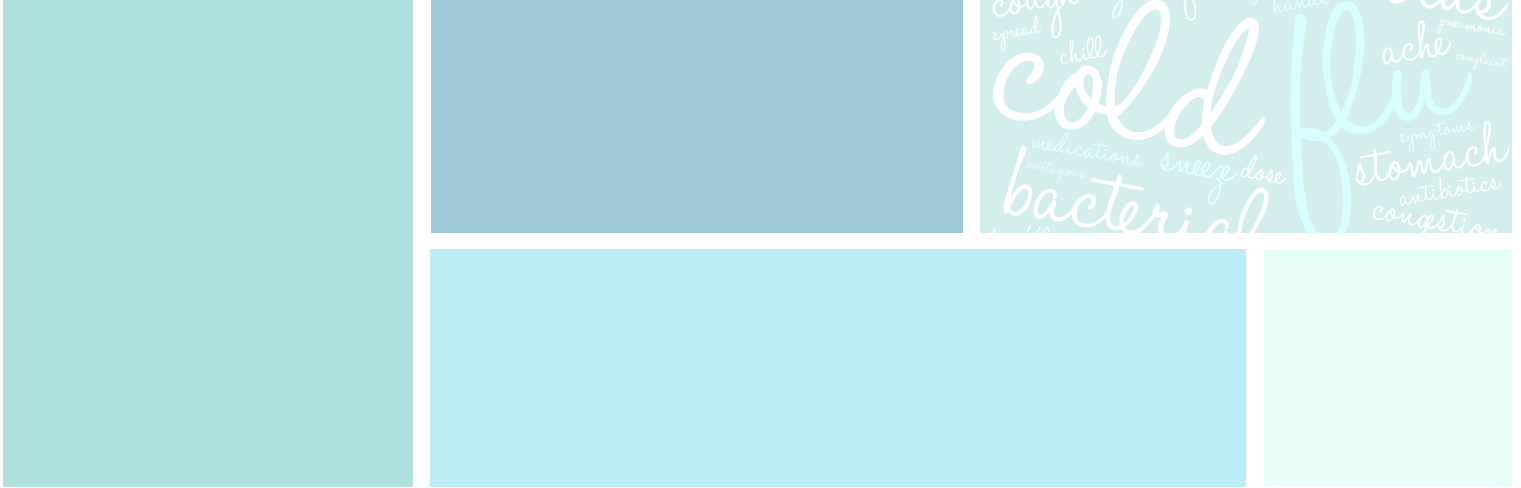
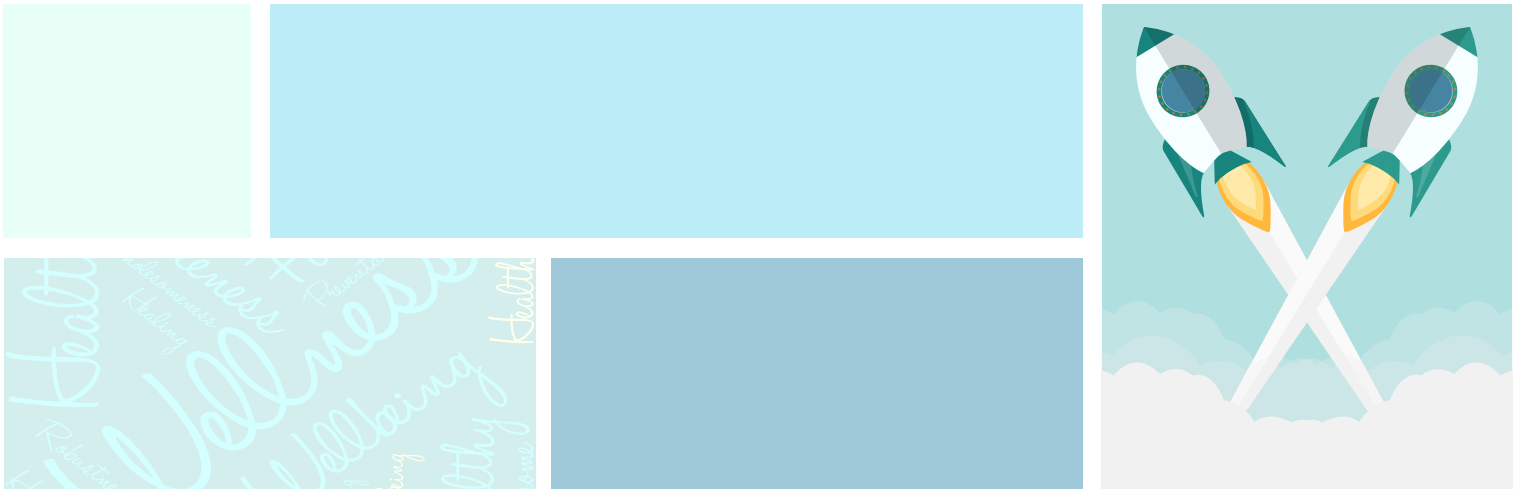


EXPLORE & ENHANCE SUBSCRIPTION

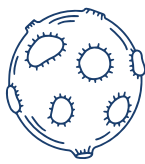


# BENEFIT BOOST 2.0

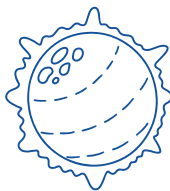
**ORBIT AROUND HEALTH & WELLNESS SERVICES YOU CAN ACTUALLY USE!**  
**A STRATEGY TO BOOST YOUR OVERALL HEALTH.**



LYRIC HEALTH  
VIRTUAL VISITS



PARAMOUNT RX®  
DISCOUNTS



SML DENTAL  
DISCOUNTS



FREE GUMMY  
MULTI-VITAMINS



LIFELock®  
DISCOUNTS



FAMILY  
SOURCE®



## About Benefit Boost 2.0

Health & wellness services you can actually use.

