

Welcome

Benefits Overview

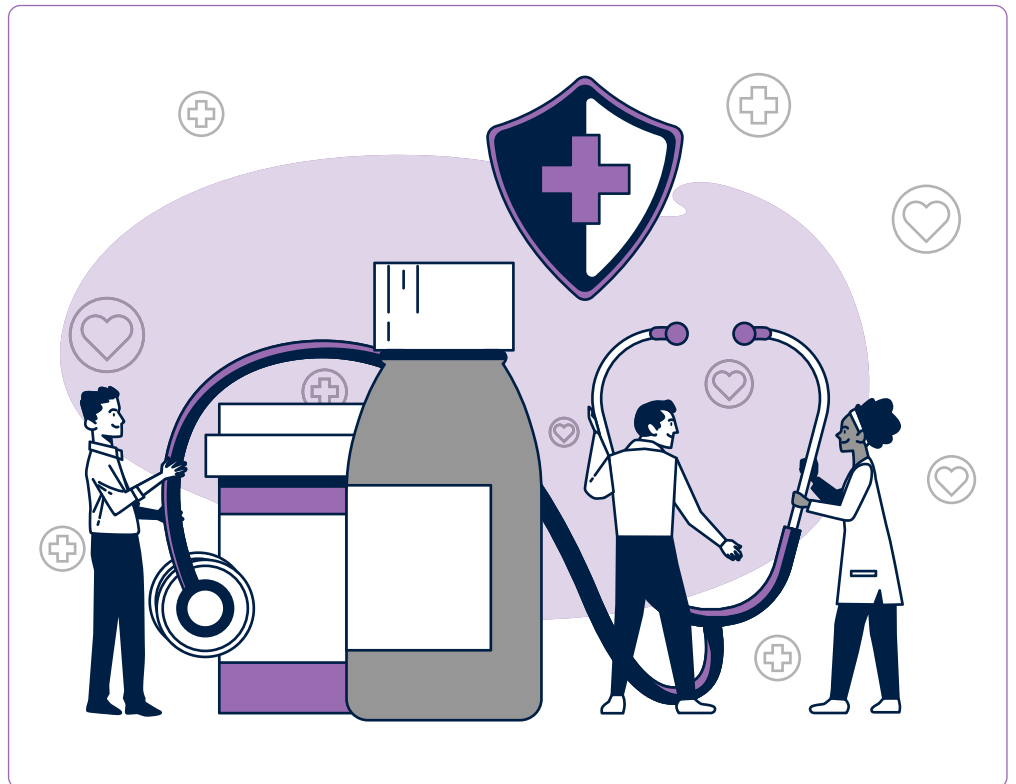
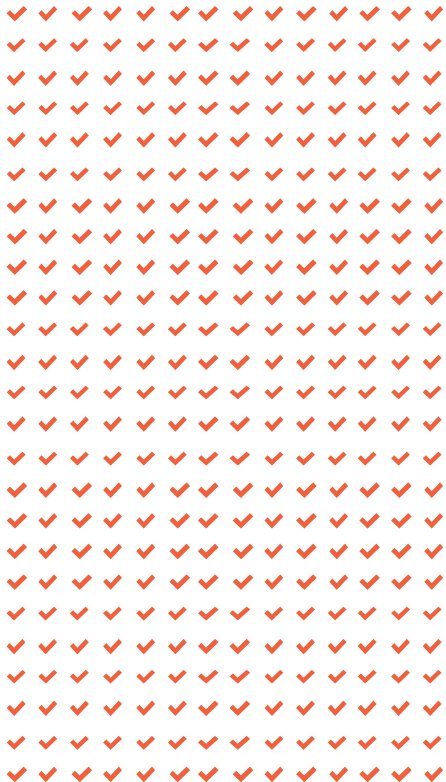
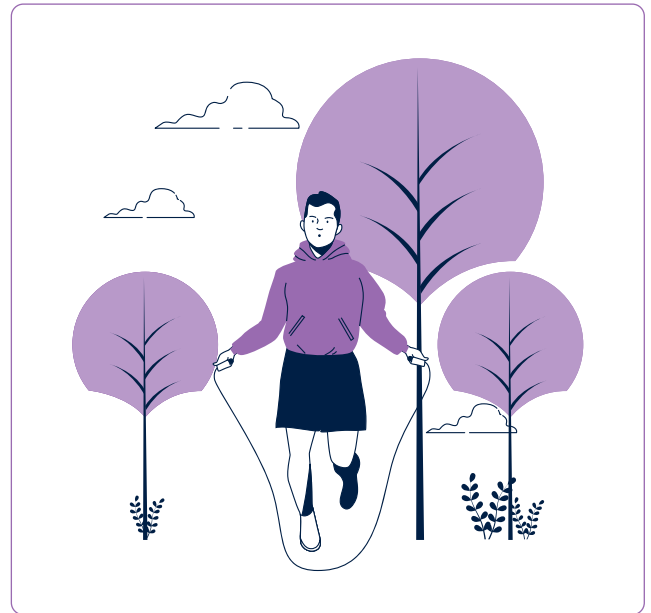


