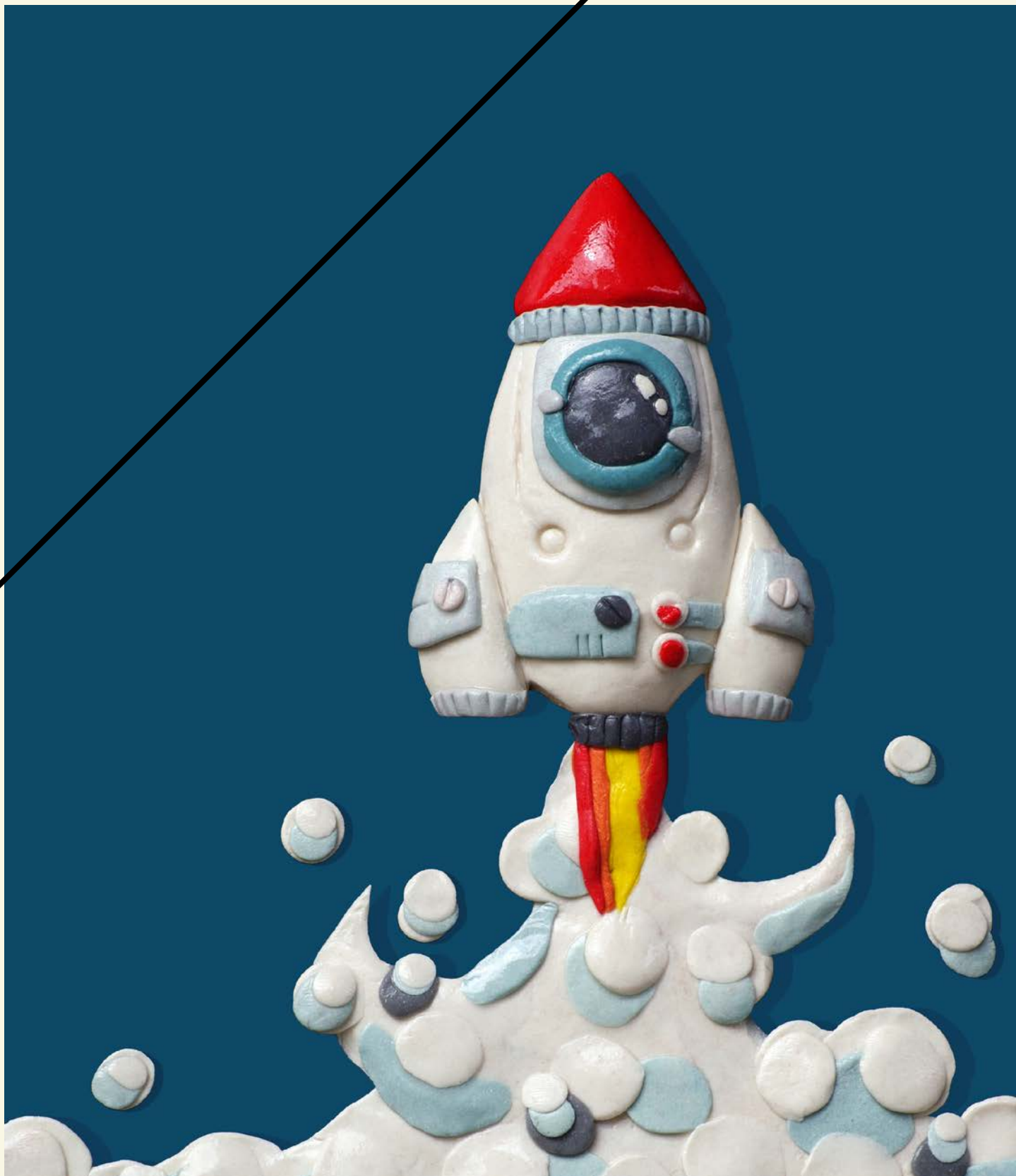


# BENEFIT BOOST 1.0 SUBSCRIPTION PROGRAM

Benefit Boost 1.0  
Sample v0525



**Boost Your Wellness:** Blast Off with Benefit Boost 1.0!

# ACCELERATE YOUR SAVINGS, BENEFIT BOOST POWERS UP YOUR PATH !

## Welcome to the Benefit Boost 1.0 Subscription Program



Welcome to the comprehensive Benefit Boost 1.0, a versatile package designed to enhance your well-being with a variety of valuable services. This inclusive bundle offers multiple programs at an affordable rate, providing exceptional benefits to you and your family.

Benefit Boost 1.0 Bundle includes:

### **VIRTUAL URGENT CARE VISITS**



### **VIRTUAL TALK THERAPY VISITS**



### **MULTI-VITAMIN GUMDROPS**



### **PRESCRIPTION DISCOUNTS**



### **DENTAL DISCOUNTS**



### **IDENTITY THEFT DISCOUNTS**



While the Benefit Boost 1.0 Subscription Package offers a wide array of services designed to enhance your well-being, it is important to note that this program is not a form of insurance. Instead, it provides a collection of non-insurance benefits that include discounts and access to various services aimed at improving your lifestyle and supporting your health. These benefits are available to members, offering valuable savings and assistance without the traditional claims and coverage associated with insurance policies. As such, while Benefit Boost 1.0 complements your overall health strategy, it should be considered an additional resource rather than a replacement for conventional insurance coverage.

# BENEFIT BOOST 1.0 SERVICES

Here is an overview of all the services included in the Benefit Boost 1.0 Subscription package, which is a comprehensive non-insurance bundle. For detailed descriptions and specific information about each benefit, please refer to the pages indicated in the table below that aligns with the respective benefit.

Description of Service	Service Details	Page #s
Lyric Health Virtual Visits	Experience medical care and professional counseling from the comfort of your home with Lyric Health Virtual Visits.	4-7
Multi-Vitamin Gumdrops	Receive free high-quality, gummy multi-vitamins in cherry and strawberry flavor for the whole family.	8-9
Prescription & Pet RX Discounts	Benefit from prescription savings for you and your pets with Paramount RX®.	10-11
SML Dental Discounts	Save on dental care with SML Dental Discounts, offering savings at participating providers.	12-13
LifeLock Identity Theft Discounts	Protect your identity with discounts on subscription to LifeLock™, a leader in identity theft protection.	14-15

Eligibility & Other Information	Details
Available Nationwide	Anywhere in the United States. Dental Discounts are not available in AK, CT, IA, MA, RI, UT, VT, and WA, nor to residents of Vermont.
Non-Insurance Program	This is non-insurance program and does not meet any requirements for minimum essential coverage, Affordable Care Act (ACA) or provide medicare prescription drug coverage. See terms for details on pages 18-23.
Age Requirements	Depending on the benefit or service, the minimum and maximum age limit could vary. Lyric Health Virtual Visits: No children under the age of 2.