Benefit Boost 2.0 is designed to offer members valuable services for those looking to seek convenient virtual wellness exams and labs, immediate medical visits or talk therapy when you are sick or feeling down, virtual dermatology visits to help take care of our skin, to save on prescriptions for you and your pet, to keep up a healthy lifestyle with free vitamins, to save with dental discounts, and add protection against identity theft and help with referrals for every day life.

### Important Notice

Read this guide carefully. This is a brief description of a virtual primary care telehealth service provided by Lyric Health; dental discount program powered by the Aetna Dental Access® Network; a prescription discount program through Paramount RX®; free multi-vitamin service; and an identity theft discount program through LifeLock®; family resource referrals through FamilySource®; 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. This is not a Medicare prescription drug plan. The product 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. Not all services are available in all states. Gallagher Affinity Insurance Services, Inc., a discount plan organization “DPO”, administers the SML Dental Discount Program.

*Lyric Health, Aetna Dental Access®, Paramount RX®, LifeLock®, Family Source®, Gallagher Affinity Insurance Services, Inc., and HealthyAmerica are separate legal entities and have sole financial responsibility for their own products.*

**Available in:** All 50 U.S. States

Dental Discounts not available in AK, CT, IA, MA, RI, UT, VT & WA and the dental discount benefit is not available to residents of Vermont.

**THE BENEFIT BOOST SERVICES PROVIDED IN THIS PRODUCT ARE NOT INSURANCE.**



ABOUT  
BENEFIT BOOST 2.0

# SERVICES INCLUDED IN BENEFIT BOOST 2.0

|  |           |
|--|-----------|
| VIRTUAL PRIMARY CARE<br>(Provided by Lyric Health)                 | PGS 4-15  |
| PRESCRIPTION DISCOUNTS<br>(Provided by Paramount RX®)              | PGS 16-17 |
| SML DENTAL DISCOUNTS<br>(Network provided by Aetna Dental Access®) | PGS 18-21 |
| FREE MULTI-VITAMINS<br>(Provided by HealthyAmerica)                | PGS 22-23 |
| IDENTITY THEFT DISCOUNTS<br>(Discounts provided through LifeLock®) | PGS 24-25 |
| FAMILYSOURCE®  | PGS 26-27 |
| ABOUT BENEFIT BOOST SUBSCRIPTIONS                                  | PGS 28-31 |



ABOUT  
BENEFIT BOOST 2.0

# lyric

## Virtual Primary Care

\$0 Access Fee for virtual visits with your membership subscription.



Lyric Health offers access to Board-certified physicians either a phone call or click away, to manage routine and ongoing health conditions, medication adherence, and preventative care. Set up your account today and get real simple access to care.



## HEAD TO TOE HEALTHCARE THAT FITS IN YOUR POCKET!

- > Schedule a Consultation
- > Talk to a Provider
- > Get Your Treatment Plan
- > Start Feeling Better

### WHO CAN USE SERVICE

The program is available to you, your spouse or domestic partner, and children age 2+. (if enrolled on Benefit Boost Subscription application or later added )

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.



## Virtual Primary Care addresses the biggest pain points of our healthcare system:

- TIME
- COST
- HEALTH

### BILINGUAL CARE NAVIGATION TEAM

24/7/365 dedicated in-house bilingual Care Navigation team to support referrals to in-network specialists – all digitally optimized as a benefit of a member's health program. (With translation line integration that supports 60+ languages.)



LYRIC HEALTH  
VIRTUAL PRIMARY CARE

# lyric

## Virtual Primary Care Visits

Say hello to the future of healthcare with **\$0 Access Fee** for Virtual Primary Care Visits.

Virtual Primary Care (VPC) provides patients face-to-face visits with their physicians across devices. With VPC, patients can connect with a physician by phone or video technology, enabling both the physician and patient to experience the complete benefit of establishing a relationship, without having to step foot into a doctor's office. VPC also includes once-a-year (1) adult male and/or (1) adult female chemistry lab panel. (see page 12 for more info on labs)

### QUICK FACTS

- > Consultations for VPC are at **no cost** for evaluation, diagnosis, & Prescriptions\* (if appropriate)
- > Available nationwide
- > Select a Primary Care Provider to manage care.
- > Prescriptions can be picked up locally\*

### HOW IT WORKS

During the consultation scheduling process, you will complete/update your EHR (Electronic Health Record). Your medical history provides doctors with the information they need to make an accurate diagnosis. Consultations for Virtual Primary Care will take place within 3 hours in advanced, Monday-Friday only from 7am-7pm CST.

Lyric Health also gives you access to your consultations history at any time, which you can download and take to your physician.

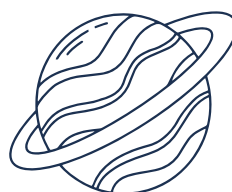


### WHEN TO USE VIRTUAL PRIMARY CARE SERVICES

The goal is to provide you with convenient, affordable healthcare, when you need it most. Members select a Primary Care physician to manage their routine and ongoing health conditions, medication management, and preventive care.

- Management of health conditions over time
- Lab tests & routine screening
- Health assessment screening & evaluation
- Medication management (including on-going refills)
- Referral to see a specialist

*\*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.***



LYRIC HEALTH  
VIRTUAL PRIMARY CARE

# lyric

## Virtual Urgent Care Visits

Care you need from anywhere, at any time with **\$0 Access Fee** for Virtual Urgent Care Visits.

Consultations with a doctor can be requested 24/7 by calling the toll free number or logging into your account. Diagnostic consultations are available by phone or video for evaluations, diagnosis, and prescriptions\* (if appropriate). **Virtual urgent care consultations are free of charge.** There is also a convenient ask a doctor option available via the portal for general medical questions at no cost.

