

Helping Employers be ACA Compliant and avoid High Dollar Penalties. Offering Low-Cost Solutions with High Quality Benefits.



**Minimum Essential Coverage
(MEC)**

Powered by



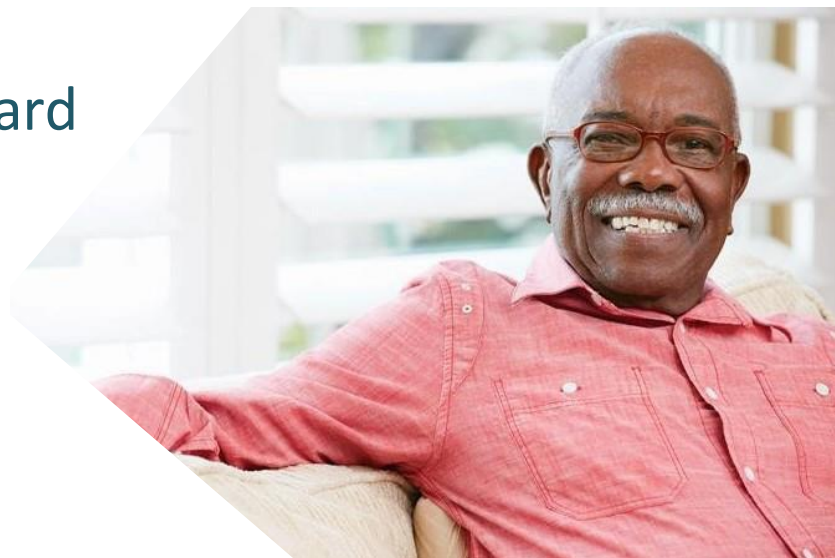
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Introducing a new standard for care.

Imagine a MEC Plan with a multispecialty medical practice so convenient, trusted, and comprehensive that your employees actually want to engage in their health.



WorkChoice Benefits

WorkChoice MEC Plan was created out of necessity during times of increasing healthcare costs, the demand to help employers remain compliant under The Affordable Care Act (ACA), and to enhance quality of care, reduce costs, and improve outcomes by bringing great doctors closer to the people who need them.

At WorkChoice, we are committed to helping our clients protect their most valuable asset, their employees. Our integrated risk management philosophy helps control current cost, while shaping future cost. Through the integration of our claim's platform, Galileo, UpSwing Health and our population health management partners, we have built a go-to plan for just about any condition or concern, accessible to the vast majority of health care consumers.

WorkChoice leverages technology powered by Galileo's state-of-the-art platform ensuring the most accurate patient records and enabling seamless communication between patients and doctors. WorkChoice drives simplicity and transparency, putting members in control of their healthcare experience.

WorkChoice only partners with the best in class to provide a plan made for today's workforce, treating a broad range of conditions, across populations and geographies, built to engage today's most diverse and distributed workforces scattered across the country.

WorkChoice[™]
Benefits

You Get **More** With WorkChoice MEC!

WorkChoice **VS** The Competition

Competition #1

Primary Care
Pharmacy Benefits
Laboratory
Radiology
ED/UC
Limited Inpatient
Limited Outpatient
PT/OT
Ground Ambulance
Mental Health

Competition #2

Primary Care
Limited Specialty
Pharmacy Benefits
Laboratory
Radiology
Emergency/Urgent Care
Limited Inpatient
Limited Outpatient
Anesthesia
PT/OT
PT/OT
Ground Ambulance
Mental Health

WorkChoice MEC

Virtual Primary Care
Multispecialty
Alternative Medicine
Chiro & Massage
Allergy Treatment
Limited Specialty
Pharmacy Benefits
Laboratory
Radiology
Emergency/Urgent Care
Limited Inpatient
Outpatient
Anesthesia
Physical Therapy
Occupational Therapy
PT/OT
Ground & Air Ambulance
Mental Health
Psychotherapy
... and more

Wide ranging coverage in  one plan eliminates the guesswork.

WorkChoice covers a broad spectrum of conditions across the three benefit categories. Employees receive coverage across all three categories



WorkChoice™
Benefits

Minimum Essential Coverage (MEC) BASE Plan Coverages

Please Note: Plan designs are subject to change to maintain ACA Compliance

MEC Plan	Choice BASE
Medical Coverages	Fair Market Pricing*
Galileo Digital Medical Practice – Full-Time Board Certified Clinicians (PCPs & Specialists) Primary Care, Specialist, Pediatrics, Behavioral Health, Chronic Care & Care Navigation Services. <i>Mandatory enrollment in Galileo, in order for any other benefits under MEC Plan to be covered.</i>	Included, \$0 Copay Unlimited Visits
Upswing Health – Virtual Orthopedic Care – Symptom assessment, Coaches for Care Management & Navigation. Unlimited access to Orthopedic Specialist	Included, \$0 Copay Unlimited Visits
Primary Care Visit – Galileo	\$0 copay Virtual Visit
Primary Care Office Visit	\$30 copay then 100% up to \$200 per visit. Max 3 visits (6 per family) per plan year.
Specialist Visit – Galileo & Upswing Health	\$0 copay Virtual Visit
Urgent Care Visit – Galileo or Upswing Health	\$0 copay Virtual Visit
Pediatric Urgent Care – Galileo	\$0 copay Virtual Visit
Acute Care (Cold, Cough, Flu, UTI) – Galileo	\$0 copay Virtual Visit
Chronic Longitudinal Care (Diabetes, Hypertension etc.) – Galileo	\$0 copay Virtual Visit
Complex Care: HIV, Hepatitis C, Parkinson’s, Alzheimer’s etc. – Galileo	\$0 copay Virtual Visit
Cancer Screening: Gap Identification, Referral & Follow UP – Galileo	\$0 copay Virtual Visit
Preventative & Wellness – In Providers/PCPs Office	Covered at 100%. One Annual Wellness Visit based on Preventative Services Guidelines
Annual Wellness Visit (30 Minutes) - Galileo	\$0 copay Virtual Visit
Embedded Second Opinions – Galileo of Upswing Health	\$0 copay Virtual Visit
Behavioral Health (Screening, Medication, Therapy & Coaching) – Galileo	\$0 copay Virtual Visit 7 Visits Annual Max
Kindly Health	24/7 Assistance
Prescription Coverages	ChoiceScripts Rx
ChoiceScripts Rx	ACA Preventatives + Rx Discount Card

*Fair Market Pricing. These plans do not utilize a PPO network. All medical service providers are reimbursed per the terms of the Plan Document, up to Maximum Allowable Amount. The Assignment of Benefits is accepted as consideration in full. Provider's acceptance of AOB constitutes waiver of providers right to balance bill the patient for amounts other than copays.