Before signing up for Benefit Boost 1.0, it's essential to read through all the terms and conditions associated with each service to fully grasp the benefits and coverage offered. You can conveniently find detailed information, along with instructions on how to enroll, by visiting the page numbers listed below.

Service	Service Terms - Page Numbers	How to Enroll	Page #
Lyric Health Virtual Primary Care	18	Enroll in Benefit Boost 1.0	16
BB Vitamins	19		
Paramount RX® Discounts	20		
SML Dental Discounts	22-23		
LifeLock™ Identity Theft Discounts	21		



# YOUR HEALTH, YOUR SCHEDULE, ANYTIME, ANYWHERE!

## Welcome to the Lyric Health Virtual Visits



In today's fast-paced world, accessing healthcare services conveniently and efficiently has become a priority for many. Lyric Health is at the forefront of this movement with its innovative Virtual Visits membership program. This program aims to enhance the healthcare experience by offering a range of services that cater to both physical and mental health needs.

### **VIRTUAL URGENT CARE VISITS**



One of the standout features of this program is the Virtual Urgent Care visits. These visits allow members to consult with healthcare professionals from the comfort of their homes. Whether it's a minor injury, an unexpected illness, or a medical question, virtual urgent care offers prompt and effective solutions, reducing the need for in-person visits to crowded clinics or emergency rooms.

### **VIRTUAL TALK THERAPY VISITS**



Mental health is as important as physical health, and Lyric Health recognizes this by including Virtual Talk Therapy in this program. These sessions provide individuals a safe and confidential space to discuss their thoughts, feelings, and challenges with a professional. The flexibility of virtual therapy allows for regular sessions without the hassle of travel, making it easier to maintain mental wellness.

# VIRTUAL VISIT SERVICES

Licensed healthcare providers provide clinical services through medical practices affiliated with Lyric and other network providers. Additional or different telehealth requirements may be applicable in certain states; see [www.getlyric.com](http://www.getlyric.com) for full terms and conditions.

Description of Service	Service Details
Virtual Urgent Care	Consultations for Virtual Visits - <b>\$0 Access Fee.</b> Visits are available 24/7, 365 days a year. Diagnostic consultations are available by phone or video for evaluations, diagnosis, and prescriptions* (if appropriate).
Virtual Talk Therapy	Consultations for Virtual Visits - <b>\$0 Access Fee.</b> 24/7 Access to Master's Level Counselors for supportive counseling and follow-up sessions. (100% follow-up with original counselor.) Sessions available via Telephone or Video - need to be scheduled via the Lyric App. Custom Referral (if needed) to medical, behavioral health plans or community support.
Virtual Psychology	Consultations require a <b>consultation Access Fee.</b> One-to-one sessions with Licensed Psychologist. Consultations can be scheduled for M-F, 8 am -5 pm CST.
Virtual Psychiatry	Consultations require a <b>consultation Access Fee.</b> One-to-one sessions with a Licensed Psychiatrist to diagnose, treat, conduct psychotherapy and prescribe medications* for a range of mental health disorders, as necessary. Consultations can be scheduled for M-F, 8 am - 5pm CST.

Eligibility & Other Information	Details
Available Nationwide	Access care from anywhere in the United States.
No Access Fees	Enjoy virtual visits for virtual urgent care and virtual talk therapy at no extra cost with your membership. (Virtual Psychology and Virtual Psychiatry however require consultation fees to access these services)
24/7 Care Coordination	Our Care Coordinators assist with triage, updating your Electronic Health Record (EHR), and ensuring seamless communication between you and your healthcare providers.
Bilingual Care Navigation Team	A dedicated team offering support in multiple languages, helping you navigate referrals and specialist appointments.
Age Requirements	No children under the age of 2.

\*Lyric does not prescribe DEA controlled substances, lifestyle drugs, and certain other drugs which may be harmful because of their potential for abuse. Lyric does not guarantee that a prescription will be written. Lyric physicians reserve the right to deny care for potential misuse of services. This is not insurance. (For Virtual Psychiatry: Prescriptions are not guaranteed.)



# A NEW ERA IN HEALTHCARE

## THE RISE OF VIRTUAL DOCTOR VISITS

The world of healthcare is undergoing a significant transformation, driven by technological advancements and the increasing demand for more accessible and flexible medical services. Virtual doctor visits and virtual counseling are at the forefront of this change, offering patients unprecedented convenience and comprehensive care without the need to leave their homes.

### What are Virtual Doctor Visits?

Virtual doctor visits, also known as telemedicine or telehealth, allow patients to consult with healthcare professionals via phone and video calls. This service covers a wide range of health concerns, from common ailments like colds and allergies to more serious conditions requiring specialist attention. The main appeal of virtual doctor visits lies in their ability to provide timely medical consultations, often without the need to schedule an appointment days or weeks in advance.

### Benefits of Virtual Doctor Visits

#### ▲ CONVENIENCE

Patients can access medical care from the comfort of their home, saving time and avoiding travel.

#### ▲ ACCESSIBILITY

Virtual visits break down geographical barriers, providing care to those in remote or under served areas.

#### ▲ FLEXIBILITY

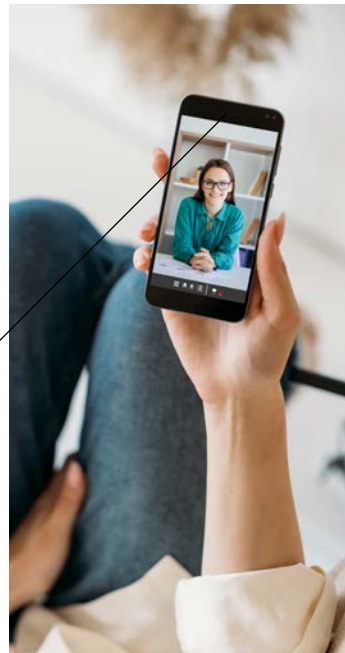
With 24/7 availability, patients can receive care when it suits them, including outside of traditional office hours.

#### ▲ COST-EFFECTIVENESS

Virtual visits often come at a lower cost compared to in-person consultations, especially when transportation and time off work are considered.

# The Emergence of Virtual Counseling

Just as telemedicine is revolutionizing physical healthcare, virtual counseling is transforming health services. Through virtual talk therapy, individuals can connect with licensed counselors and therapists to address issues such as anxiety, depression, stress, and relationship problems. This approach not only makes mental health care more accessible but also reduces the stigma associated with visiting a therapist's office.



## PRIVACY

Individuals can engage in therapy sessions from their own space, ensuring a level of comfort and confidentiality.

## REDUCED STIGMA

By removing the need for in-person visits, virtual counseling can help mitigate the stigma often associated with seeking mental health services.