### QUICK FACTS

- > Available nationwide
- > Healthcare 24/7/365
- > Speak to a Care Coordinator who will triage and update the patient's Electronic Health Record (EHR)
- > Diagnosis & treatment provided by state-licensed, board certified medical providers
- > Prescriptions can be picked up locally\*



### EXAMPLES OF VIRTUAL URGENT CARE SERVICES

- + ALLERGIES
- + BRONCHITIS
- + COLD SYMPTOMS
- + FLU SYMPTOMS
- + DERMATOLOGY PROBLEMS
- + PINK EYE
- + RESPIRATORY INFECTION
- + SINUS PROBLEMS
- + SORE THROATS
- + **And more**

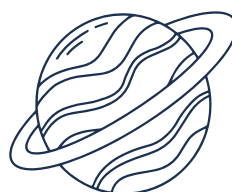
While not meant to replace primary care, telehealth is ideal for many common illnesses and minor injuries.

### HOW IT WORKS

During the consultation scheduling process, you will complete/update your EHR (Electronic Health Record). Your medical history provides doctors with the information they need to make an accurate diagnosis. Consultations will take place within 2 hours of the initial request or scheduled for a specific time.

Lyric Health also gives you access to your consultations history at any time, which you can download and take to your physician.

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LYRIC HEALTH  
VIRTUAL PRIMARY CARE

# lyric

## Virtual Talk Therapy Visits With Telephonic Counseling

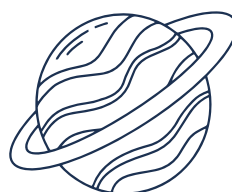
Improving access to mental healthcare with [\\$0 Access Fee](#) for Virtual Talk Therapy Visits.

There's no denying the importance of mental well-being to your overall health. Taking care of your mental health is just as important as managing the physical aspect. Telephonic Counseling and Support provides confidential, unlimited consultation, counseling and referral services for members.

### QUICK FACTS

- > 24/7 Access to Master's Level Counselors
- > No Access Fee
- > Session available via telephone or video
- > Immediate Crisis Support
- > Supportive counseling and subsequent sessions
- > 100% follow-up with Original Counselor
- > Custom referral (if needed) to medical, behavioral health plans or community resources.

*Telephonic counselors work with members to identify specific issues and next steps to address, taking the guess work out of who to see in the event they may need additional services. They assist in identifying specialty providers and services that would be most appropriate for the situation. Members can also receive assistance with scheduling appointments and setting up follow up services.*



LYRIC HEALTH  
VIRTUAL PRIMARY CARE



# lyric

## ADDITIONAL SERVICES AVAILABLE

### Virtual Psychiatrist

Support you need, when you need it! Therapy from the comfort and privacy of your own home or office. Members receive a **discounted rate for Psychiatry sessions**<sup>^</sup>.

Connect with a U.S. based, board-certified Psychiatrist who can diagnose, treat, conduct psychotherapy and prescribe medications\* for a range of mental health disorders, as necessary. Once account registration is complete, a consultation can be requested via phone or video 24/7 by calling the toll-free number or logging into your account. Consultations can be scheduled for M-F, 8 am - 5 pm CST.

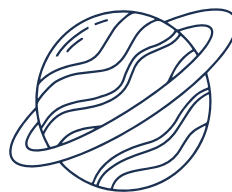


### EXAMPLES OF VIRTUAL PSYCHIATRY SERVICES

- + ADDICTIVE BEHAVIORS
- + ANXIETY
- + DEPRESSION
- + BIPOLAR DISORDER
- + PANIC DISORDER
- + TRAUMA & PTSD
- + **And more**

<sup>^</sup>A consultation fee applies. Prescriptions are not guaranteed.

\*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.**



LYRIC HEALTH  
VIRTUAL PRIMARY CARE



# lyric

## ADDITIONAL SERVICES AVAILABLE

### Virtual Psychologist

Support you need, when you need it! Therapy from the comfort and privacy of your own home or office. Members receive a **discounted rate for Psychology sessions**<sup>^</sup>.

Speak with a licensed Psychologist for one-to-one session(s) to assess your symptoms and evaluate your medical, psychological and family history to determine a productive treatment plan. Once registration is complete, a phone or video visit with a psychologist can be requested 24/7 by calling or logging into your account, request a consultation and describe the feelings you are experiencing. Consultations can be scheduled for M-F, 8 am - 5pm CST. A Psychologist will contact you for the appointment and access your symptoms, evaluate your medical and family history, and help determine a course of action moving forward. On-going therapy sessions encouraged and can be requested by logging into your Lyric account online or app.

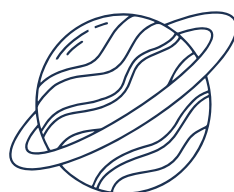


<sup>^</sup>A consultation fee applies.



### EXAMPLES OF VIRTUAL PSYCHOLOGY SERVICES

- + ADDICTION
- + DEPRESSION
- + GRIEF & LOSS
- + LIFE CHANGES
- + RELATIONSHIP ISSUES
- + STRESS MANAGEMENT
- + **And more**



LYRIC HEALTH  
VIRTUAL PRIMARY CARE



## Virtual Dermatology

Virtual Dermatology makes getting your skin, nail, and hair ailments resolved a cinch. Members receive **3 free sessions per year**, per family.<sup>^</sup>

Connect with a board-certified Dermatologist who can treat and diagnose hundreds of common skin, nail and hair conditions, as well as help manage chronic skin conditions. No more waiting weeks to sit in an overbooked Dermatology waiting room. Receive a treatment plan and prescription\*, if needed within 72 hours after the consultation request.

### HOW IT WORKS

Once account registration is complete, a consultation with a Dermatologist can be requested via phone or video 24/7 by calling the toll-free number or logging into your account.

**Video consultations are required for members in the following states: AR, AZ, IA, ID, & IN** scheduled for a specific time with a specific provider based on his/her availability.

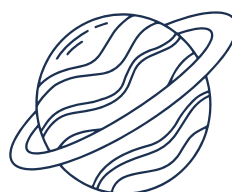
<sup>^</sup>Additional consultations beyond the **3 free sessions per family per year** are available at a discounted rate.