Minimum Essential Coverage (MEC) BASE Plan Rates*

Please Note: Plan designs are subject to change to maintain ACA Compliance

Refer to Summary of Benefits for Coverages Included in Fees Below

MEC Plan Rates*	Choice BASE			
	Employee Only	Employee + Spouse	Employee + Child	Employee + Family
Administration	Included	Included	Included	Included
Commission	Included	Included	Included	Included
Galileo Digital Medical Practice – Primary & Specialist Virtual Care	Included	Included	Included	Included
Upswing Health – Orthopedic Virtual Care	Included	Included	Included	Included
Galileo – Behavioral Health	Included	Included	Included	Included
Kindly Human – New Benefits	Included	Included	Included	Included
Aggregate Stop-Loss Premium**	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Claims Fund***	Not Included	Not Included	Not Included	Not Included
Total	\$59.50	\$59.50	\$59.50	\$59.50

Minimum Essential Coverage (MEC) BASE Plan Coverages

Please Note: Plan designs are subject to change to maintain ACA Compliance

MEC Medical & Prescription Benefits Not Included in the BASE MEC Plan

Emergency Room, Allergy Treatments, Lab/X-Rays/MRI/PET/CT Scans, Hospital, Surgery, Ambulatory Surgery Center, Anesthesia, Ambulance, Therapy of any kind PT/OT/Speech..., Mental Health Inpatient/Outpatient. But not limited to the preceding.

** Aggregate Stop-Loss Premium – BASE Plan does not have stop-loss coverage.

***Claims Fund – Not Included in BASE Plan. Note that any claims incurred outside of the Galileo, Upswing or Kindly Human benefits are not included in these fees. The claims must be funded by either the employer or the member.

*Fair Market Pricing. These plans do not utilize a PPO network. All medical service providers are reimbursed per the terms of the Plan Document, up to Maximum Allowable Amount. The Assignment of Benefits is accepted as consideration in full. Provider's acceptance of AOB constitutes waiver of providers right to balance bill the patient for amounts other than copays.

Minimum Essential Coverage (MEC) Plans & Coverages

Please Note: Plan designs are subject to change to maintain ACA Compliance

MEC Plan Options	Choice FLEX	Choice PLUS
Medical Coverages	Fair Market Pricing*	Fair Market Pricing*
Virtual Care Visit through Galileo Digital Medical Practice – Primary Care, Specialist, Pediatrics, Behavioral Health, Chronic Care & Care Navigation Services. <i>Mandatory enrollment in Galileo, in order for any other benefits under MEC Plan to be covered.</i>	Included, \$0 Copay	Included, \$0 Copay
Virtual Orthopedic Care through Upswing Health – Symptom Assessment, Coaches for Care Management & Navigation. Unlimited Access to Orthopedic Specialist – FLEX & PLUS	Included, \$0 Copay	Included, \$0 Copay
Primary Care Office Visit	\$30 Copay, then covered 100% up to \$200 per visit. Max 3 visits (6 per household) per plan year	\$30 Copay, then covered 100% up to \$200 per visit. Max 3 visits (6 per household) per plan year
Specialist Office Visit	\$50 Copay, then covered 100% up to \$300 per visit. Max 3 visits (6 per household) per plan year	\$50 Copay, then covered 100% up to \$300 per visit. Max 3 visits (6 per household) per plan year
Urgent Care Visit	\$75 Copay, then covered 100% up to \$500 per visit. Limited to 2 per household per year	\$75 Copay, then covered 100% up to \$500 per visit. Limited to 3 per household per year
Emergency Room Visit—Emergencies Only	Not Covered	\$250 Copay, then covered 100% up to \$1000 per year
Preventative & Wellness	Covered at 100%	Covered at 100%
Allergy Treatments—Testing & Injections	Not Covered	\$20 Copay, then covered 100% up to \$100 per visit. Max 3 visits (6 per household) per plan year
Outpatient Lab—Non Hospital Only	\$50 Copay, then covered 100% up to \$250 per year	\$50 Copay, then covered 100% up to \$500 per year
Outpatient Radiology (X-Rays)—Non Hospital Only	\$50 Copay, then covered 100% up to \$500 per year	\$50 Copay, then covered 100% up to \$750 per year
Outpatient Imaging CT Scan/MRI/PET) - Non Hospital Only	\$100 Copay, then covered 100% up to \$500 per year	\$50 Copay, then covered 100% up to \$750 per year
Hospital Outpatient Surgery	\$500 Copay, then covered 100% up to \$750 per year	\$500 Copay, then covered 100% up to \$1000 per year
Physician & Surgeon Care (Hospital Outpatient Surgery)	\$150 Copay, then covered 100% up to \$500 per year	\$150 Copay, then covered 100% up to \$500 per year
Ambulatory Surgical Center Outpatient Surgery	\$250 Copay, then covered 100% up to \$750 per year	\$250 Copay, then covered 100% up to \$1000 per year
Inpatient Medical Facility (Room & Care)	\$0 Copay, limit of \$150 per day, 20 days per year	\$0 Copay, limit of \$200 per day, 30 days per year
Anesthesia Professional Services	\$150 Copay, then covered 100% up to \$250 per year	\$150 Copay, then covered 100% up to \$250 per year
Ambulance – Ground Transportation Only	Not Covered	Not Covered
Outpatient Physical Therapy	Not Covered	\$30 Copay, then covered 100% up to \$100 per visit. Max 3 visits (6 per household) per plan year

*Fair Market Pricing. These plans do not utilize a PPO network. All medical service providers are reimbursed per the terms of the Plan Document, up to Maximum Allowable Amount. The Assignment of Benefits is accepted as consideration in full. Provider's acceptance of AOB constitutes waiver of providers right to balance bill the patient for amounts other than copays.