## CONTINUITY OF CARE

Virtual counseling allows for consistent and ongoing support, which is crucial for effective mental health treatment.

# The Future of Healthcare

As technology continues to evolve, the potential for virtual healthcare services will only expand. With the integration of artificial intelligence, wearables, and advanced data analytics, both virtual doctor visits and counseling are poised to become even more effective and personalized. This shift promises not only to enhance patient outcomes but also to create a more resilient and responsive healthcare system.

In conclusion, virtual doctor visits and virtual counseling represent a significant leap forward in how healthcare is delivered. By offering greater accessibility, convenience, and cost-effectiveness, these services are transforming the landscape of medical and mental healthcare, making it easier for individuals to prioritize their well-being in an increasingly demanding world.

# DAILY NUTRITION, ONE DELICIOUS CHEW AT A TIME!



## Welcome to the Benefit Boost Vitamins



Benefit Boost Vitamins offers a convenient and high-quality subscription service, delivering multi-vitamins directly to your home. Our private-label program offers a selection of vitamins that are crafted to meet high-quality standards, similar to those available in pharmacies and supermarkets, and are thoughtfully curated to support your family's health needs. Our gumdrops are available in two delectable flavors: cherry and strawberry. These flavored gumdrops make taking your vitamins a treat rather than a chore!

### 90 DAY SUPPLY MULTI-VITAMINS



Enjoy a 90-day supply of vitamin gummies, shipped directly to your door at no cost.

### EASY ORDERING AND REORDERING



Utilize our convenient online form to order or reorder your vitamins with ease.

*Supplement facts and ingredients listed on page 7 of this guide are subject to change. Please review the back of the vitamin bottle for the most up-to-date information. This is not insurance. Multi-vitamins are available free of charge as a subscription service for members actively enrolled in Benefit Boost 1.0.*

# Supplement Facts

**SERVING SIZE:** 2 Gummies

**SERVINGS PER CONTAINER:** 90

*These statements have not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, cure, or prevent any disease.*

Description	Amount Per Serving	% Daily Value (DV)
Calories	20	
Total Carbohydrates	4.5 g	2%
Total Sugars	4.5 g	
Added Sugars	4.5 g	9%
Vitamin A (as Acetate)	1200 mcg RAE	133%
Vitamin C (as Ascorbic Acid)	60 mg	67%
Vitamin D (as Cholecalciferol)	10 mcg	50%
Vitamin E (as DI-Alpha-Tocopheryl Acetate)	18 mg	120%
Vitamin B6 (as Pyridoxine Hydrochloride)	2 mg	118%
Folate (as Folic Acid)	665 mcg DFE (400 mcg Folic Acid)	166%
Vitamin B12 (as Cyanocobalamin)	8 mcg	333%
Biotin	5000 mcg	16667%
Pantothenic Acid (as D-Calcium Pantothenate)	10 mg	200%
Iodine (from Potassium Iodide)	80 mcg	53%
Zinc (from Zinc Citrate)	5 mg	45%
Sodium	5 mg	Less than 2%

**NOTE:** Percent values are based on a 2,000 calorie diet.

**FORMULATED FOR:** Healthy America, 409 W Vickery Blvd, Ft Worth, TX 76104

## OTHER INGREDIENTS

Glucose Syrup, Sugar, Glucose, Pectin, Citric Acid, Sodium Citrate, Natural Strawberry and Cherry Flavors, Vegetable Oil (with Carnauba Wax), Purple Carrot Juice Concentrate.

**FREE FROM:** Our vitamins do not contain soy, gluten, milk, egg, dairy, lactose, shellfish, tree nuts, peanuts, wheat, yeast, preservatives, artificial flavors, colors, or sweeteners.

# SMART SAVINGS FOR YOU, TAIL-WAGGING DISCOUNTS FOR YOUR PET!

## Welcome to the Paramount RX® Discount Card



Welcome to the Paramount RX® Prescription Discount Program. Ideal for both acute and pet medications, our nationally recognized Prescription Discount program offers discounts on FDA-approved prescription drugs. With no restricted drug lists, waiting periods, or deductibles, your Discount Drug card is active the moment you present it at the pharmacy.

### RETAIL PRESCRIPTION DISCOUNTS



One of the most compelling advantages of prescription discount cards is the potential for meaningful cost savings, particularly for individuals or families requiring multiple prescriptions.

Prescription discount cards are a powerful tool for reducing medication costs for both individuals and families. With meaningful savings, nationwide accessibility, and no complex requirements, these cards make healthcare more affordable and accessible. Whether you are managing personal health needs or caring for a beloved pet, a prescription discount card can help you achieve healthier outcomes without breaking the bank.

### PET PRESCRIPTION DISCOUNTS



Interestingly, the benefits of prescription discount cards extend beyond human medications. Our membership program includes savings on pet medications. This feature highlights the versatility and wide-ranging advantages of using a discount card.

*This is not insurance, discount program only. The pill images and representations within this brochure are for illustration purposes only. They are not intended to convey that any specific medications are included in the coverage of the Paramount RX® Prescription Discount Program. Discounts may vary by provider, prescription drug, and geographic location, and we recommend consulting the program details or contacting RX Member Services for further clarification on medication eligibility.*

# PRESCRIPTION DISCOUNT SERVICES

Your ID card is accepted at well-known pharmacies. For a full list of participating pharmacies:

<https://paramountrx.com/client/benefitboost/>

Description of Service	Service Details
Brand Drugs	Save and <b>average of 15% off</b> the cash price.
Generic Drugs	Enjoy an <b>average savings of 40%</b> .
Human Drugs for Pets	Approximately 50% of pet medications can be filled at local retail pharmacies using your Paramount RX discount card. After receiving a prescription from your vet, visit your local pharmacy.
Specialty Pet Medications	Purchase pet-specific medications, like Frontline Plus, Heartgard, and Revolution, at <b>discounted prices</b> online or via phone. (Phone number is listed on Member Guide on page 18, not in Sample Guide.)

Eligibility & Other Information	Details
Available Nationwide	The Prescription and Pet Prescription discount card is available to use in <b>all 50 U.S. states</b> .
Wide Network	<b>Accepted at over 54,000 pharmacies nationwide</b> including national and regional chains, as well as local community pharmacies.
Price Guarantee	Always pay the lowest price available, whether it's our discount or the pharmacy's price.
Convenient Online Search Web Tool	Use our online tool to find participating pharmacies near you and compare discount prices for your prescriptions. This feature ensures you get the best price before filling your prescription. (Web Tool links are located on page 18 of the Member Guide, not in Sample Guide.)
Usage Limits	<b>No annual limits on usage.</b>
No Medicare Coverage	This program is not a Medicare prescription drug plan. It offers discounts but requires members to pay for services directly.
Not Insurance	This is a discount program and not insurance. It is a membership that provides discounts only.
Electronic Claims	Members pay the provider directly but receive discounts from participating providers. Discounts may vary by provider, drug or geographic location. Claims are processed electronically.