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Get more with WorkChoice™ Benefits MEC plans.



Experience Minimum Essential Coverage (MEC) reimagined with multispecialty benefits so convenient and comprehensive that you will actually want to engage in your health.



Why MEC?

Under the Affordable Care Act (ACA) employers are required to provide healthcare coverage for all full-time employees. MEC plans are an affordable alternative to other costly plans and still offer the comprehensive coverage options your employees need.

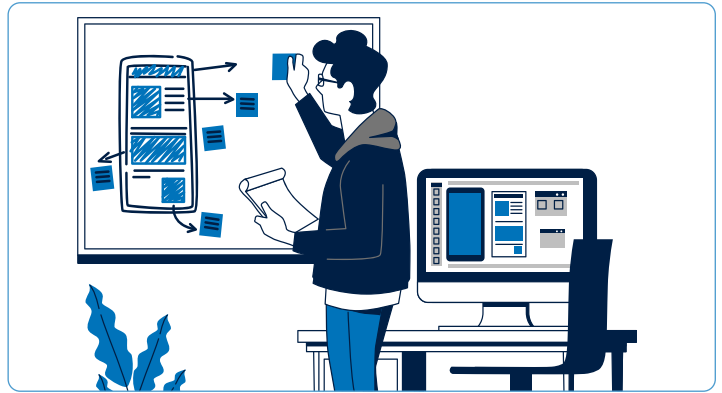
The WorkChoice™ difference.

Our MEC plans offer a self-funded option exempt from coverage mandates and state taxes while also avoiding arbitrary year-over-year rate hikes. Choose from three plan levels, BASE, FLEX, or PLUS, and add them to other existing benefits or use as a stand-alone solution.

You really can have it all.

Our strategic partnerships provide a wide array of benefits and services that go well beyond your typical MEC plan.

Get More Out of Your MEC Plan



Average MEC Plan

- ✓ Primary Care
- ✓ Limited Specialty
- ✓ Pharmacy Benefits
- ✓ Laboratory
- ✓ Radiology
- ✓ Emergency/Urgent Care
- ✓ Limited Inpatient
- ✓ Limited Outpatient
- ✓ Anesthesia
- ✓ Occupational Therapy

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

- ✓ Virtual Primary Care
- ✓ Virtual Specialty Care
- ✓ Behavioral Health
- ✓ Pharmacy Benefits
- ✓ Laboratory
- ✓ Radiology
- ✓ Emergency/Urgent Care
- ✓ Limited Inpatient
- ✓ Outpatient
- ✓ Anesthesia
- ✓ Occupational Therapy
- ✓ Alternative Medicine
- ✓ Chiro & Massage
- ✓ Allergy Treatment
- ✓ Physical Therapy
- ✓ Virtual Musculoskeletal
- ✓ Care Navigation
- ✓ Kindly Human
- ✓ And More