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Minimum Essential Coverage (MEC) Plans & Coverages

Please Note: Plan designs are subject to change to maintain ACA Compliance

MEC Plan Options	Choice FLEX	Choice PLUS
Medical Coverages	*Fair Market Pricing	*Fair Market Pricing
Behavioral Health (Screening, Medications, Therapy & Coaching) – Galileo Digital Medical Practice	\$0 copay Virtual Visit 7 Visits Annual Max	\$0 copay Virtual Visit 7 Visits Annual Max
Mental/Behavioral Health & Substance Abuse Services– Inpatient Psychiatric/Psychologist	Not Covered	\$100 Copay then 100% up to \$500 per year
Prescription Coverages	ChoiceScripts Rx	ChoiceScripts Rx
ChoiceScripts Rx	\$30 Generic Copay if Rx is less than \$250, otherwise 100% member responsibility	\$20 Generic Copay if Rx is less than \$250, otherwise 100% member responsibility
ACA Out-of-Pocket Maximum	Annual	Annual
Out-of-Pocket Maximum	\$8,550 / \$17,100	\$8,550 / \$17,100
Additional Benefit Included – New Benefits		
Kindly Human’s mental well-being platform provides 24/7 support to help members navigate life stressors many people experience, such as relationships, finances, health, and work.		
Telephonic EAP* - Professional counseling and work/life support so employees can maintain focus on work. A simple phone call helps when employees are dealing with depression, family conflicts, substance abuse, debt, or worrying over finding services for elderly parents.	Included	Included
Dental Access through Aetna* - 15-50% savings at over 262,000 available dental practice locations nationwide. Members just present their Aetna Dental Access I.D. Card and pay the discounted price at the time of service.	Included	Included
Vision* - See better savings at over 200,000 vision providers nationwide, including chains and local retailers. Members save 10%-60% on glasses, contacts, laser surgery, exams, and even designer eyewear.	Included	Included
Alternative Medicine* - Members save 10%-30% on health and wellness needs with over 35 specialties and 35,000 practitioners nationwide. Alternative Medicine is a great option for employees looking to reduce stress, relieve migraines or quit smoking.	Included	Included

*Fair Market Pricing. These plans do not utilize a PPO network. All medical service providers are reimbursed per the terms of the Plan Document, up to Maximum Allowable Amount. The Assignment of Benefits is accepted as consideration in full. Provider’s acceptance of AOB constitutes waiver of providers right to balance bill the patient for amounts other than copays.

*In WA & VT - New Benefits EAP, Dental, Vision & Alternative Medicine is not available.





Minimum Essential Coverage (MEC) Rates*

Please Note: Plan designs are subject to change to maintain ACA Compliance

Refer to Summary of Benefits for Coverages Included in Fees Below

MEC Plan Option Rates*	Choice FLEX			
Enrollments	Employee Only	Employee + Spouse	Employee + Child	Employee + Family
Administration	Included	Included	Included	Included
Commission	Included	Included	Included	Included
Galileo Digital Medical Practice	Included	Included	Included	Included
Upswing Health Orthopedic Virtual Care	Included	Included	Included	Included
Galileo Behavioral Health	Included	Included	Included	Included
Aggregate Stop-Loss Premium	Included	Included	Included	Included
Claims Fund	Included	Included	Included	Included
New Benefits – Kindly Human + Buy UP Benefits listed	Included	Included	Included	Included
Total	\$166.56	\$375.54	\$306.60	\$535.80

MEC Plan Option Rates*	Choice PLUS			
Enrollments	Employee Only	Employee + Spouse	Employee + Child	Employee + Family
Administration	Included	Included	Included	Included
Commission	Included	Included	Included	Included
Galileo Digital Medical Practice	Included	Included	Included	Included
Upswing Health Orthopedic Virtual Care	Included	Included	Included	Included
Galileo Behavioral Health	Included	Included	Included	Included
Aggregate Stop Loss Premium*	Included	Included	Included	Included
Claims Fund	Included	Included	Included	Included
New Benefits – Kindly Human + Buy Up Benefits listed	Included	Included	Included	Included
Total	\$218.55	\$480.34	\$394.79	\$681.03

*MEC Rates are for groups who are applying for the MEC plan for the first time. If your group previously had MEC coverage through another carrier, we require claims experience and/or individual health applications. For renewal rating purposes, the insurance company will not consider any non-ongoing, individual claim in excess of the internal pooling point as part of the group's aggregate experience. MEC renewal rates will be underwritten by reviewing both the group's current and historical claims experience (if applicable) as well as carrier's MEC underwriting tool. No fees are to be added to the pre-set rates. Any applicable fees must be represented as a separate line item to the group. There are no exceptions to this process.

**For AK, AR, CA, CO, CT, LA, NC, NV, NY, PA, TN, and UT - Specific minimum participation and/or aggregate attachment point requirements apply and will need to be underwritten by the Carrier.

***In WA & VT - New Benefits EAP, Dental, Vision & Alternative Medicine is not available.

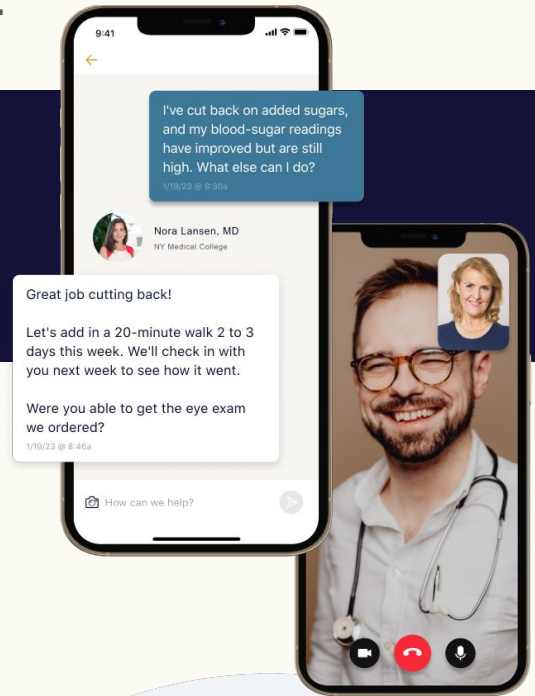
**** BASE Plan does not have stop-loss coverage (Premium or Claims Fund) included in it. Note that any claims incurred outside of the Galileo, Upswing or Kindly Human benefits are not included in these fees. The claims must be funded by either the employer or the member.



High-Quality Care That Fits Every Lifestyle

How Galileo Works

- 24/7, unlimited access to the country's top doctors, without leaving work or home.
- Save time, money, and hassle. Galileo providers treat 90% of conditions without a specialist referral. From acne to anxiety, diabetes, hypertension, cold & flu, and more.
- Members connect via Video or Chat with real doctors anytime on the Galileo app - available in English & Spanish.



“Your patient care and medical professionals always go above and beyond for me. They diagnose with accuracy. I'm so thankful for this service.”

-Galileo Member

Galileo Services Included

**Unlimited 24/7
Doctor Consults at No Cost**

**Quick Prescriptions, Labs
and Specialist Referrals**

**Mental Health Care,
Therapy & Coaching**

**Personalized Care
Coordination & Advocacy**

Built in Second Opinions

**Annual Wellness Visit &
Preventive Care**

**Adult & Pediatric
Urgent Care**

**Adult Primary Care,
Complex Care & Chronic
Condition Management**

**For Employees, Spouses &
Dependents (age 0+)**

Improve the quality and affordability of healthcare with Galileo.