*This is not insurance, discount program only. Discounts may vary by provider, prescription drug, and geographic location, and we recommend consulting the program details or contacting RX Member Services for further clarification on medication eligibility. Savings can vary depending on the drug and participating pharmacy. Always use the online search tool to find the best prices in your area. If a pharmacy's retail price is lower than the discount price, you will pay the lower price.*

# YOUR PATH TO AFFORDABLE DENTAL CARE STARTS HERE!

## Welcome to the SML Dental Discounts



The SML Dental Discount Program offers an opportunity for individuals and families to save on dental care expenses. This program provides discounts on a wide range of dental services at participating providers across the nation. It's important to note that this is a *discount program*, not insurance.

### Sample Savings



SERVICE PROCEDURE	AVG. PRICE	YOU PAY <sup>1</sup>	SAVINGS
Cleaning (Prophylaxis) - Adult	\$111	\$67	\$44
Cleaning (Prophylaxis) - Child	\$86	\$52	\$34
Complete X-Rays	\$165	\$99	\$66
Root Canal (Anterior)	\$951	\$571	\$380
Complete Upper Denture	\$1616	\$970	\$646

<sup>1</sup>Actual costs and savings may vary by provider, service and geographic location. We use the national average of Fair Health data to determine the average costs, as shown on the chart.



*Gallagher Affinity Insurance Services Inc., Aetna Dental Access®, HealthyAmerica, H A Partners, Inc., and United Business Association (UBA) are separate legal entities and have sole financial responsibility for their own products.*

Network powered by:

**Aetna Dental Access®**

The discount program provides access to the 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 discount program. Neither ALIC nor any of its affiliates is an affiliate, agent representative, or employee of the discount program. 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 outcomes.

# DENTAL DISCOUNT SERVICES

For a full list of the terms and conditions, see pages 22-23.

Description of Service	Service Details
Typical Savings	<b>Save 15% to 50%* per visit</b> in most instances at any of the many available dental practice locations nationwide. (*Actual costs and savings may vary by provider, service, and geographic location.)
Sample of Available Services	Services include cleanings, X-rays, fillings, root canals and crowns.
Specialty Services	Members can also save on specialty care services including orthodontics and periodontics where available.
Network	Network services powered by Aetna Dental Access®

Eligibility & Other Information	Details
State Availability	This benefit is not available in AK, CT, IA, MA, RI, UT, VT, and WA, nor to residents of Vermont.
Participating Providers	To Locate a participating provider, visit <b>www.findbestbenefits.com</b> and enter <b>promo code: 725324</b> . While our provider lists are continually updated, provider status can change. We recommend that you confirm the provider you selected participates in the program when scheduling your appointment.
Paying Providers	Discounts are available at participating providers*; you pay the discounted rate directly to the provider at the time of service.
Usage Limits	<b>No annual limits on usage.</b>

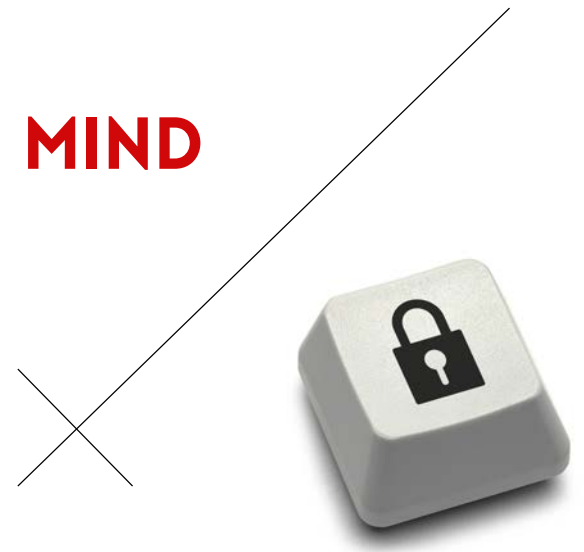
## Discount Dental Disclosure

**This plan is NOT insurance.** This is not a qualified health plan under the Affordable Care Act (ACA). Some services may be covered by a qualified health plan under the ACA. This plan does not meet the minimum creditable coverage requirements under M.G.L.c 111M and 956 CMR 5.00. This is not a Medicare prescription drug plan. Discounts on hospital services are not available in Maryland. The plan provides discounts at participating providers for services. The plan does not make payments directly to providers. The plan member is obligated to pay for all services but will receive a discount from participating providers. The range of discounts will vary depending on the type of provider and services. The Discount Plan Organization Gallagher Affinity Insurance Services, Inc., at 2850 W. Golf Road, Rolling Meadows, IL 60008, 1-866-215-1376. To view a list of participating providers visit [www.findbestbenefits.com](http://www.findbestbenefits.com) and enter promo code 725324. **You have the right to cancel this plan within 30 days of the effective date for a full refund of fees paid.** Such refunds are issued within 30 days of request.

\*The discount program provides access to the 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 discount program. Neither ALIC nor any of its affiliates is an affiliate, agent representative, or employee of the discount program. 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 outcomes.

# PROTECT YOUR IDENTITY, PRESERVE YOUR PEACE OF MIND

## Welcome to the LifeLock Identity Theft Discounts



In today's digitally-connected world, safeguarding your identity is more important than ever. With increasing cyber-threats, protecting your personal information has become a necessity. Fortunately, LifeLock offers an effective solution to help keep your identity secure. Through the Benefit Boost 1.0 subscription, you can access exclusive discounts on LifeLock Identity Theft Protection services, ensuring peace of mind at an affordable rate.

### IDENTITY AND SOCIAL SECURITY NUMBER ALERTS



Stay informed with alerts if your personal information is detected on the dark web.

### LOST WALLET PROTECTION



Assistance in canceling or replacing lost credit cards, driver's licenses, and other important items.

LifeLock™ is a leader in identity theft protection, providing comprehensive services that monitor your personal information and alert you to personal threats. Their proactive approach helps reduce the risk of identity theft, making it easier for you to enjoy your online activities without worry.

*This is not insurance, discount program only.*

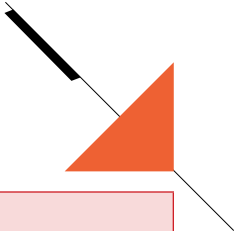
### STOLEN FUNDS REIMBURSEMENT



LifeLock provides reimbursement for stolen funds up to the limits of your plan.

# IDENTITY THEFT DISCOUNT SERVICES

See a description of the services and discounts available through LifeLock™ as part of membership.