### EXAMPLES OF VIRTUAL DERMATOLOGY SERVICES

- + ACNE
- + ATHLETE'S FOOT
- + ECZEMA
- + POISON IVY
- + RASH
- + RINGWORM
- + SKIN INFECTIONS
- + **And more**

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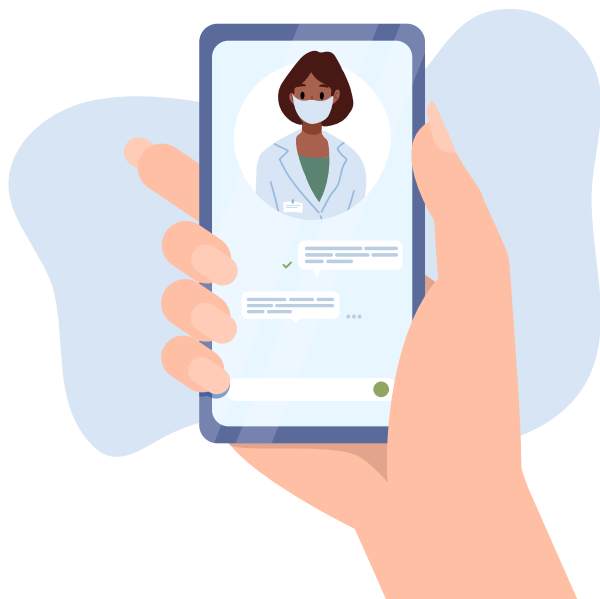
LYRIC HEALTH  
VIRTUAL PRIMARY CARE

# lyric

## Message a Specialist

Get personal answers to your questions and receive the confidential support you need with Lyric Health.

Unlimited access to board certified physicians, pharmacists, dentists, dietitians, and fitness experts who provide personal answers to all health-related questions. You will have the ability to easily get your questions answered and receive the confidential support you need.

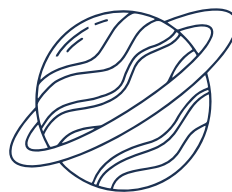


Once account registration is complete, log in to your portal and message a specialist. You will receive a response within 24 hours.



## EXAMPLES OF SPECIALIST ADVICE

- + NUTRITION ADVICE
- + ALTERNATIVE MEDICINE
- + SPORTS MEDICINE
- + PEDIATRICIAN
- + **And more**



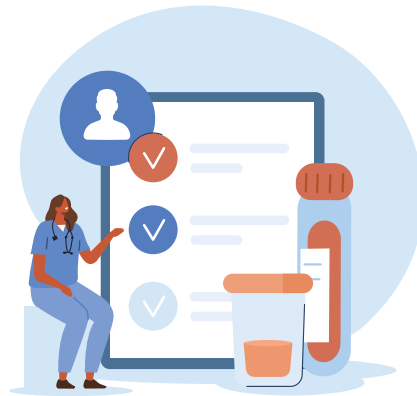
LYRIC HEALTH  
VIRTUAL PRIMARY CARE

# lyric

## Labs

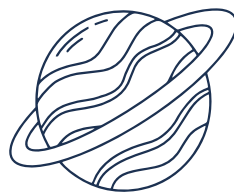
With Lyric Health Virtual Primary Care, you will have access to **\$0 member cost** for once-a-year (1) adult male and/or (1) adult female chemistry lab panel.<sup>^</sup>

During the Virtual Primary Care visit, the physician might order labs during the consult. The care team will coordinate setting up the lab appointment or ordering the at-home biometric screening kit. This lab service is offered locally through LabCorp and Quest. There is also a one-time Health Risk Assessment (to be completed before the initial VPC consult).



*<sup>^</sup>All other labs are available for the member to pay the discounted cash price or through their insurance.*

Members can request the at-home biometric screening kit, which will be sent prior to the annual visit. The kit includes vitals like Blood Pressure, Resting Heart Rate, Waist Measurement, Body Mass Index, Relative Fat Mass, Cholesterol, HDL, LDL Glucose, and Triglycerides biomarkers. In addition, more in-depth labs can be conducted at a local lab.



LYRIC HEALTH  
VIRTUAL PRIMARY CARE

# lyric

## Care Navigation

Professional support you need navigating the complex healthcare system.

Members have 24/7/365 access to the dedicated team of Lyric Health's dedicated team of Care Navigators to provide professional support in navigating the complexities of the healthcare system. Healthcare as it should be.

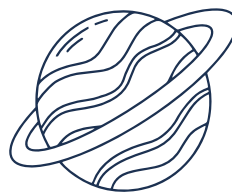


Once account registration is complete you will have access to this service by simply contacting the Care Navigation member service number. Please have your insurance information ready when you call.



### WHAT TO USE CARE NAVIGATION FOR

- Explanation & understanding of benefits.
- Finding In-Network providers, treatment & facilities
- Case management support
- One-on-one preventive care planning
- Hands-on support and solution
- Medical bill review & audits
- Fee & Payment Negotiation



LYRIC HEALTH  
VIRTUAL PRIMARY CARE



## Important Information About Virtual Primary Care

Here are some useful tips and some helpful information regarding the Virtual Primary Care program through Lyric Health.

### Providers:

Members will have the ability to select and stay with the same provider for on-going treatment. The member will select from a panel of providers through the member portal when selecting a VPC consult. During the VPC consult request a list of providers, along with their schedules will appear for a selection.

### Access to your Records:

Lyric Health gives you access to your consultations history at any time which you can download and take to your physician.

### Caregiver Support Tool:

Members will have the ability to access a Caregiver Support tool that allows others to join video medical consults. Once a member and doctor is connected on a video call, the member and/or doctor can click on a link to send a 3rd party a link for them to join the session. The app's real-time text and push notifications allow for an effortless connection via video or audio. This inclusive approach ensures that family members, caregivers, and specialty providers can join discussions seamlessly, fostering a collaborative and comprehensive care environment.

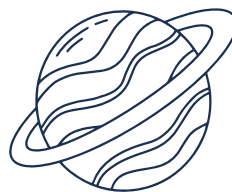
### SELECT YOUR PROVIDER



### 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.**



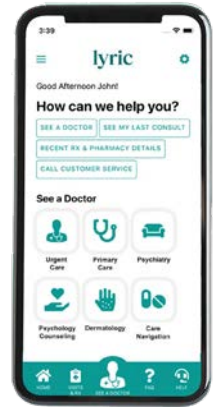
LYRIC HEALTH  
VIRTUAL PRIMARY CARE

# GET STARTED WITH lyric

Account Registration is required for use for all services.