Minimum Essential Coverage (MEC) BASE Plan & Coverages

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

MEC Plan	Choice BASE
Galileo Digital Medical Practice—for Preventive and Ongoing Care Needs	Included
Virtual Primary Care	Unlimited messaging, video visits with providers in the Galileo app
Virtual Acute/Urgent Care	Unlimited messaging, video visits with providers in the Galileo app
Virtual Complex or Chronic Condition Care	Unlimited messaging, video visits with providers in the Galileo app
Virtual Pediatric Urgent Care	Unlimited messaging, video visits with providers in the Galileo app
Virtual Annual Wellness Visit—for Adult Care Only	30 minute video session once per year
Preventive Labs Tests ordered during Annual Wellness Visit—Must Be Completed at Quest Diagnostics locations	100% covered once per year
Virtual Mental Health Care Therapy & Coaching	Up to 7 video sessions per year
Virtual Music-Based Therapy	Unlimited sessions on the Spiritune App
Upswing Health—for Joint and Muscle Pain	Included
Virtual Orthopedic Care	\$0 copay
Virtual Injury Assessment	\$0 copay

Prescription Coverages	ChoiceScripts Rx
ACA Preventives + Prescription Discounts	Discount Card Included

Galileo and Upswing Health may make referrals for procedures and office visits when medically necessary. The costs of those visits are not covered by this plan.

Minimum Essential Coverage (MEC) Plans & Coverages

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

MEC Plan	Choice FLEX	Choice PLUS
Medical Coverages	Fair Market Pricing[†]	Fair Market Pricing[†]
Virtual Care Visit through Galileo Primary Care Specialist, Pediatrics, Behavioral Health, Chronic Care and Care Navigation Services	Included, \$0 Copay <i>Mandatory enrollment in Galileo in order for any other benefits under MEC Plan to be covered</i>	Included, \$0 Copay <i>Mandatory enrollment in Galileo in order for any other benefits under MEC Plan to be covered</i>
Virtual Orthopedic Care through Upswing Health Symptom assessment, Coaches for Care Management & Navigation Unlimited Access to Orthopedic Specialist: FLEX & PLUS Plans Only	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 <i>Emergencies Only</i>	Not Covered	\$250 Copay, then covered 100% up to \$1000 per year
Preventive & Wellness	Covered at 100%	Covered at 100%
Allergy Treatments <i>Testing and Injections</i>	Not Covered	\$20 Copay, then covered 100% up to \$100 per visit. Max 3 visits (6 per household) per plan year
Outpatient Lab <i>Non-Hospital Only</i>	\$50 Copay, then covered 100% up to \$250 per year	\$50 Copay, then covered 100% up to \$500 per year
Outpatient Radiology (X-Rays) <i>Non-Hospital Only</i>	\$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 <i>Non-Hospital Only</i>	\$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 and 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 <i>Ground Transportation Only</i>	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.

Minimum Essential Coverage (MEC) Plans & Coverages

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

MEC Plan	Choice FLEX	Choice PLUS
Medical Coverages	Fair Market Pricing [†]	Fair Market Pricing [†]
Mental/Behavioral Health and Substance Abuse Services—Outpatient Psychiatric/Psychologist	\$60 Copay, then covered 100% up to \$100 per visit. Max 3 visits (6 per household) per plan year	\$50 Copay, then covered 100% up to \$100 per visit. Max 3 visits (6 per household) per plan year
Mental/Behavioral Health and 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 Buy-Up Options	The claims are not covered under the MEC Plan. All the benefits provided by New Benefits are discounted benefits where the member gains access to a network and pays a discounted rate at the time of service.	
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. ‡ Additional Information found separately	Included	Included
Dental Access through Aetna[‡] 5%–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. ‡ Additional Information found separately	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. ‡ Additional Information found separately	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. ‡ Additional Information found separately	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 and 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

MEC Plan Option Rates [†]		Choice BASE		
Enrollments	Employee Only	Employee + Spouse	Employee + Child	Employee + Family
Administration ^{††}	Included	Included	Included	Included
Galileo Digital Medical Practice	Included	Included	Included	Included
Upswing Health Virtual Musculoskeletal	Included	Included	Included	Included
Galileo Behavioral Health	Included	Included	Included	Included
New Benefits—Kindly Human	Included	Included	Included	Included
Medical Claims Fund	Included	Included	Included	Included
ChoiceScripts R Subscription ^{††}	Included	Included	Included	Included
Total	\$65.50	\$79.50	\$75.50	\$99.50