Description of Service	Service Details
Special Offer	Receive <b>20% off*</b> your first year of LifeLock™ membership.  <i>*Terms and conditions apply.</i>
LifeLock Standard Service	The LifeLock® Standard™ service is an excellent starting point for those looking to protect their identity. Priced at just <b>\$8.99 a month</b> , this service offers essential features to monitor and secure your personal information.

Eligibility & Other Information	Details
Available Nationwide	The LifeLock™ Identity Theft Protection discount is available to use in <b>all 50 U.S. states</b> .
Trademarks	Norton and LifeLock are trademarks of NortonLifeLock Inc. United Business Association (UBA), Healthy America Insurance Agency, Inc (HealthyAmerica), and H A Partners, Inc. (HAPI) are not paid affiliates of LifeLock and do not receive any commission from LifeLock or NortonLifeLock Inc. UBA, HealthyAmerica, and H A Partners, Inc. are not liable for claims, damages, losses, expenses, costs, or liabilities arising from or associated with identity theft protection services purchased through LifeLock.
Important Notice	No one can prevent all cybercrime or identity theft. Please visit LifeLock.com for a complete list of terms, conditions, and limitations of LifeLock™ Identity Theft protection.
Not Insurance	This is a discount program and not insurance. It is a membership that provides discounts only.

## Stay Protected with LifeLock™

Take control of your identity with LifeLock™. Protect yourself today and enjoy peace of mind knowing your personal information is secure.

*This is not insurance, discount program only.*



## HOW TO ENROLL IN BENEFIT BOOST 1.0 SUBSCRIPTION

Embarking on your journey with Benefit Boost 1.0 is a straightforward process designed to maximize your health and wellness experience right from the start. Benefit Boost 1.0 is not just a subscription bundle—it's a commitment to empowering members with comprehensive, affordable health and wellness solutions. By packaging essential services into one convenient program, it offers unmatched savings and ensures that health and wellness are within reach for everyone. Whether you're seeking medical care, dental discounts, or identity protection, Benefit Boost 1.0 has you covered, making it the ultimate choice for those looking to enhance their health journey while keeping costs in check. Let's get started!

### **COMPLETE SIMPLE ENROLLMENT ONLINE**

Complete the simple enrollment yourself at:

**<https://enroll.benboost.com>**

### **IMPORTANT PHONE #s**

#### **Questions on Program**

Call this number: **866-438-4274**

#### **Enroll with Agent Assistance**

Call this number: **866-438-4274**

Enrollment is straightforward. Fill out the enrollment application, provide your payment details, and you'll receive a verification email. After reviewing, accepting, and e-signing the application, your enrollment is complete! It's as easy as that.

**Important Notice:** While agents can help you with the initial steps of enrollment, you are required to complete the verification and e-signature on your own. Make sure to use a good email address as this is how you receive your email verification link and all fulfillment materials.



## SAVINGS AND ADVANTAGES WITH BENEFIT BOOST 1.0

Benefit Boost 1.0 is an innovative membership program designed to transform healthcare access into a seamless and cost-effective experience. By bundling a diverse array of essential health and wellness services into one comprehensive package, it provides a convenient solution for individuals and families seeking to enhance their well-being without breaking the bank. This program addresses the challenges of modern healthcare by focusing on affordability, accessibility, and comprehensive care, making it a standout choice for those looking to streamline their health journey.

### ▲ STREAMLINED HEALTHCARE ACCESS

One of the key advantages of Benefit Boost 1.0 is its ability to offer comprehensive access to healthcare services. This includes Virtual Urgent Care and Virtual Talk Therapy, all designed to address various health needs from the comfort of your home.

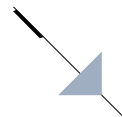
### ▲ MEANINGFUL FINANCIAL SAVINGS

Financial savings are at the heart of Benefit Boost 1.0, with programs like the SML Dental Discount and Paramount RX Prescription Discount Drug Program. Members benefit from discounts on dental services and medications. These cost reductions make it easier for families to manage healthcare expenses and prioritize their well-being.

### ▲ ADDED SECURITY AND SUPPORT

Beyond healthcare services, Benefit Boost 1.0 includes added benefits such as LifeLock™ Identity Theft Protection and FamilySource®. These features offer members peace of mind, ensuring that their financial and personal information is secure, while also providing expert guidance for family and home-related needs. This holistic approach enhances the overall value of the membership, catering to a wide spectrum of wellness and security concerns.

# Important Disclosures about Lyric Health Virtual Visits



## Benefit Boost Subscription Notice:

Please read this guide carefully. This is not insurance. This is a brief description of a virtual urgent care and talk therapy telehealth service provided by Lyric Health and is not an insurance contract. This is not a qualified health plan under the Affordable Care Act (ACA). Some services may be covered by a qualified health plan under the ACA. This plan does not meet the minimum creditable coverage requirements under M.G.L.c. 111M and 956 CMR 5.00. Furthermore, this is not a Medicare prescription drug plan. Not all services are available in all states.

## Pricing and Subscription Details:

Any quoted prices or information regarding the Benefit Boost Subscription membership dues are non-binding and may change with a thirty (30) day notice. Notifications can be sent via mail to your most recent mailing address or through email to your last registered email address. It is your responsibility to monitor the transactions on your account each month and to cancel with the Third Party billing Administrator (TPA) when you wish. Each month, we cover the cost of the membership services on your behalf, regardless of whether you utilize them. For details on refunds, please refer to our Refund Policy. The TPA for Benefit Boost holds SOC 1, SOC 2, and PCI-DSS certifications. Please note that on your bank or credit card statements, the billing descriptor will appear as UBAGAP8664384274, where the number 8664384274 corresponds to our phone number.

## Refund & Cancellation Policy:

We offer a refund policy on all Benefit Boost Subscription programs. If you are not satisfied, you may cancel, and a refund will be issued if the cancellation occurs within the first thirty (30) days. We want you to be 100% satisfied with your Benefit Boost benefits and services.