To activate your account, have the Primary Member's:

- Last Name
- Date of Birth
- Zip Code



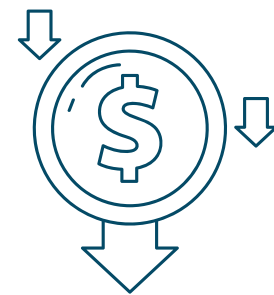
## Accessing your Virtual Care is Simple.

Visit the Lyric Website at [the link in the member guide](#) or download the Lyric App from the App Store or Google Play Store. You can also scan the QR code in your guide.



## QUICK ACCESS NUMBERS

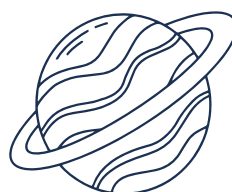
- > **Call the # in your guide**  
Virtual Primary Care  
Virtual Urgent Care
- > **Call the # in your guide**  
Counseling and Support Services
- > **Call the # in your guide**  
Care Navigation



**Virtual Care offers members drastic cost savings over traditional urgent care visits or emergency room visits.**

Follow the prompts to activate and register yourself and your dependents. You can add up to 6 additional dependents aged 18 and over. Dependents age 18 and over are prompted to setup their own account prior to use.

*Through instant text and push alerts, users can seamlessly participate in video or audio sessions via web browsers or the mobile app, which is accessible across all devices, eliminating the need for any specific downloads.*



LYRIC HEALTH  
VIRTUAL PRIMARY CARE



Pharmacist Help Desk:  
1.800.481.0605

RX Member Services:  
1.800.974.3454

Pet RX Member Services:  
1.800.866.0514

## Prescription Discounts

Good for Acute Medications & for Pet Medications.

Download your **FREE** Prescription Discount Card on the member portal: <https://members.benboost.com>

This nationally recognized Prescription Discount Program provides discounts on ALL FDA approved prescription drugs. There are no limited drug lists, no waiting periods or deductibles and your Discount Drug Card is active the moment you present it to the pharmacy.

## QUICK FACTS

- > Using web tool, locate participating pharmacy, view discounted price and research drug & cost effective alternatives
- > Good at over 54,000 participating pharmacies nationwide
- > Prescriptions for you & your pets

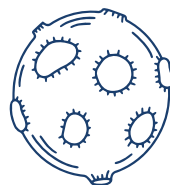
Your Discount Drug Card is widely accepted at over 54,000 participating pharmacies across the United States, including all national and regional chains, pharmacy associations, as well as many of your local community pharmacies. If your community pharmacy is not enrolled, ask them to contact Paramount RX® member services at 1-800-974-3454; we always welcome new participation.

## Significant Savings

On average, you'll **save 15% off the cash price for Brand drugs and 40% off Generic drugs**. In the event a pharmacy's price is lower than our discounted price you will always receive the lowest price available.

This plan applies to your entire family. Everyone deserves to save. All family members are eligible for this benefit. Please present your card every time you need to fill a prescription for instant savings. There are absolutely no restrictions.

**This is not insurance discount only.  
Process all claims electronically.**



## PET MEDICATION DISCOUNTS

Because of the many different types of pet medications there are several ways you can access savings. Approximately 50% of all prescriptions that pets take are actually human drugs that can be filled at your local pharmacy.

After receiving your written prescriptions from your vet, you can visit your local pharmacy with your Digital Pet Prescription Plan Card - and they will assist in filling them. You can also call Paramount RX's service team at 1.800.866.0514 and they can provide guidance on how to go about obtaining your pets' medications.

For pet specific medications, like Frontline and Heartgard, as well as specialty pet medications, please call the Paramount RX® service team for pricing and ordering your pets' meds. You can find all of this information as well as participating pharmacies, prescription prices using the web tool link.

### Accessing the Web Tool is Simple.

Use the link below and on your Digital ID card to access Paramount RX® Web Tool.



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



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

### Participating Pharmacies

Your card is accepted at **over 54,000 pharmacies nationwide**. If your local pharmacy is not a participating provider, please have them contact RX member services to obtain the proper enrollment materials. The list below shows just some of the most recognized pharmacies in the network.

Albertsons

EPIC

Longs

Sav-On

Walmart

A&P

Giant Eagle

Marc's

Supervalu

Wegmans

Bi-Lo

HEB

Meijer

Target

Winn Dixie

Costco

HY-Vee

Osco

Tops

CVS

Kmart

Rite Aid

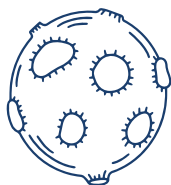
United

Duane Reade

Kroger

Safeway

Walgreens



PARAMOUNT RX®  
DISCOUNTS



# Dental Discount

## SML Dental Discounts

Saving on dental services will surely make you smile.

Dental Discount Network powered by:

# Aetna Dental Access<sup>®</sup>

**Members can save 15% to 50%\* per visit**, in most instances, on services at any of the many available dental practice locations nationwide. Dental services include: cleanings, x-rays, fillings, root canals, and crowns. Members can also save on specialty care such as orthodontics and periodontics where available.