MEC Plan Option Rates [†]		Choice FLEX		
Enrollments	Employee Only	Employee + Spouse	Employee + Child	Employee + Family
Administration ^{††}	Included	Included	Included	Included
Galileo Digital Medical Practice	Included	Included	Included	Included
Upswing Health Virtual Ortho	Included	Included	Included	Included
Galileo Behavioral Health	Included	Included	Included	Included
New Benefits—Kindly Human	Included	Included	Included	Included
Aggregate Stop Loss Premium*	Included	Included	Included	Included
Claims Fund	Included	Included	Included	Included
ChoiceScripts ACA Required Rx	Included	Included	Included	Included
New Benefits—EAP, Dental, Vision, Alternative Medicine	Included	Included	Included	Included
Total	\$161.56	\$372.54	\$303.60	\$535.80

MEC Plan Option Rates [†]		Choice PLUS		
Enrollments	Employee Only	Employee + Spouse	Employee + Child	Employee + Family
Administration ^{††}	Included	Included	Included	Included
Galileo Digital Medical Practice	Included	Included	Included	Included
Upswing Health Virtual Ortho	Included	Included	Included	Included
Galileo Behavioral Health	Included	Included	Included	Included
New Benefits—Kindly Human	Included	Included	Included	Included
Aggregate Stop Loss Premium*	Included	Included	Included	Included
Claims Fund	Included	Included	Included	Included
ChoiceScripts ACA Required Rx	Included	Included	Included	Included
New Benefits—EAP, Dental, Vision, Alternative Medicine	Included	Included	Included	Included
Total	\$213.55	\$477.34	\$391.79	\$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 and VT New Benefits EAP, Dental, Vision & Alternative Medicine is not available.

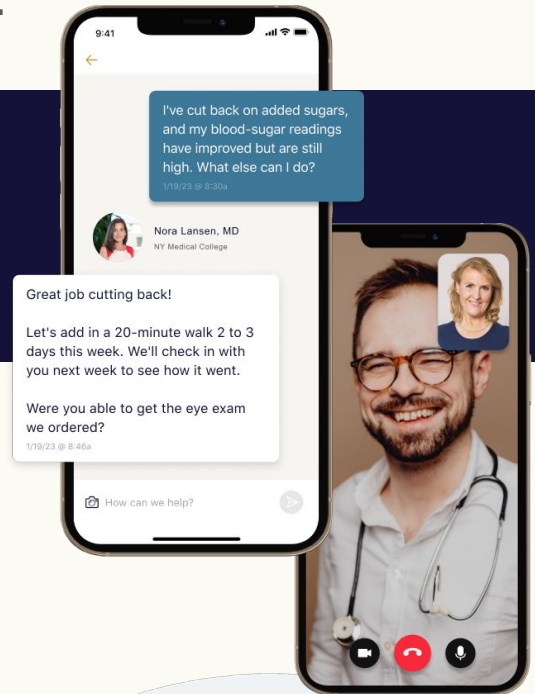
^{††} Administration Fee includes MEC Plan Administration, PBM Integration Fee (ChoiceScripts R subscription fee), and Repricing Fee. Does NOT include Broker Compensation. Broker Compensation will need to be added to. The ChoiceScripts Rx subscription includes ACA Preventive R and a discount card.

Disclaimer: BASE Plan does not include stop-loss coverage. A Medical Claims Fund will be established to pay for all covered medical claims associated with ACA Wellness/Preventative Guidelines. After 6 months end of contract year, 100% of unused claims funds will be returned to the Plan Sponsor.

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 Mental Health

SHORTER TIME TO TREATMENT, LOWER COSTS AND BETTER CLINICAL OUTCOMES

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. Providing integrated primary and mental health care is proven to improve access, enhance patient outcomes, reduce stigma, and lower health care costs.

What’s included in Galileo’s mental health solution

Primary-care led mental health care - All primary care providers are trained in behavioral health and able to treat low to medium acuity issues such as stress and anxiety. This means that providers are more likely able to identify employees who may have an underlying mental health need. PCPs conduct 360-degree evaluations, screenings (GAD7/PHQ9/WHO5) and medication* management (supported by a psychiatrist).

Self-guided CBT skills program - Offered through the app, Galileo’s self-guided CBT skills program uses goal-oriented care plans and evidence-based techniques to tackle low to moderate levels of depression and anxiety symptoms. After an introduction to the program and a session in goal-setting with a coach, the patient continues the treatment track at their own pace without the guidance of a mental health professional.