### To Cancel:

#### Contact the TPA:

HealthyAmerica / H A Partners, Inc.  
409 W Vickery Blvd, Ft Worth TX 76104  
1-866-438-4274

### Cancellation Methods:

Email: [info@benefitboost.com](mailto:info@benefitboost.com)

Phone: 1-866-438-4274 (M-Thurs 8 am-5 pm or Fri 8 am-1:30 pm CST)

Online Form: <https://benefitboost.com/billing.html>

Member Portal: <https://members.benboost.com>

Fax: 1-817-335-1270

*Please do not cancel through your agent. Canceling directly with the TPA will ensure that your cancellation is processed correctly. Once a cancellation request is made, our team will send a confirmation cancellation notice by email. While we believe that you will be pleased with your overall membership product, we cannot warrant or guarantee the performance of any service. Services and product costs are subject to change. For billing, customer service, fulfillment, or membership questions, contact 866-438-4274.*

## Important Disclaimer Regarding Third-Party Liability Waiver:

### Healthy America Insurance Agency, Inc. (HealthyAmerica) and H A Partners, Inc. (HAPI)

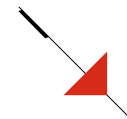
HealthyAmerica and H A Partners, Inc. disclaim any liability related to services provided through Lyric Health, including decisions made by medical professionals regarding medication prescriptions and referrals to in-person consultations. The virtual nature of these services may not be suitable for all medical conditions, and users must acknowledge that some conditions require in-person evaluation and treatment. These services are intended to support, not replace, the patient-physician relationship, and should not be used as a substitute for emergency medical treatment. By using Lyric Health services, users agree to release HealthyAmerica and H A Partners, Inc. from any claims or liabilities arising from these services. For further inquiries, users are encouraged to contact the support team.

## Lyric Health Disclosure:

Lyric does not prescribe DEA controlled substances, lifestyle drugs, and certain other drugs which may be harmful because of their potential for abuse. Lyric does not guarantee that a prescription will be written. Lyric physicians reserve the right to deny care for potential misuse of services. VPC consultations are required to be scheduled 3-hours in advance and by appointment ONLY. No children under the age of 2. THIS IS NOT INSURANCE.

Lyric does not prescribe DEA controlled substances, lifestyle drugs, and certain other drugs which may be harmful because of their potential for abuse. Lyric does not guarantee that a prescription will be written. Lyric physicians reserve the right to deny care for potential misuse of services. THIS IS NOT INSURANCE.

# Important Disclosures for BB Vitamins



## **Benefit Boost Subscription Notice:**

Please read this guide carefully. This is not insurance. This is a brief description of a multi-vitamin subscription service provided by Benefit Boost and HealthyAmerica and is not an insurance contract. This is not a qualified health plan under the Affordable Care Act (ACA). Some services may be covered by a qualified health plan under the ACA. This plan does not meet the minimum creditable coverage requirements under M.G.L.c. 111M and 956 CMR 5.00. Furthermore, this is not a Medicare prescription drug plan. Not all services are available in all states.

## **Pricing and Subscription Details:**

Any quoted prices or information regarding the Benefit Boost Subscription dues are non-binding and may change with a thirty (30) day notice. Notifications can be sent via mail to your most recent mailing address or through email to your last registered email address. It is your responsibility to monitor the transactions on your account each month and to cancel with the Third Party billing Administrator (TPA) when you wish. Each month, we cover the cost of the membership services on your behalf, regardless of whether you utilize them. For details on refunds, please refer to our Refund Policy. The TPA for Benefit Boost holds SOC 1, SOC 2, and PCI-DSS certifications. Please note that on your bank or credit card statements, the billing descriptor will appear as UBAGAP8664384274, where the number 8664384274 corresponds to our phone number.

## **Refund & Cancellation Policy:**

We offer a refund policy on all Benefit Boost Subscription programs. If you are not satisfied, you may cancel, and a refund will be issued if the cancellation occurs within the first thirty (30) days. We want you to be 100% satisfied with your Benefit Boost benefits and services.

### **To Cancel:**

#### **Contact the TPA:**

HealthyAmerica / H A Partners, Inc.  
409 W Vickery Blvd, Ft Worth TX 76104  
1-866-438-4274

### **Cancellation Methods:**

Email: [info@benefitboost.com](mailto:info@benefitboost.com)  
Phone: 1-866-438-4274 (M-Thurs 8 am-5 pm or Fri 8 am-1:30 pm CST)  
Online Form: <https://benefitboost.com/billing.html>  
Member Portal: <https://members.benboost.com>  
Fax: 1-817-335-1270

*Please do not cancel through your agent. Canceling directly with the TPA will ensure that your cancellation is processed correctly. Once a cancellation request is made, our team will send a confirmation cancellation notice by email. While we believe that you will be pleased with your overall membership product, we cannot warrant or guarantee the performance of any service. Services and product costs are subject to change. For billing, customer service, fulfillment, or membership questions, contact 866-438-4274.*

## **Important Disclaimer Regarding Third-Party Interactions:**

Healthy America Insurance Agency, Inc. (HealthyAmerica) and H A Partners, Inc. (HAPI)

Please be advised that Healthy America Insurance Agency, Inc. (HealthyAmerica) and H A Partners, Inc. (HAPI) are not responsible for any interactions or effects that arise from the consumption of vitamins or dietary supplements. It is the responsibility of the consumer to ensure that any supplement intake is appropriate and safe for their individual health needs.

## **Consult your Healthcare Provider:**

Before beginning any new supplement regimen, consult with a healthcare professional to ensure its suitability and safety for your personal health conditions and needs.

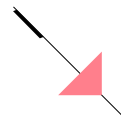
## **Monitor for Adverse Reactions:**

Be vigilant for any adverse reactions or interactions with medications you may be taking. Report any concerns to your healthcare provider promptly.

## **Consumer Responsibility:**

Responsibility for the use of any vitamins or supplements, including understanding potential side effects or interactions, lies with the consumer. HealthyAmerica, HAPI, and UBA disclaim any liability for the use or misuse of vitamins and dietary supplements. Always follow the guidance of qualified healthcare professionals when considering the use of such products.

# Important Disclosures - Paramount RX Discounts



## Benefit Boost Subscription Notice:

Please read this guide carefully. This is not insurance. This is a brief description of a prescription discount program through Paramount RX® and is not an insurance contract. This is not a qualified health plan under the Affordable Care Act (ACA). Some services may be covered by a qualified health plan under the ACA. This plan does not meet the minimum creditable coverage requirements under M.G.L.c. 111M and 956 CMR 5.00. Furthermore, this is not a Medicare prescription drug plan. Not all services are available in all states.

## Pricing and Subscription Details:

Any quoted prices or information regarding the Benefit Boost Subscription dues are non-binding and may change with a thirty (30) day notice. Notifications can be sent via mail to your most recent mailing address or through email to your last registered email address. It is your responsibility to monitor the transactions on your account each month and to cancel with the Third Party billing Administrator (TPA) when you wish. Each month, we cover the cost of the membership services on your behalf, regardless of whether you utilize them. For details on refunds, please refer to our Refund Policy. The TPA for Benefit Boost holds SOC 1, SOC 2, and PCI-DSS certifications. Please note that on your bank or credit card statements, the billing descriptor will appear as UBAGAP8664384274, where the number 8664384274 corresponds to our phone number.

## Refund & Cancellation Policy:

We offer a refund policy on all Benefit Boost Subscription programs. If you are not satisfied, you may cancel, and a refund will be issued if the cancellation occurs within the first thirty (30) days. We want you to be 100% satisfied with your Benefit Boost benefits and services.