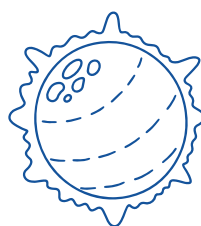
### SAMPLE SAVINGS<sup>1</sup>

### THIS PLAN IS NOT INSURANCE.

| PRODUCT / SERVICE       | AVG. PRICE | YOU PAY   | SAVINGS         | % SAVED    |
|-------------------------|------------|-----------|-----------------|------------|
| DENTAL CLEANING (ADULT) | \$130.00   | \$69.00   | <b>\$61.00</b>  | <b>47%</b> |
| DENTAL CLEANING (CHILD) | \$96.00    | \$53.00   | <b>\$43.00</b>  | <b>45%</b> |
| COMPLETE X-RAYS         | \$174.00   | \$89.00   | <b>\$85.00</b>  | <b>49%</b> |
| ROOT CANAL (ANTERIOR)   | \$906.00   | \$548.00  | <b>\$358.00</b> | <b>40%</b> |
| COMPLETE UPPER DENTURE  | \$1422.00  | \$1025.00 | <b>\$397.00</b> | <b>28%</b> |

<sup>1</sup>Actual costs and savings may vary by provider, service and geographic location. We use the average of negotiated fees from participating providers to determine the average costs, as shown on the chart. The select regional average cost represents the average fees for the procedures listed above in Los Angeles, Orlando, Chicago and New York City, as displayed in the cost of care tool as of September 2021.

The discount program provides access to the Aetna Dental Access<sup>®</sup> 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.



SML DENTAL  
DISCOUNTS



## TO GET YOUR SAVINGS

Refer to your membership guide or access the member portal at:

<https://members.benboost.com>

- Download your SML Dental Discount Digital ID card
- Find a participating provider\* and
- Find out how to access the dental savings.

**Program not available in  
AK, CT, IA, MA, RI, UT, VT & WA  
and this benefit is not available  
for residents of Vermont.**

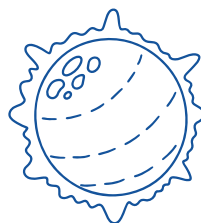


\*While the provider lists are continually updated, provider status can change. We recommend that you confirm the provider you selected participates in the program when scheduling your appointment.

### 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.

**For complete Terms, Conditions, and Disclosures please see pages 20-21 in this guide.**



SML DENTAL  
DISCOUNTS

## Terms, Conditions and 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.

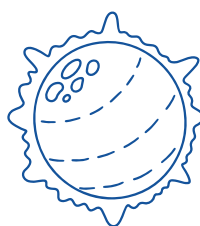
DPO shall provide Cardholder with a listing of participating providers. Cardholder shall excuse DPO from any liability for errors in such listings. Providers are subject to change without notice. Cardholder is responsible for choice of provider, verification that the provider is a current participant 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.

**THIS IS NOT INSURANCE**



SML DENTAL  
DISCOUNTS

**Termination and Cancellation.** You may terminate this at any time by logging in to 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.**

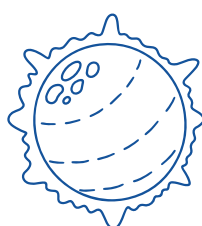
**Annual Members Only:** After the first 30 days, if a membership is canceled by You or DPO for any reason other than nonpayment of fees, You are eligible for a pro-rata refund of membership fees.

**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.

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.**

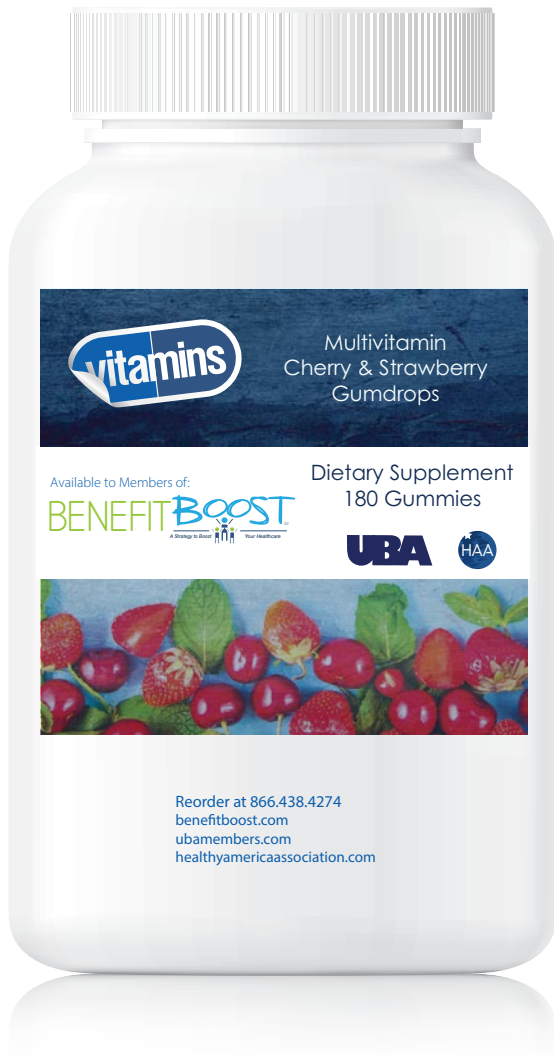




# Adult Multi-Vitamins

Helping to Improve Overall Health.

This private-label program provides the same quality vitamins as are currently found on the shelves of pharmacies, supermarkets, and other retail outlets. There are 180 gumdrops in each bottle (a 3 month supply) and are cherry and strawberry flavored. As a member, you can order the vitamins and they will be shipped directly to your home at **no cost to you**.



## HOW TO ORDER

Ordering your vitamins is simple! You can use one of the methods below and the bottle of vitamins will be shipped out to you after the order is received.

### 1. ORDER ON MEMBER PORTAL

You can find the Order Form to order your vitamins on your Member Portal at: <https://members.benboost.com>

### 2. SCAN QR CODE IN YOUR GUIDE FOR VITAMIN ORDER FORM

### 3. ORDER ON WEBSITE

You can find the Order Form to order your vitamins on the website under Members link at: <https://benefitboost.com>



FREE GUMMY  
MULTI-VITAMINS



# What's in the Multi-Vitamin

## Supplement Facts

Serving Size: 2 Gummies  
Servings per Container: 90

|  | Amount per Serving                  | % 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 Asorbic 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<br>(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                                | <2%    |
| Percent Daily Values are based on a 2,000 calorie diet |                                     |        |

**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.

**Formulated for:** Healthy America  
409 W Vickery Blvd, Fort Worth TX 76104.

### Directions:

Take two (2) gummies daily or as directed by your Physician.