An Integrated Approach To Behavioral Health

SHORTER TIME TO TREATMENT, LOWER COSTS & BETTER OUTCOMES WITH GALILEO

Holistic health care is about whole people. That’s why Galileo’s digital medical practice provides integrated, longitudinal care—for the body and the mind.

Our programmatic, integrated approach to behavioral health begins with 24/7 access, through a state-of-the-art app, to our full-time primary care providers, who evaluate both physical and behavioral health issues in every 360-degree interaction. An employee may come to Galileo with a physical issue such as chronic stomach issue, back pain or recurring migraines and our providers identify underlying mental health care needs and treat those too.



It starts with provider training and member screening

Every Galileo PCP is trained to screen for and treat low-to-medium acuity behavioral health issues like stress, anxiety and depression and authorized to prescribe non-controlled substances. Our PCPs are supported by staff psychiatrists and therapists trained to help patients with higher-acuity needs. Together, the PCP and behavioral health specialists offer a unified solution, a coordinated care plan based on a comprehensive evaluation that represents a higher quality, more efficient, and less costly strategy to drive long-term clinical improvement.

In the instances when brick-and-mortar specialty referral is needed, we support warm transfers to preferred networks. Our care navigators and advocates are available around the clock to help find appointments, resolve billing issues and coordinate care. We will also recommend an employer’s existing behavioral healthcare point solution when available.

Patient journey to improved mental health

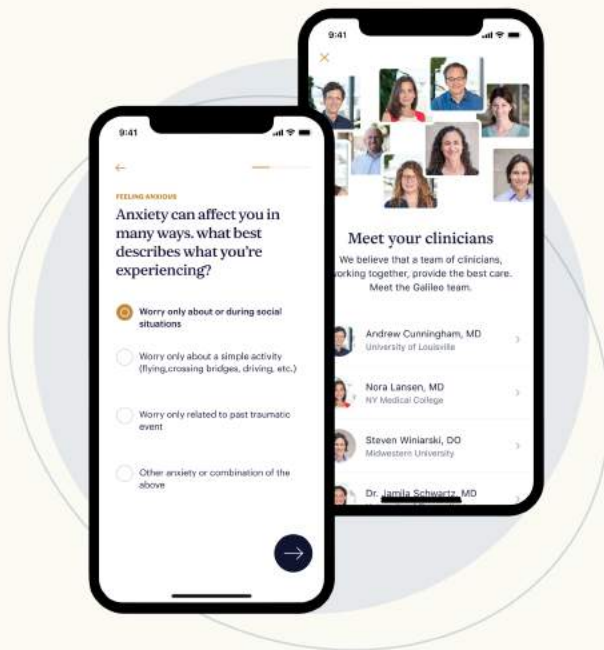


Flexible behavioral health solutions to meet your program needs

Galileo also offers supplemental behavioral health therapy and coaching from our in-house team. The PCP, therapist and/or coach, and psychiatrist collaborate on an integrated treatment plan.

Galileo's approach to therapy and coaching is evidence-based and programmatic, not open-ended and continuous. We provide structured pathways with systematic checkpoints to measure improvement.

An ideal option for employers who are interested in consolidating digital health solutions, struggling to control costs and interested in a PCP-led referral to therapy and coaching programs on the same platform.



Integrated Behavioral Healthcare	Therapy and Coaching
<ul style="list-style-type: none">✓ Screening (GAD-7/PHQ-9)✓ PCPs treat stress, anxiety, depression✓ Refer to brick-and-mortar therapists✓ Medication management (supported by Psychiatrist)✓ Supports 80% of mild-to-moderate cases	<ul style="list-style-type: none">✓ 1 intake and up to 6 video sessions per year with a Therapist or Coach on the Galileo app✓ Skills-based program over a 6-to-12 week treatment period✓ No extra cost to employee
Included	Supplemental add-on

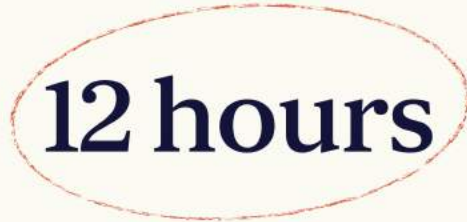
RESULTS

Galileo's Therapy and Coaching Program

Our integrated approach, with the additional layer of therapy and coaching, results in higher quality behavioral health care at a more affordable price for both employer and employee. Coordinated, holistic care in the same app leads to a simpler and less fragmented employee experience.



patients with clinically significant improvement in 6 weeks



Average time to behavioral health care compared to the national average of ~6 weeks



Average PHQ-9 score reduction (7 points)

Virtual Orthopedic Care

With Upswing Health, every member of the MEC plan has immediate, on-demand access to orthopedic care. Whether you're dealing with a serious injury or chronic muscle and joint pain, we're here to provide you with access to orthopedic care, and get you on the right path to recovery today.



What Does Upswing Offer?

→ Immediate Access

No need to wait for days or weeks for a specialist visit. With Upswing Health, you can connect with an orthopedic specialist within 15 minutes.

→ Immediate Answers

Our symptom assessment tool combined with our orthopedic specialists provide you with immediate answers and insights into the cause of your problem.

→ Personalized Care Plan

You'll receive a personalized rehabilitation program designed to support your recovery. Your dedicated Upswing Coach will guide you every step of the way.

1 Sign Up

Create an Upswing account, answer a few questions about yourself and review the services offered with your plan.

2 Figure out what is wrong

Utilize the Symptom Assessment Tool to find the possible conditions that match your symptoms.

3 Connect with a specialist

Schedule with an Upswing Coach or an Orthopedic Physician - available 7 days a week for visits and support.

4 Begin your path to recovery

Whether it is a video based exercise program, X-Ray or a referral to physical therapy, your recovery plan is personalized to your needs.

**EXPERT ORTHOPEDIC CARE AT YOUR FINGERTIPS.
GET IMMEDIATE ACCESS TO UPSWING HEALTH AT NO COST.**

TALK TO AN ORTHOPEDIC SPECIALIST TODAY FROM THE COMFORT OF YOUR HOME.



Improving Mental Well-Being Through Peer Conversation

- 65% of employees say that they would feel more comfortable talking to a like-minded peer about a personal issue than they would their manager
- Employees who feel supported by their employer are more likely to be satisfied with their jobs.