### To Cancel:

#### Contact the TPA:

HealthyAmerica / H A Partners, Inc.  
409 W Vickery Blvd, Ft Worth TX 76104  
1-866-438-4274

### Cancellation Methods:

Email: [info@benefitboost.com](mailto:info@benefitboost.com)  
Phone: 1-866-438-4274 (M-Thurs 8 am-5 pm or Fri 8 am-1:30 pm CST)  
Online Form: <https://benefitboost.com/billing.html>  
Member Portal: <https://members.benboost.com>  
Fax: 1-817-335-1270

*Please do not cancel through your agent. Canceling directly with the TPA will ensure that your cancellation is processed correctly. Once a cancellation request is made, our team will send a confirmation cancellation notice by email. While we believe that you will be pleased with your overall membership product, we cannot warrant or guarantee the performance of any service. Services and product costs are subject to change. For billing, customer service, fulfillment, or membership questions, contact 866-438-4274.*

## Important Disclaimer Regarding Third-Party Liability Waiver:

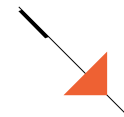
### Healthy America Insurance Agency, Inc. (HealthyAmerica) and H A Partners, Inc. (HAPI)

HealthyAmerica and H A Partners, Inc. explicitly disclaim any responsibility or liability associated with the use of the prescription discount card and pet prescription discount card, including any medications acquired through these cards. It is necessary for you to present a prescription issued by your healthcare provider to the participating pharmacy. Furthermore, HealthyAmerica and H A Partners, Inc. do not endorse or guarantee the accuracy or reliability of any prescription information or medications obtained via the discount cards. Users take full responsibility for their healthcare decisions and are advised to consult with healthcare professionals regarding any medical conditions or treatments. Additionally, HealthyAmerica and H A Partners, Inc. disclaim any liability for the amount of savings and discounts achieved when using the prescription discount card. While efforts are made to provide accurate and reliable discount information, savings may vary based on the pharmacy, medication, and other variables beyond our control. By utilizing the discount card, individuals agree to release HealthyAmerica and H A Partners, Inc. from any claims, damages, or liabilities that may arise from the use of the discount cards, the medications received, or the actual savings realized.

## Paramount RX Disclosure:

**This plan is NOT insurance.** Prescription discount cards provide discounts on medication costs but do not cover the costs themselves. Savings can vary depending on the drug and participating pharmacy. Always use the online search tool to find the best prices in your area. If a pharmacy's retail price is lower than the discount price, you will pay the lower price. All claims are processed electronically. This is not a Medicare prescription drug plan.

# Important Disclosures - LifeLock™



## Benefit Boost Subscription Notice:

Please read this guide carefully. This is not insurance. This is a brief description of a identity theft discount program through LifeLock™ and is not an insurance contract. This is not a qualified health plan under the Affordable Care Act (ACA). Some services may be covered by a qualified health plan under the ACA. This plan does not meet the minimum creditable coverage requirements under M.G.L.c. 111M and 956 CMR 5.00. Furthermore, this is not a Medicare prescription drug plan. Not all services are available in all states.

## Pricing and Subscription Details:

Any quoted prices or information regarding the Benefit Boost Subscription dues are non-binding and may change with a thirty (30) day notice. Notifications can be sent via mail to your most recent mailing address or through email to your last registered email address. It is your responsibility to monitor the transactions on your account each month and to cancel with the Third Party billing Administrator (TPA) when you wish. Each month, we cover the cost of the membership services on your behalf, regardless of whether you utilize them. For details on refunds, please refer to our Refund Policy. The TPA for Benefit Boost holds SOC 1, SOC 2, and PCI-DSS certifications. Please note that on your bank or credit card statements, the billing descriptor will appear as UBAGAP8664384274, where the number 8664384274 corresponds to our phone number.

## Refund & Cancellation Policy:

We offer a refund policy on all Benefit Boost Subscription programs. If you are not satisfied, you may cancel, and a refund will be issued if the cancellation occurs within the first thirty (30) days. We want you to be 100% satisfied with your Benefit Boost benefits and services.

### To Cancel:

#### Contact the TPA:

HealthyAmerica / H A Partners, Inc.  
409 W Vickery Blvd, Ft Worth TX 76104  
1-866-438-4274

### Cancellation Methods:

Email: [info@benefitboost.com](mailto:info@benefitboost.com)

Phone: 1-866-438-4274 (M-Thurs 8 am-5 pm or Fri 8 am-1:30 pm CST)

Online Form: <https://benefitboost.com/billing.html>

Member Portal: <https://members.benboost.com>

Fax: 1-817-335-1270

*Please do not cancel through your agent. Canceling directly with the TPA will ensure that your cancellation is processed correctly. Once a cancellation request is made, our team will send a confirmation cancellation notice by email. While we believe that you will be pleased with your overall membership product, we cannot warrant or guarantee the performance of any service. Services and product costs are subject to change. For billing, customer service, fulfillment, or membership questions, contact 866-438-4274.*

## Important Disclaimer Regarding Third-Party Liability Waiver:

Healthy America Insurance Agency, Inc. (HealthyAmerica) and H A Partners, Inc. (HAPI)

Healthy America Insurance Agency, Inc. (HealthyAmerica) and H A Partners, Inc. (HAPI), are not liable for any services provided by LifeLock. While these entities may facilitate access to LifeLock Identity Theft Protection Discounts, they do not assume responsibility for the effectiveness, reliability, or consequences of utilizing these services. HealthyAmerica and H A Partners, Inc. operate independently from LifeLock and will not be held accountable for any claims, losses, or damages you may incur as a result of engaging with these service providers. By opting to use LifeLock services, you acknowledge and accept these terms and release HealthyAmerica and H A Partners, Inc. from any related liability.

## LifeLock™ Disclosure:

### This is NOT insurance.

LifeLock™ - Terms and Conditions apply. Norton and LifeLock are trademarks of NortonLifeLock, Inc. Designated trademarks and brands are the properties of their respective owners.

## Terms and Conditions & Disclosures - SML Dental Discounts

**This plan is not insurance.** This is your agreement as Cardholder with Gallagher Affinity Insurance Services, Inc. (a “discount plan organization,” “DPO”). It is effective on the date of acceptance of Cardholder’s application for enrollment in the SML Dental Discount (“Program”) and for the period of your plan.