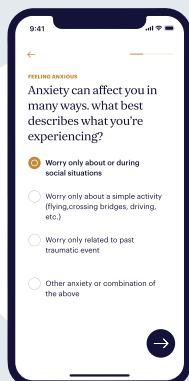
Music-based therapy via Spiritune - Through scientifically-created music tracks, Spiritune harnesses the power of music therapy and neuroscience to promote relaxation, reduce stress, boost focus, improve mood, sleep, and more.

Virtual therapy and coaching - Like the CBT skills program, Galileo’s therapy and coaching program is also offered through the app, and employs similar care pathways to tackle root causes and symptoms, as well as help employees build durable skills.

Referrals - Galileo helps employees find mental health care providers and resources in their community, or within their existing benefits coverage. Galileo’s navigation team can also help with securing appointments, a common pain point for employees in seeking mental health care.

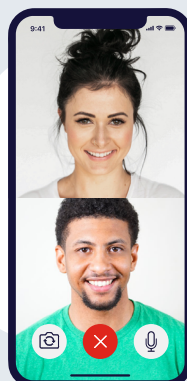
Patient journey to improved mental health

SELF-GUIDED INTAKE



DIAGNOSTIC ASSESSMENT

GAD7 / PHQ9 / WHO5 Screenings



TREATMENT PLAN

Self-guided CBT Skills Program with Check-Ins

Music-Based Therapy via Spiritune

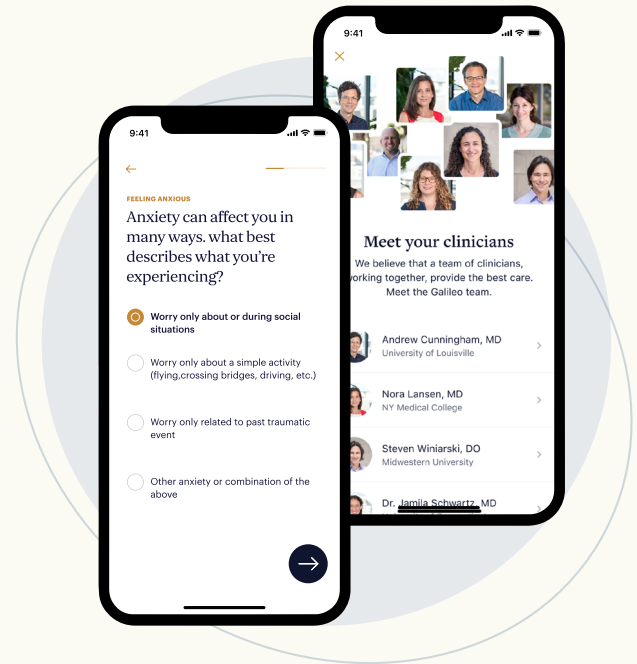
1:1 Therapy & Coaching

In-Network or Point Solution Referrals

+/- Medication Management

Why Galileo's mental health solution is effective

By addressing mental health concerns alongside physical health in one integrated model, Galileo's mental health solution leads to better health outcomes, lower medical expenses, and improved productivity.



Advanced provider training

Every Galileo PCP is trained to screen for and treat low to medium acuity mental health conditions like stress, anxiety, and depression, and can prescribe non-controlled substances.

Team-based approach

Galileo's PCPs are supported by staff psychiatrists and therapists trained to help patients with higher-acuity needs. Together, the PCP and mental health specialists collaborate on an integrated treatment plan based on a comprehensive evaluation of the member's physical, mental, social and environmental (SDOH) needs.

Evidence-based

Galileo's approach to therapy and coaching is evidence-based and programmatic, not open-ended and continuous. We provide structured pathways with systematic checkpoints via 1:1 video sessions, text-based care, and in-app assessments to help patients achieve their mental health and wellbeing goals.

Guided treatment plans and frequent check ins

Galileo's program includes multiple modalities (self-guided, scheduled video visits), to meet the needs of patients wherever they are. Providers check in frequently and assess at structured intervals to track progress and shift treatment plans when needed.

RESULTS

Galileo's mental health care programs have reduced symptoms of anxiety and depression and improved overall well-being after 6 weeks (as measured by GAD7, PHQ9, and WHO5).