- ▶ Kindly Human's platform can help to increase employee satisfaction by providing them with a valuable resource to help improve their mental health and well-being
- ▶ Kindly Human's peer support specialists are not therapists or counselors - they are trained listeners who have been through similar experiences and can offer highly personalized, confidential connection and navigation
- ▶ Employees can access the benefit through the **My Benefits Work mobile app** and **MyBenefitsWork.com**

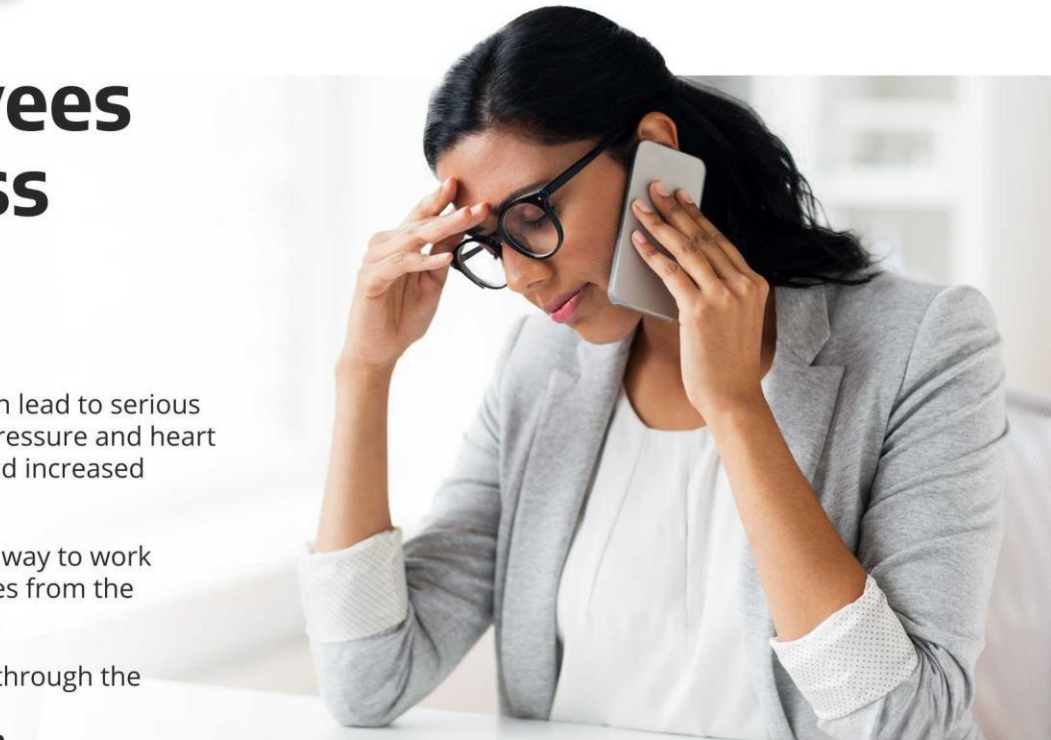
How Kindly Human Works

- ▶ Kindly Human's mental well-being platform provides 24/7 support to help members navigate life stressors many people experience, such as relationships, finances, health, and work
- ▶ Members are matched with supportive peers who have similar life experiences and truly understand each member's situation

Kindly Human does not provide mental health care, advice, diagnosis, or treatment, and is not available for those 17 and under. Kindly Human Peers are not licensed mental health care professionals and do not provide professionally licensed medical, therapeutic or any other kind of services to members. If you believe you are experiencing a medical emergency, call your doctor or 911 immediately. If a member uses all their monthly allotted minutes, they are able to continue to connect by inputting payment information for a discounted per-minute rate of \$0.60 until their monthly minutes are renewed at the onset of a new month.

Help Employees Relieve Stress Through Virtual Counseling

- ▶ Untreated mental health issues can lead to serious physical illnesses like high blood pressure and heart disease, producing more claims and increased healthcare expenses
- ▶ Telephonic EAP gives employees a way to work through their stresses and struggles from the comfort and convenience of home
- ▶ Employees can access the benefit through the **New Benefits mobile app** and **MemberPortal.NewBenefits.com**



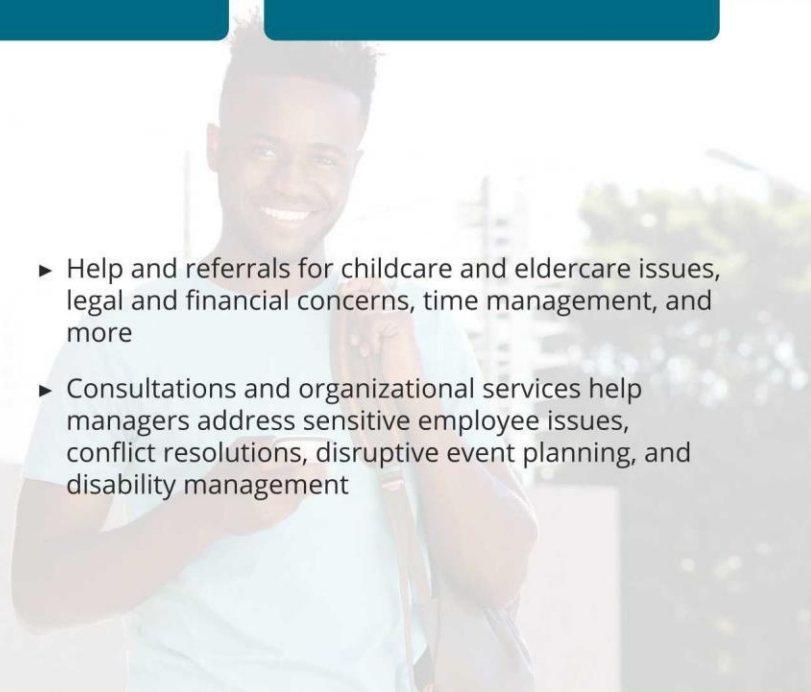
32% of U.S. employees report suffering from severe stress, anxiety, or depression

51% of employees say they are less productive at work as a result of stress

Those dealing with chronic stress took twice as many sick days per year

How Telephonic EAP Works

- ▶ Employees can call 24/7 for unlimited access to professional counselors
- ▶ Short-term assistance for personal issues like stress, depression, family problems, substance abuse, and more
- ▶ Referrals for long-term counseling or specialized care when appropriate
- ▶ Help and referrals for childcare and eldercare issues, legal and financial concerns, time management, and more
- ▶ Consultations and organizational services help managers address sensitive employee issues, conflict resolutions, disruptive event planning, and disability management