DPO shall provide Cardholder with a listing of participating providers. Cardholder shall excuse DPO from any liability for errors in such listings. Providers are subject to change without notice. Cardholder is responsible for choice of provider, verification that the provider is a current participant and for payment for goods and services. No portion of any provider’s fee will be reimbursed or otherwise paid by DPO. Cardholder is solely responsible for payment. Savings are based on the provider’s usual fees or on national or regional fees for the service or product. Actual savings will vary depending upon your location and the specific products or services purchased. Providers may offer certain products or services to the general public at prices lower than the Program price. In that event, members will always be charged the lower price. **This is a discount program and not insurance.** Program discounts cannot be used in conjunction with any other network based program.

Participating providers are solely responsible for the quality of service or product purchased by Cardholder and DPO disclaims any liability with respect to such matters. DPO reserves the right to modify any benefits, including provider networks, included in Your Program. If your state requires that we notify you of changes to your benefits, DPO will do so. Payment of membership fee is made by the billing source authorized by you in accordance with the payment terms to which you agreed. DPO reserves the right to increase or decrease the membership fee for each renewal membership term effective upon renewal of your membership. To change your method of payment, call the customer service number shown on the membership I.D. card. Membership is not transferable. For individual memberships, only you may use the membership. If you have an individual plus one membership, only you plus one other individual may use the membership. For family memberships, only you and anyone living in your household may use the membership. Should a single member wish to add family members on a family plan, call the customer service number shown on the membership I.D. Card.

**General Complaint Procedure.** Complaints of any nature may be filed with Gallagher Affinity Insurance Services, Inc. the discount plan organization at 2850 W. Golf Road, Rolling Meadows, IL 60008. Complaints will be acknowledged in writing within 5 business days and will be resolved in writing to you within 30 calendar days. Should you remain dissatisfied with the results from your complaint with the discount plan organization, you may contact the Commissioner of Insurance, Division of Insurance, the insurance department, or other agency which regulates this product in your state. Contact us at 1-866-215-1376 to obtain state complaint contact information.

**Termination and Cancellation.** You may terminate this at any time by logging in to [benefitboost.com](https://benefitboost.com) and submitting a cancellation request on the Contact Us page, calling us at the 866-438-4274, or you may notify us in writing at Member Services, 409 W Vickery Blvd, Fort Worth, TX 76104. Your cancellation will be effective promptly upon the receipt of your cancellation notice and you will no longer be billed for your membership. DPO reserves the right to terminate your membership at any time for any reason.

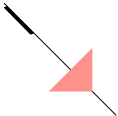
**All Members: You have the right to cancel this plan within 30 days after the effective date for a full refund of fees paid.**

**Annual Members Only:** After the first 30 days, if a membership is canceled by You or DPO for any reason other than nonpayment of fees, You are eligible for a pro-rata refund of membership fees.

**Governing Law and Arbitration.** This agreement and its interpretation and enforcement shall be governed and controlled by the laws of the State of Illinois. Any dispute arising from or related to this agreement shall be resolved by binding, non-appealable private arbitration conducted in accordance with the Rules of American Arbitration Association in Chicago, Illinois, unless required by a member’s individual state laws to resolve in a different location. This provision shall survive the termination of this agreement and its interpretation shall be subject to the Federal Arbitration Act.

**Governing Law and Arbitration for Montana and Oklahoma Residents.** Your membership is governed and controlled by the laws of your state. Any dispute arising from or related to Your membership shall be resolved by a voluntary private arbitration conducted in accordance with the Rules of the American Arbitration Association in your state. This provision shall survive the termination of Your membership and shall be subject to the Federal Arbitration Act.

**South Dakota Residents.** If you cancel the program you are not obligated to make further payments for the program, nor are you entitled to any program benefits for any period of time after the last month for which payment has been made.



**Dental Discount Disclosure:**

**This plan is NOT insurance.** This is not a qualified health plan under the Affordable Care Act (ACA). Some services may be covered by a qualified health plan under the ACA. This plan does not meet the minimum creditable coverage requirements under M.G.L.c. 111M and 956 CMR 5.00. This is not a Medicare prescription drug plan. Discounts on hospital services are not available in Maryland. The plan provides discounts at participating providers for services. The plan does not make payments directly to providers. The plan member is obligated to pay for all services but will receive a discount from participating providers. The range of discounts will vary depending on the type of provider and services. The Discount Plan Organization is Gallagher Affinity Insurance Services, Inc., at 2850 W. Golf Road, Rolling Meadows, IL 60008, 1-866-215-1376. To view a list of participating providers visit [www.findbestbenefits.com](http://www.findbestbenefits.com) and enter promo code 725324. **You have the right to cancel this plan within 30 days of the effective date for a full refund of fees paid.** Such refunds are issued within 30 days of request.

**Benefit Boost Subscription Notice:**

Please read this guide carefully. This is not insurance. This is a brief description of a dental discount program powered by the Aetna Dental Access® Network and is not an insurance contract and is not an insurance contract. This is not a qualified health plan under the Affordable Care Act (ACA). Some services may be covered by a qualified health plan under the ACA. This plan does not meet the minimum creditable coverage requirements under M.G.L.c. 111M and 956 CMR 5.00. Furthermore, this is not a Medicare prescription drug plan. Not all services are available in all states. Gallagher Affinity Insurance Services, Inc., a discount plan organization “DPO”, administers the SML Dental Discount Program.

**Pricing and Subscription Details:**

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**Refund & Cancellation Policy:**

We offer a refund policy on all Benefit Boost Subscription programs. If you are not satisfied, you may cancel, and a refund will be issued if the cancellation occurs within the first thirty (30) days. We want you to be 100% satisfied with your Benefit Boost benefits and services.

**To Cancel:**

**Contact the TPA:**

HealthyAmerica / H A Partners, Inc.  
409 W Vickery Blvd, Ft Worth TX 76104  
1-866-438-4274

**Cancellation Methods:**

Email: [info@benefitboost.com](mailto:info@benefitboost.com)  
Phone: 1-866-438-4274 (M-Thurs 8 am-5 pm or Fri 8 am-1:30 pm CST)  
Online Form: <https://benefitboost.com/billing.html>  
Member Portal: <https://members.benboost.com>  
Fax: 1-817-335-1270

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**Important Disclaimer Regarding Third-Party Liability Waiver:**

Healthy America Insurance Agency, Inc. (HealthyAmerica) and H A Partners, Inc. (HAPI)

HealthyAmerica and H A Partners, Inc. facilitate access to discounted dental services through the SML Dental Discount program but are not dental service providers themselves and do not offer dental care or advice. They do not assume liability for the quality, suitability, or availability of services obtained through the program, as all dental services are provided by independent practitioners. Additionally, HealthyAmerica and H A Partners, Inc. do not guarantee the participating of any specific provider in the network or the availability of services at any time. It is the responsibility of program members to verify provider participating and confirm specific discount rates before receiving services. By enrolling in the program, members acknowledge and agree to these terms.



Experience the Boost!

Benefit Boost 1.0 Sample Guide op-v05.25

