cleaning	\$129	\$53	59%
Child Cleaning	\$92	\$38	57%
Routine Checkup	\$76	\$27	64%
Four Bitewing X-rays	\$87	\$35	60%
Composite (white) Filling	\$207	\$87	58%
Crown (porcelain fused to noble metal)	\$1,461	\$703	52%
Complete Upper Denture	\$2,118	\$927	56%
Molar Root Canal	\$1,415	\$644	54%
Extraction (single tooth)	\$246	\$90	63%

^{*} Regular cost is based on the national average of the 80th percentile usual and customary rates as detailed in the 2016 FairHealth Report for the Los Angeles, Orlando, Chicago & NYC metropolitan areas.

Prices subject to change

Careington provides access to Aetna Dental Access® Network. This network is administered by Aetna Life Insurance Company (ALIC). Neither ALIC nor any of its affiliates offers or administers the Careington membership. Neither ALIC nor any of its affiliates is an affiliate, agent, representative or employee of Careington International Corporation. Dental providers are independent contractors and not employees or agents of ALIC or its affiliates. ALIC does not provide dental care or treatment and is not responsible for outcome.

Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; 1-866-358-0817.

This is NOT insurance. Participants must pay dental providers directly.

GetLiving Page 2 SB000055



^{**}These fees represent the average of the assigned Careington (MAX4) fees for the Los Angeles, Orlando, Chicago & NYC metropolitan areas.

Vision — Substantial value on a wide range of vision services



Keep your eyes healthy using valuable discounts on vision services. Offered through leading eye care providers, these services include discounts for prescription glasses, contacts, sunglasses and laser vision correction. Our members save money and have access to the right doctor near their home or work.

EyeMed

GetWell's Discount Services members save 20% to 40% off the retail price of eyewear with the EyeMed Vision Care Access Plan D discount program through the Access network. Members are eligible for discounts on exams, eyeglasses and contact lenses from more than 65,000 providers nationwide including independent optometrists, ophthalmologists, opticians, and leading optical retailers such as LensCrafters®, Sears Optical® Target Optical®, JCPenney® Optical, and most Pearle Vision® locations.



SB00005



(Vision — continued)

QualSight (LASIK)

GetWell's Discount Services offer a preferred pricing plan for LASIK eye surgery through QualSight, a network of over 800 locations nationwide. The arrangement with QualSight means you can have LASIK vision correction surgery at a significantly reduced rate, with savings of 40% to 50% off the overall national average cost for Traditional LASIK surgery!

LASIK can provide freedom for the majority of individuals who wear glasses or contact lenses. In America, more than 16 million LASIK procedures have been performed to correct near-sightedness, farsightedness, and astigmatism.

The cost of Traditional LASIK is \$935 per eye and for Custom LASIK is \$1,360 per eye which is the total cost with no hidden extra fees. You also receive:

- A FREE consultation to discuss the procedures available and to conduct a preliminary screening to determine if you are a potential candidate
- Experienced surgeons who have performed more than 4 million laser correction procedures
- Pre-operative exam and post-operative appointments with your chosen physician
- Lifetime Assurance Plans available
- Refundable scheduling fee (even if you decide not to have the surgery)*
- Physician-recommended procedure using leading-edge, FDA-approved technology
- Nationwide access to board-certified ophthalmologists using state-of-the-art, DHA-approved LASIK vision correction technologies
- Interest-free financing plans for up to 12 months or payments as low as \$53 per month available to qualified candidates

The QualSight program is not an insured program. GetMore makes the QualSight program available to members to provide access to the QualSight preferred pricing for LASIK surgery.

*Careington does not refund the partial payment. Refund provided by QualSight.

Product not available in MT

Discounts on:

Prescriptions — Major discounts on prescriptions



GetWell's Discount Services members are entitled to prescription savings offered by MedImpact. Discounts are available at over 62,000 participating pharmacies nationwide

GetWell's Discount Services members simply present their membership card to receive savings from 15% to 60% off generic drugs and from 15% to 25% off brand name prescriptions.