Dental

Powered by Aetna
Dental Access®



Give Employees Something to Smile About with Dental Savings

- ▶ Untreated dental problems contribute to an increased risk for other medical conditions, like diabetes, leading to even higher healthcare costs
- ▶ Dental discounts make oral healthcare more affordable with savings on cleanings, X-rays, crowns, root canals, fillings, and specialty care like orthodontics at participating providers
- ▶ Employees and their families can get the care they need as often as they need it, with no limits or restrictions on use
- ▶ Dental Price Transparency in the New Benefits app allows employees to know exactly what procedures cost before going to the dentist
- ▶ Employees can access the benefit through the **My Benefits Work mobile app** and **MyBenefitsWork.com**

Save 15-50%

Employees save 15% to 50% per visit on dental care, in most instances*

1 in 4 People

More than one in four Americans do not have dental insurance

40% Skip Visits

An estimated 40% skip dental visits because of the cost



How Aetna Dental Access® Works

- ▶ Employees and their families save on dental services such as cleanings, X-rays, crowns, root canals and fillings at over 262,000** available dental practice locations nationwide
- ▶ Savings also extend to specialty dental care such as orthodontics and periodontics
- ▶ Employees just present their card with the Aetna Dental Access® logo and pay the discounted price at the time of service

How Dental Discounts Compare to Insurance

Insurance isn't the only option when employees need dental care. Dental discounts provide valuable savings for employees and their families, with no limit on the number of times they can use them.

	Typical Insurance Coverage	Aetna Dental Access
I reached my annual maximum, but I need to get a filling.	After hitting your maximum with co-pays and deductibles, additional services or procedures will not be covered for the rest of the plan year.	Save 15% to 50% per visit* off cleanings, x-rays, fillings, root canals, and crowns as often as needed.
My son needs braces, but I'm not sure how we can afford that right now.	Dependents may be covered for an additional cost, but orthodontists are not always covered.	Save 15% to 50% per visit* off orthodontic services, with dependents covered at no additional cost.
Ouch! I broke my tooth and need surgery.	Surgeries are not covered until after year one of the plan.	Save 15% to 50% per visit* off surgical procedures with no waiting period.

*In most instances. Actual costs and savings vary by provider, service and geographical area.

**As of April 2020.

The discount program provides access to the Aetna Dental Access® network, which is administered by Aetna Life Insurance Company (ALIC). ALIC does not offer or administer the discount program, and is not an affiliate, agent or principal of the discount program. Dental providers are independent contractors and not employees or agents of ALIC. ALIC does not provide dental care or treatment and is not responsible for outcomes.

Vision

Powered by
Coast to Coast Vision™



Help Employees See Savings on Eye Exams and Eyewear

- ▶ With an aging workforce, eyestrain from the increased use of computers, and more than 60% of workers requiring vision correction, vision care is one of the most desired benefits
- ▶ Vision discounts help employees and their families save on vision health products and services, whether or not they have vision insurance
- ▶ With no limit to the number of times vision discounts can be utilized, the discount can be used to buy additional pairs of glasses or contacts at participating providers even if the insurance benefit is exhausted
- ▶ Employees can access the benefit through the **My Benefits Work mobile app** and **MyBenefitsWork.com**

Save 10-60%

Employees save 10% to 60% on glasses, contacts, eye exams, and more

60% Need It

More than 60% of workers require vision correction

\$8 Billion Lost

Poor vision health costs businesses \$8 billion annually in lost productivity and medical expenses

How Vision Works

- ▶ Employees and their families save on glasses, contacts, laser surgery, and eye exams at over 20,000 available vision providers nationwide
- ▶ National network includes LensCrafters, Pearle Vision, Visionworks, JCPenney, Target, and local retailers
- ▶ Employees just present their card with the Coast to Coast Vision™ logo and pay the discounted price at the time of service



How Vision Discounts Compare to Insurance

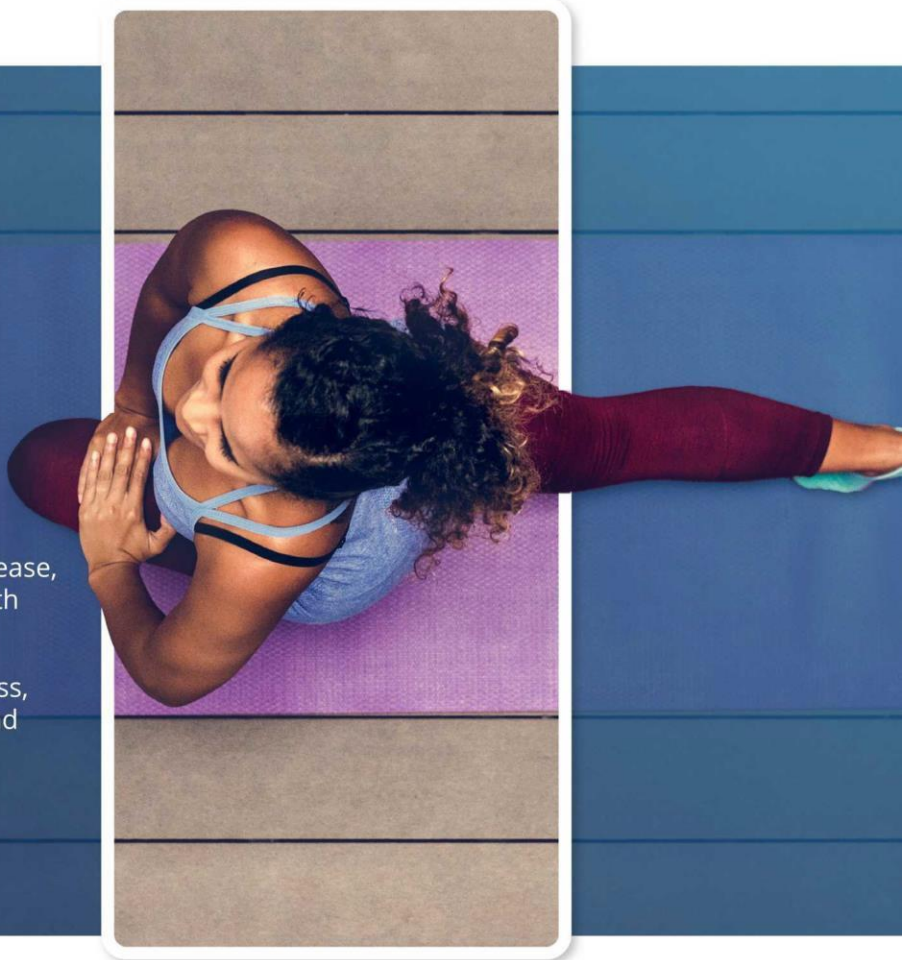
Insurance isn't the only option when employees need vision care. Vision discounts provide valuable savings for employees and their families, with no limit on the number of times they can use them.