100 NPS

Members recommend Galileo therapy & coaching

90%

Patients with clinically significant improvement in 6 weeks

12 hours

Average time to mental health treatment plan (compared to the national average of ~6 weeks)

50%

Average PHQ-9 score reduction of 4 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.

How It Works

- 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 time 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.



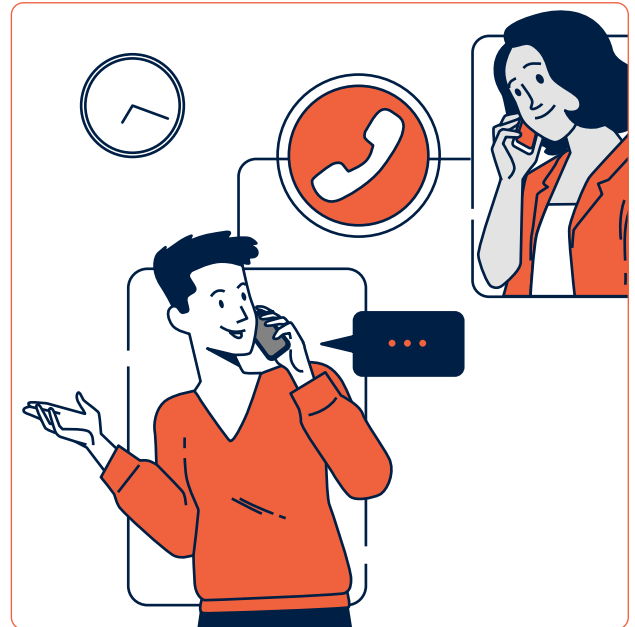
Expert Orthopedic Care at Your Fingertips. Get Immediate Access to Upswing Health at No Cost.

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](https://www.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.



The WorkChoice Prescription Benefit Program

We are your pharmacy consultant and benefit architect, bringing concierge service, unparalleled value, and a commitment to excellence.

ChoiceScripts' Commitment

ChoiceScripts powered by Magellan Rx Management is dedicated to giving you the best service and resources to help your clients and their members make better healthcare decisions.

Member Prescription Drug Card and Retail Pharmacy Access

Members can find their virtual prescription drug card on the WorkChoice app. They simply present their new prescription card along with their prescription to any of our 68,000+ retail pharmacies when filling an eligible prescription. Members have 24/7 access to our participating pharmacy list at choicescripts.com/members. For non-eligible prescriptions, members can present their Rx discount card, which can also be found on the WorkChoice app.

WorkChoice BASE Plan

All WorkChoice pharmacy plans cover ACA preventative drugs with a zero-dollar copay. To find which drugs are covered, members can visit choicescripts.com/members, select *Formulary and Clinical Documents*, then select *View the Accord Drug Search*, and search for their drug. Drugs tagged with the blue *ACA* tag are covered. The categories of covered drugs are: Aspirin, Breast Cancer, Bowel Prep, Folic Acid, Fluoride Supplements, HIV PrEP, Iron Supplements, Contraceptives, Tobacco Cessation, High Cholesterol, Vaccines.

All WorkChoice plans also come with an Rx discount card that can be used at retail pharmacies for any uncovered drugs. Members can easily find details about their Rx discount card on the WorkChoice app.

WorkChoice FLEX Plan

In addition to the BASE plan benefits, the FLEX plan covers generic drugs and preferred brand name drugs up to \$250 with a \$30 copay.

WorkChoice PLUS Plan

In addition to the BASE plan benefits, the FLEX plan covers generic drugs and preferred brand name drugs up to \$250 with a \$20 copay.

Online Tools at choicescripts.com/members

Members can visit our website for a fast, easy and secure way to manage their pharmacy benefits. On the member portal, they can:

Under *Tools & Resources*:

Search the formulary to see if their drug is covered

Log In To:

Find a pharmacy

Review the drug list

View their prescription history

Customer Service

If members have any questions about their pharmacy benefits they can visit choicescripts.com/members or contact customer service 24/7 with any questions about their prescription benefits at 800-424-1674.