GetLiving Page 4 SB000055



Alternative Health & Wellness

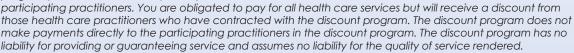


GetWell's Discount Services members have access to a wide variety of specialty health care services through the ChooseHealthy® program.

Members can:

- Receive a 25% discount off regular fees for services from more than 37,000 contracted chiropractors, acupuncturists, massage therapists, registered dietitians, physical/ occupational therapists and podiatrists.
- Access practitioners directly without a physician referral and members may change practitioners at any time.
- Members may browse and purchase a broad selection of health improvement and wellness products fulfilled by the Amazon® online store.

Please note that this is a discount program; it is not insurance. You should check any insurance benefits you have before using this discount program, as those benefits may result in lower costs to you than using this discount program. The discount program provides for discount specialty health care services from



ChooseHealthy is a product of American Specialty Health Administrators, Inc., a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a federally registered trademark of ASH and used with permission herein.

Amazon is a trademark of Amazon.com, Inc. or its affiliates.

Want to learn more about how to sign up to receive these discount services? Contact your local agent or visit getwellsurebridge.com to learn how.

GetLiving Page 5 SB000055





Physician Consult – Quickly connect for a consultation.

An estimated 70% of primary care, urgent care and emergency room visits can be avoided using telehealth services, leading to improved patient outcomes and better access to care. Through HeathiestYou, members have 24x7 telephone access to doctors who can diagnose, treat and prescribe. With over 60,000 pharmacies available, member's prescriptions are sent to their pharmacy of choice, as soon as the consultation is over*.

HealthiestYou helps connect members to care by providing 24x7 physician access via phone for consultations, diagnosis, second opinions and prescriptions. Through its smartphone application, members also receive access to time and money saving tools to price prescriptions, locate top providers, shop and price procedures and sync your medical deductible. By providing easy access to tools, HealthiestYou allows members to make informed choices while taking the guesswork out of care decisions.

Members can conveniently connect with a doctor and pay no consult fee, saving time and money on the constantly increasing costs of healthcare.

When to use HealthiestYou:

- For non-emergency medical issues and questions
- During or after normal business hours, nights, weekends and holidays
- If the member live a significant distance from their primary care physician
- When your primary care physician is not available
- Traveling and need medical care

What can be treated?

- Allergies
- Asthma
- Bronchitis
- Cold & Flu
- Diarrhea
- Ear Infection
- Fever
- Gout
- Headache
- Insect Bites
- Joint Aches & Pains
- Rashes
- Respiratory infections
- Sinus Infection
- Skin Inflammation
- Sore Throat
- Sport Injuries
- Urinary Tract Infection

GetLiving Page 6 SB000055



^{*}Healthiestyou telehealth physicians will not issue prescriptions for substances controlled by the DEA, for non-therapeutic use, and/or those which may be harmful (potential for abuse or addiction)



Health Advocacy – Save time, money and worry.

Health Advocate, the nation's leading health advocacy company, helps members and their families navigate the health care and health insurance systems. Health Advocate offers a range of comprehensive services to help members with clinical and administrative issues involving their medical, hospital, dental, pharmacy and other health care needs, saving members time and worry.

How Health Advocate Works

Simply call the toll-free number, and the member will be assigned to their own Personal Health Advocate (PHA), typically a registered nurse, supported by a team of medical directors and administrative experts, who will assist the member until the issue is resolved. Our team of health care professionals is specially



trained to handle each case with the utmost confidentiality. We follow careful protocols that comply with all governmental privacy standards to ensure that our members' medical and personal information is fully protected.

How Health Advocate Helps:

- Find the best doctors, hospitals, dentists and other leading health care providers anywhere in the country
- **Schedule appointments** with providers including hard to reach specialists and critical care providers and arrange for specialized treatments and tests
- **Help resolve insurance claims** and assist with negotiating billing and payment arrangements, and related administrative issues.
- Assist with eldercare and related health care issues facing parents and parents-in-law.
- Obtain unbiased health information to help the member make an informed decision.
- Work with insurance companies to obtain appropriate approvals for needed services often fostering communications between physicians and insurance companies.
- Answer questions about test results, treatments, and medications recommended or prescribed by the member's physician.
- Assist in the transfer of medical records, X-rays and lab results.
- Locate and research the newest treatments for a medical condition.
- Assist with finding qualified wellness programs, providers and services.