	Typical Insurance Coverage	Coast to Coast Vision
My prescription changed and I need new eyeglasses.	Receive 20% off any amount exceeding your frame allowance.	Save 20% to 60% off as many pairs of prescription glasses as you want.
I've been wearing glasses for years and want to try contacts now.	Receive 15% off a contact exam, but no additional discounts are provided.	Save 10% to 40% off brand name contacts, and 10% to 30% off eye exams. Even if you've already purchased glasses that year.
I'm ready to take the plunge and get Lasik eye surgery.	Lasik eye surgery is not covered.	Save 40% to 50% off the national average for Lasik eye surgery.

Alternative Medicine

Provide Alternative Medicine Solutions at Reduced Costs

- ▶ As traditional healthcare costs continue to increase, over 37% of adults have turned to natural health and wellness methods
- ▶ Forms of alternative medicine help reduce stress, relieve migraines, help people quit smoking, and more
- ▶ Employees can access the benefit through the **My Benefits Work mobile app** and **MyBenefitsWork.com**



How Alternative Medicine Works

- ▶ Employees enjoy savings on a variety of specialties, including acupuncture, massage therapy, hypnotherapy, yoga, and tai chi
- ▶ Access includes over 35 specialties and 35,000 practitioners nationwide
- ▶ Employees just present their card with the Tivity Health logo and pay the discounted price at the time of service

Employees save 10% to 30% on alternative medicine practices

35.2 million adults use yoga as a complementary health approach

Acupuncture may reduce frequency of headaches by 50%

Pharmacy Benefits *Reimagined*



WorkChoice Benefits preferred Pharmacy Benefit Manager, ChoiceScripts Rx, is partnering across the industry to create a connected healthcare experience and leveraging insights to deliver meaningful solutions to those we serve.

ChoiceScripts Commitment

ChoiceScripts is driving the pharmacy industry's next evolution, leading the way in pharmacy benefit management. ChoiceScripts comprehensive solutions are data-driven, member and provider-centric, and cost effective.

★ Clinical Excellence

ChoiceScripts' comprehensive suite of custom and targeted clinical programs enables personalized, evidenced-based care that drives behavior change and improves the total cost of care.

Member-focused clinical programs

- **Patient assistance program** that extends financial assistance for members taking high-cost specialty medications
- **Copay assistance program** for the most common costly specialty drugs
- **Integrated care management program** that offers education, empowerment, and specialized support

🔍 Robust Data Analytics & Insights

ChoiceScripts' predictive analytics and reporting capabilities enable us to harness data to make accurate predictions, arming our customers with the insights to make more informed decisions and to bring down the total cost of care.

Comprehensive reporting and analytical tools

- **Comprehensive online reporting tool** that provides on-demand access to sophisticated reporting capabilities
- **Advanced analytics platform** that unlocks proactive insights by combining descriptive, diagnostic, predictive and prescriptive analytics.

PREVENTATIVE SERVICES COVERED UNDER THE AFFORDABLE CARE



15 Covered Preventative Services for Adults

- 1. Abdominal Aortic Aneurysm** one-time screening for men of specified ages who have ever smoked
- 2. Alcohol Misuse Screening** and counseling
- 3. Aspirin** use for men and women of certain ages
- 4. Blood Pressure screening** for all adults
- 5. Cholesterol screening** for adults of certain ages or at higher risk
- 6. Colorectal Cancer screening** for adults over 50
- 7. Depression screening** for adults
- 8. Type 2 Diabetes** screening for adults with high blood pressure
- 9. Diet counseling** for adults at higher risk for chronic disease
- 10. HIV screening** for all adults at higher risk
- 11. Immunization vaccines** for adults—doses, recommended ages, and recommended populations vary: Hepatitis A, Hepatitis B, Herpes Zoster, Human Papillomavirus, Influenza (Flu Shot), Measles, Mumps, Rubella, Meningococcal, Pneumococcal, Tetanus, Diphtheria, Pertussis, Varicella
- 12. Obesity screening** and counseling for all adults
- 13. Sexually Transmitted Infection (STI)** prevention counseling for adults at higher risk
- 14. Tobacco Use screening** for all adults and cessation interventions for tobacco users
- 15. Syphilis screening** for all adults at higher risk

22 Covered Preventative Services for Women

- 1. Anemia Screening** on a routine basis for pregnant women
- 2. Bacteriuria** urinary tract or other infection screening for pregnant women
- 3. BRCA Counseling** about genetic testing for women at higher risk
- 4. Breast Cancer Mammography** screenings every 1 to 2 years for women over 40
- 5. Breast Cancer Chemoprevention** counseling for women at higher risk
- 6. Breastfeeding** comprehensive support and counseling from trained providers, as well as access to breastfeeding supplies, for pregnant and nursing women*
- 7. Cervical Cancer Screening** for sexually active women
- 8. Chlamydia Infection Screening** for younger women and other women at higher risk
- 9. Contraception:** Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, not including abortifacient drugs*
- 10. Domestic and Interpersonal Violence Screening and Counseling** for all women*
- 11. Folic Acid** supplements for women who may become pregnant
- 12. Gestational Diabetes Screening** for women 24 to 28 weeks pregnant and those at high risk of developing gestational diabetes*
- 13. Gonorrhea Screening** for all women at higher risk
- 14. Hepatitis B Screening** for pregnant women at their first prenatal visit
- 15. Human Immunodeficiency Virus (HIV)** screening and counseling for sexually active women*
- 16. Human Papillomavirus (HPV) DNA Test:** high risk HPV DNA testing every three years for women with normal cytology results who are 30 or older*
- 17. Osteoporosis Screening** for women over age 60 depending on risk factors
- 18. Rh Incompatibility Screening** for all pregnant women and follow-up testing for women at higher risk
- 19. Tobacco Use Screening** and interventions for all women, and expanded counseling for pregnant tobacco users
- 20. Sexually Transmitted Infections (STI)** counseling for sexually active women*
- 21. Syphilis Screening** for all pregnant women or other women at increased risk
- 22. Well-woman visits** to obtain recommended preventive services