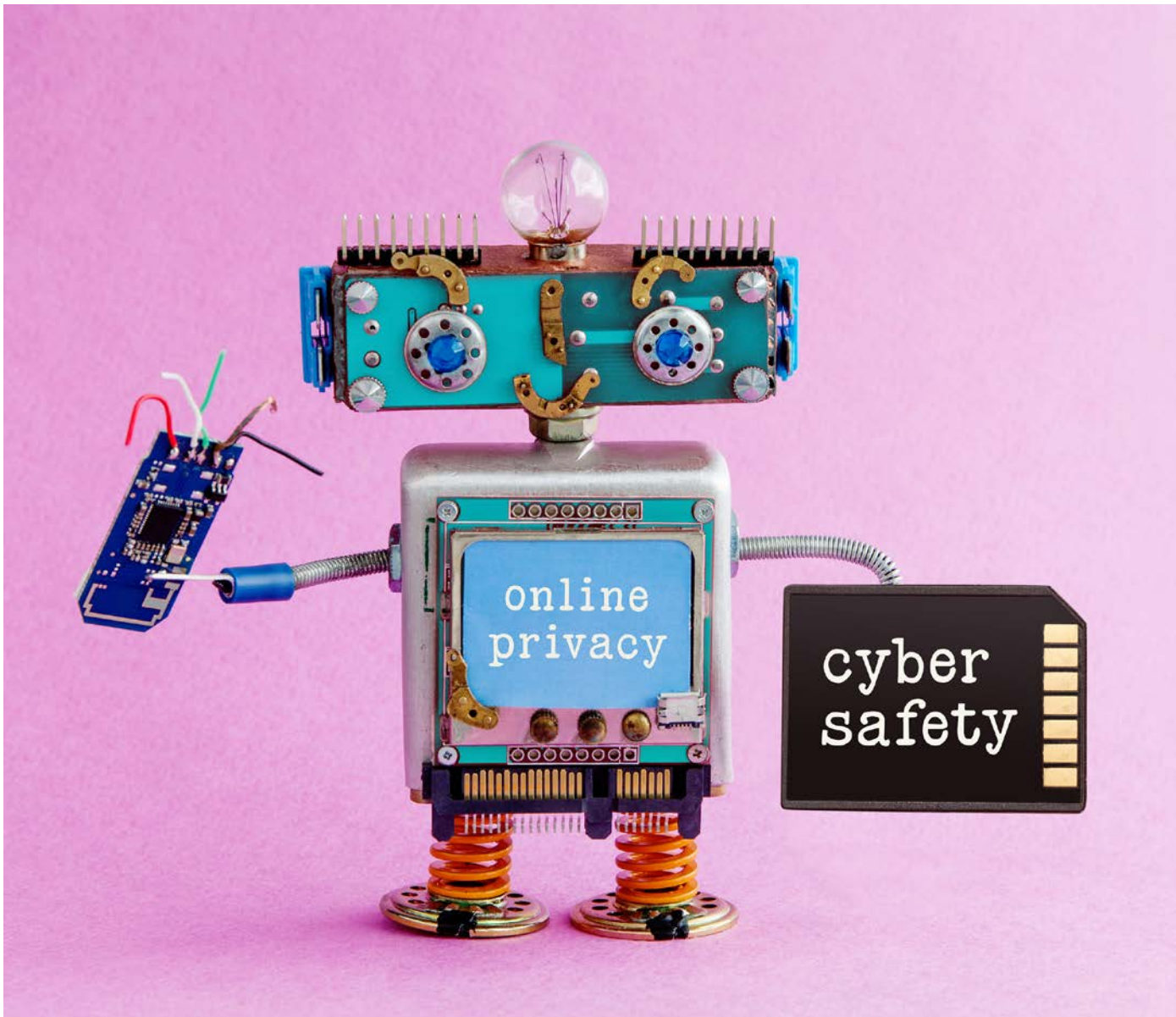
### Does Not Contain:

Soy, gluten, milk, egg, dairy, lactose, shellfish, tree nuts, peanuts, wheat, yeast, preservatives, artificial flavors, colors, or sweeteners.

\*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.



FREE GUMMY  
MULTI-VITAMINS



LIFELOCK®  
DISCOUNTS

# Identity Theft Discounts

More Detection. More Protection.



Help Protect your identity with LifeLock's digitally-connected world. Get **20% off** your first year of LifeLock® membership\*.

## LifeLock® Standard™ service

**Just \$8.99 a month**

### Visit their website:

<https://www.lifelock.com/>

**Call: 1.800.LIFELOCK**  
(1.800.543.3562)

**Mention promo code:**  
code is located in  
member guide or portal

## YOUR IDENTITY MAKES YOU UNIQUE.



\*Terms apply. Designated trademarks and brands are the properties of their respective owners.



LIFELOCK®  
DISCOUNTS

# FamilySource®

Get the resources and referrals you need to combat everyday life events and making your life a little easier.

---

No matter how resourceful you are, everyone needs a little help now and then. Whether you're a new parent, a caregiver for an older loved one, sending a child off to college, buying a car or doing home repairs, you're sure to have questions or need resource referrals.

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## EXAMPLES OF PERSONALIZED REFERENCE PACKAGE OF HELPFUL MATERIALS

- > Local referrals (including detailed maps)
- > Detailed information and checklists
- > Terms and definitions
- > State licensing information, when applicable

No matter what your specific needs, FamilySource® can provide helpful information. Their areas of expertise include:

- Finding child or elder care
- Education
- Finding pet care, insurance or training
- Buying or selling a car
- Auto repairs
- Planning for a pregnancy or to adopt
- Moving or relocation
- Home repair

*^FamilySource® is a registered trademark of ComPsych® Corporation.*



FAMILY  
SOURCE®

## HOW IT WORKS

**You can reach FamilySource®**  
24 hours a day, 7 days a week  
**at the # in your guide**



Information tailored specifically to your needs is available to you within two to three business days but can be available sooner in certain circumstances.