Preventive Services Covered

Under the Affordable Care Act

15 Covered Preventive 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 45
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 Preventive 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 Preventive 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

Telephonic Employee Assistance Program (EAP)

Help Employees Relieve Stress

Through Virtual Counseling

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



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 My Benefits Work mobile app and [MyBenefitsWork.com](https://www.MyBenefitsWork.com)

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

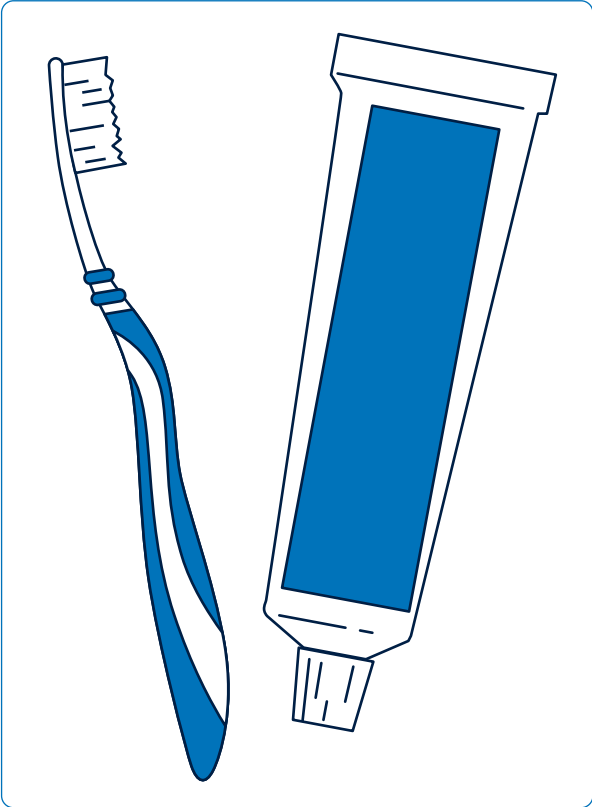
Help and referrals for childcare and eldercare issues, legal and financial concerns, time management, and more

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

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

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

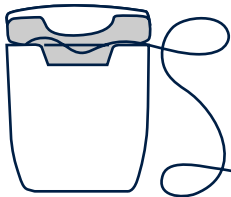
Savings also extend to specialty dental care such as orthodontics and periodontics

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

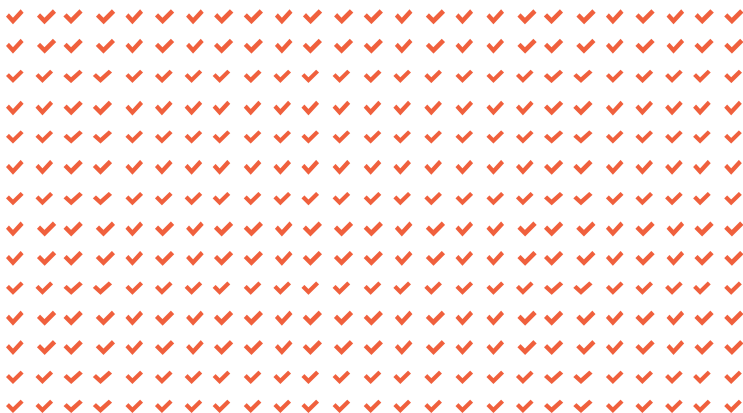
National network includes LensCrafters, Pearle Vision, Visionworks, JCPenney, Target, and local retailers

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.

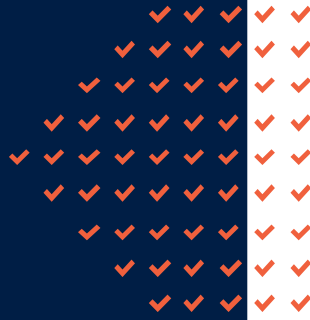
	Typical Insurance Coverage	Coast to Coast Vision
My prescription changed and I need new eyeglasses.	Receive 20% off any amount exceeding your frame allowance.	Save 20% to 60% off as many pairs of prescription glasses as you want.
I've been wearing glasses for years and want to try contacts now.	Receive 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 Medical 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 specialities, including acupuncture, massage therapy, hypnotherapy, yoga, and tai chi



Access includes over 35 specialities 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%**



Thank You

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We're here to guide you through the benefits process to help you choose better solutions for your organization.

Let's build a better healthcare plan.