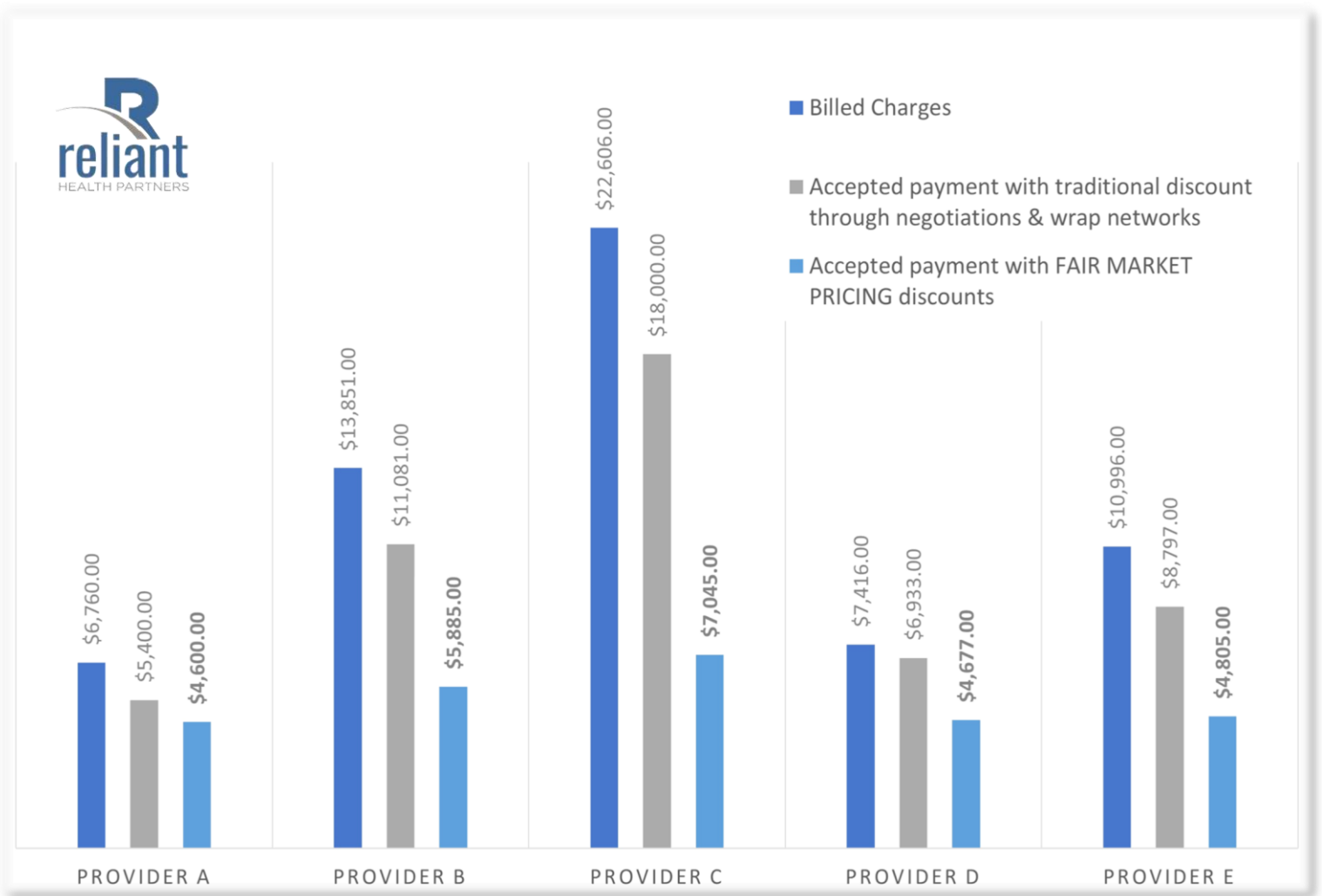
26 Covered Preventative Services for Children

- 1. Alcohol and Drug Use Assessments** for adolescents
- 2. Autism Screening** for children at 18 and 24 months
- 3. Behavioral Assessments** for children of all ages Ages: [0 to 11 months](#), [1 to 4 years](#), [5 to 10 years](#), [11 to 14 years](#), [15 to 17 years](#).
- 4. Blood Pressure Screening** for children Ages: [0 to 11 months](#), [1 to 4 years](#), [5 to 10 years](#), [11 to 14 years](#), [15 to 17 years](#).
- 5. Cervical Dysplasia Screening** for sexually active females
- 6. Congenital Hypothyroidism** screening for newborns
- 7. Depression Screening** for adolescents
- 8. Developmental Screening** for children under age 3, and surveillance throughout childhood
- 9. Dyslipidemia Screening** for children at higher risk of lipid disorders Ages: [1 to 4 years](#), [5 to 10 years](#), [11 to 14 years](#), [15 to 17 years](#).
- 10. Fluoride Chemoprevention** supplements for children without fluoride in their water source
- 11. Gonorrhea** preventive medication for the eyes of all newborns
- 12. Hearing Screening** for all newborns
- 13. Height, Weight and Body Mass Index** measurements for children Ages: [0 to 11 months](#), [1 to 4 years](#), [5 to 10 years](#), [11 to 14 years](#), [15 to 17 years](#).
- 14. Hematocrit or Hemoglobin Screening** for children
- 15. Hemoglobinopathies** or sickle cell screening for newborns
- 16. HIV Screening** for adolescents at higher risk
- 17. Immunization Vaccines** for children from birth to age 18 —doses, recommended ages, and recommended populations vary: Diphtheria, Tetanus, Pertussis, Haemophilus, Influenzae type b, Hepatitis A, Hepatitis B, Human Papillomavirus, Inactivated Poliovirus, Influenza (Flu Shot), Measles, Mumps, Rubella, Meningococcal, Pneumococca, Rotavirus, Varicella
- 18. Iron Supplements** for children ages 6 to 12 months at risk for anemia
- 19. Lead Screening** for children at risk of exposure
- 20. Medical History** for all children throughout development Ages: [0 to 11 months](#), [1 to 4 years](#), [5 to 10 years](#), [11 to 14 years](#), [15 to 17 years](#).
- 21. Obesity Screening** and counseling
- 22. Oral Health Risk assessment** for young children Ages: [0 to 11 months](#), [1 to 4 years](#), [5 to 10 years](#).
- 23. Phenylketonuria (PKU) Screening** for this genetic disorder in newborns
- 24. Sexually Transmitted Infection (STI)** prevention counseling and screening for adolescents at higher risk
- 25. Tuberculin Testing** for children at higher risk of tuberculosis Ages: [0 to 11 months](#), [1 to 4 years](#), [5 to 10 years](#), [11 to 14 years](#), [15 to 17 years](#).
- 26. Vision Screening** for all children

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