FamilySource® specialists hold bachelor's or master's degrees and have experience in:

- Childcare
- Assisted Living
- Nursing Homes
- Home Health Care
- Special Needs Programs
- Disability Programs
- Adoption Organizations
- Schools
- Event Planning Companies
- and Corporate Environments



FAMILY  
SOURCE®

## We Care.

We offer knowledgeable & Caring Customer Service.

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Our customer service department is always willing to go the extra mile to help a customer understand the Benefit Boost Subscription services and discounts provided in their membership. We value our members and our experienced staff will provide members understanding of their membership and products, help with billing issues, cancellations, address or email changes and much more.

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We also provide a Member Portal for the member to be able to access their product information including the following:

### LOCATE YOUR MEMBERSHIP...

- > Member Guide
- > Digital ID Cards
- > How To Use Section
- > Links for Certain Services
- > Vitamin Order Form
- > Monthly Subscription Cost
- > Copy of Enrollment Application

### HOW TO REGISTER ON THE MEMBER PORTAL:

[members.benboost.com](https://members.benboost.com)

Select **REGISTER HERE** under the Forgot your Password under the Log in Button. Once you register and create your password, you will get an email to finalize registration. Once the registration is finalized, you will be able to access the Member Portal. HealthyAmerica is constantly updating and improving the Member Portal to make accessing your membership as simple as possible.

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### CALL WHEN YOU NEED CUSTOMER SERVICE

866-438-4274







# BENEFIT BOOST REFUND / CANCELLATION POLICY

## BENEFIT BOOST SUBSCRIPTION DUES

Any quotation or price information of Benefit Boost Subscription dues is without obligation and subject to change with a thirty (30) day notice. Notice may be by mail at last known mailing address or by last known email address. **It is your responsibility to check the transactions occurring on your account every month and to cancel with the Third Party Billing Administrator (TPA) when desired.** Every month we pay for the membership services on your behalf, whether you use the membership services. Please refer to our Refund Policy for details on refunds.

*The TPA for Benefit Boost is SOC 1, SOC 2 and PCI-DSS certified. Note that on your bank statements or credit card statements it will show UBAGAP8664384274 for all transactions.*

**Terms, Conditions & Privacy Notice.**  
Get to know your membership details.

**VIEW TERMS & CONDITIONS**  
<https://benefitboost.com/bbtandc.html>

**VIEW PRIVACY NOTICE**  
<https://benefitboost.com/privacy.html>

## REFUND & CANCELLATION POLICY

We offer a refund policy on all Benefit Boost Subscription plans whereby 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:

Healthy America / H A Partners, Inc.  
Third-Party Billing Administrator (TPA) for Benefit Boost plans  
409 W Vickery Blvd Fort Worth, TX 76104  
1-866-438-4274

### You cancel by any one of these methods:

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

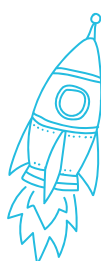
*Please do not cancel through your agent. Canceling direct with the TPA will ensure that your cancellation is processed correctly. Once a cancellation request is made, our team will send a confirmation cancellation notice by email.*

BILLING\*, FULFILLMENT, & CUSTOMER SERVICE PROVIDED BY:



*\*Billing is administered through the Third Party Administrator of H A Partners, Inc. or HealthyAmerica (depending on state).*

*Terms, conditions and privacy notice for Benefit Boost can be reviewed at [benefitboost.com](https://benefitboost.com). Some services or discount programs in membership may not be available in all states. All Benefit Boost Subscription products and services are not insurance.*



ABOUT BENEFIT BOOST  
SUBSCRIPTION PRODUCTS



## Security Certificates.

Get the peace of mind you deserve.

HealthyAmerica goes to great lengths to ensure your information is secure on all member data systems. Our systems are PCI-DSS certified, SOC 1 and SOC 2 certified and the National Marketing Organization, HealthyAmerica, is a member of Better Business Bureau (BBB) with an "A" rating. HealthyAmerica works hard to be a company with the highest of standards of security and customer satisfaction. We are working hard to earn your trust and take the privacy and security within our systems and software very seriously. Along with certifications, we also ensure firewall protection and consistent password change best practices. We will keep your trust. We are there for you!



### BBB ACCREDITED

HealthyAmerica, who markets and handles the customer service for all Benefit Boost Membership products, is rated "A" by the Better Business Bureau and has been a BBB member since 2/13/2004. HealthyAmerica strives to ensure low customer complaints and high customer satisfaction.



### PCI-DSS CERTIFIED

The membership billing system administered by the Third-Party Administrators (TPAs) are PCI-DSS certified with quarterly scans. By being PCI-DSS certified, this ensures additional security to member's private information. The Third-Party Administrators are HealthyAmerica or HA Partners, Inc. (depending on state).



### SOC 1 & SOC 2 CERTIFIED

HealthyAmerica maintains SOC 1 and SOC 2 certification on all membership data systems. Healthy America strives to make your data as secure as possible to give you peace of mind. SOC 1 and SOC 2 certification is completed annually on our data systems.





## Terms, Conditions & Privacy Notice.

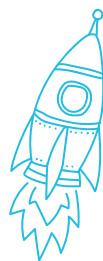
Get to know your membership details.

### VIEW TERMS & CONDITIONS

<https://benefitboost.com/bbtandc.html>

### VIEW PRIVACY NOTICE

<https://benefitboost.com/privacy.html>



# EXPLORE THE BENEFIT BOOST UNIVERSE

*While we believe that you will be pleased with your overall membership product, we cannot, however warrant or guarantee the performance of any service. Services and product cost are subject to change. For billing, customer service, fulfillment or membership questions, contact 866-438-4274.*



A Benefit Boost Subscription



BenefitBoost2.0  
SampleGuide\_v0524-np

HealthyAmerica | 409 W Vickery Blvd Fort Worth, TX 76104 | 866.438.4274 | info@benefitboost.com | benefitboost.com