Independent. Confidential. Convenient. Health Advocate is not affiliated with any insurance or third party provider. Health Advocate does not replace health insurance coverage, provide medical care or recommend treatment.

Please note that this service is unlimited and there is no charge when a member calls for assistance.

*This product is not available in MA.

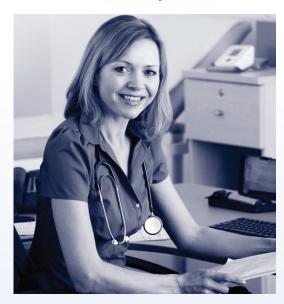
GetLiving Page 7 SB000055





Medical Bill Saver - Lower your uncovered medical expenses.

In today's economy and with changing benefits, employees are increasingly responsible for the balance on uncovered medical bills. These out-of-pocket expenses can strain their budget. It can be overwhelming to receive a large bill for medical or dental care. The Health Advocate Medical Bill Saver service gives members access to skilled negotiators who can help lower their out-of-pocket costs on medical bills not covered by insurance. Member could save hundreds - even thousands - of dollars, and while Health Advocate does not guarantee a specific level of savings, on average, members see discounts of 25%-50%.



Even with the best of intentions, members can incur medical bills simply because they visited

an out-of-network provider or received care not covered by their insurance plan. By enlisting the help of the Medical Bill Saver service, members can not only achieve significant savings and lower their out-of-pocket costs, but will have peace of mind knowing that they have an expert negotiator in their corner.

How it works

- Member gives Health Advocate their medical and dental bills that must be at least \$400 or more
- Health Advocate contacts the provider on the member's behalf to negotiate a discount
- Negotiations can lead to a reduction in the member's out-of-pocket costs
- Once an agreement is made, the provider signs off on the new payment terms and conditions
- Member will receive an easy-to-read, personal Savings Result Statement, summarizing the outcome and payment terms

GetLiving Page 8 SB000055



ID Theft Protection



ID Resolution LLC, helps victims overcome problems of identity fraud and assists members in effectively managing their identities by offering its WRAP+TM product including single bureau credit reporting, single bureau credit monitoring, PII monitoring and ID Restoration services. ID Resolution's outstanding customer service makes monitoring your credit and restoring your identity as easy as possible. Contemporary identity management is complex, but this comprehensive program addresses a wide variety of scenarios. ID Resolution uses this program to constantly develop new services in order to meet the challenge of this evolving worldwide problem.



Single Bureau Credit Reporting

As a member, you will receive access to your credit report through ID Resolution's online portal. By utilizing this portal, you may check your annual credit report at anytime from anywhere. Reports are generated using TransUnion Credit Bureau.

Single Bureau Credit Monitoring

As a member, you will also receive constant credit monitoring from a single major Credit Bureau, TransUnion, for any new changes to your credit bureau files.

Comprehensive Personally Identifiable Information Monitoring

Proactively detects stolen personally identifiable information and compromised confidential data. At any point in time, technology is monitoring thousands of websites and millions of data points using a variety of data gathering techniques such as chat room monitoring, spidering/crawling/scraping capabilities and forum extraction, to make sure compromised credentials are spotted before they are stolen. ID Resolution will alert you if it finds your personally identifiable information being bought or sold online.

ID Resolution monitors the following personal information:

- Social Security Numbers
- Phone numbers
- Email addresses
- Bank accounts and routing numbers
- Credit and debit card numbers
- Medical identification numbers

Fraud Resolution

ID Resolution works on behalf of you to fully resolve almost any form of identity-related fraud or suspected fraud. You will have unlimited access to a personal case manager that works with individuals on a one to one basis. Case managers can also assist with the placing of Fraud Alerts, Credit File Freezes, Catastrophe Personal Document Replacement Assistance, Identity Travel Response, Estate Services, Infant and Minor Identity Risk Mitigation and Medical Identity Theft Assistance.

GetLiving Page 9 SB000055





NOTES GetLiving Page 10 SB000055





NOTES GetLiving Page 11 SB000055





GetLiving Page 12 SB000055

