

BENEFIT BOOST 3.0 SUBSCRIPTION PROGRAM

BENEFIT BOOST
A Strategy to Grow Your Business

Benefit Boost 3.0

Sample v09.25



Reach for the Stars with 3.0: Enjoy Seamless Healthcare & Savings!

GALAXY WIDE SAVINGS AND CARE WITH BENEFIT BOOST 3.0!

Welcome to the Benefit Boost 3.0 Subscription Program



Welcome to the comprehensive Benefit Boost 3.0, 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 3.0 Bundle includes:

UNLIMITED VIRTUAL DOCTOR VISITS



UNLIMITED IN-OFFICE VISITS



MULTI-VITAMIN GUMDROPS



PRESCRIPTION DISCOUNTS



DENTAL DISCOUNTS



IDENTITY THEFT DISCOUNTS



REFERRAL AND RESOURCE SERVICE



While the Benefit Boost 3.0 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, resources, 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 3.0 complements your overall health strategy, it should be considered an additional resource rather than a replacement for conventional insurance coverage.

BENEFIT BOOST 3.0 SERVICES

Here is an overview of all the services included in the Benefit Boost 3.0 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
HC2U Direct Primary Care Value	Experience hassle-free healthcare for doctor, urgent care and virtual doctor visits with Healthcare2U.	4-5
Multi-Vitamin Gumdrops	Receive free high-quality, gummy multi-vitamins in cherry and strawberry flavor for the whole family.	6-7
Prescription & Pet RX Discounts	Benefit from prescription savings for you and your pets with Paramount RX®.	8-9
SML Dental Discounts	Save on dental care with SML Dental Discounts, offering savings at participating providers.	10-11
LifeLock Identity Theft Discounts	Protect your identity with discounts on subscription to LifeLock™, a leader in identity theft protection.	12-13
FamilySource®	Access valuable resources and support for everyday challenges with FamilySource®.	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. HC2U DPC Value : Ages 2-64

Before signing up for Benefit Boost 3.0, 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 #
HC2U Direct Primary Care Value	18	Enroll in Benefit Boost 3.0	16
BB Vitamins	19		
Paramount RX® Discounts	20		
SML Dental Discounts	22-23		
LifeLock™ Identity Theft Discounts	21		
FamilySource®	21		



WHERE AFFORDABLE CARE MEETS CONVENIENCE!

Welcome to the HC2U Direct Primary Care Value Membership



Welcome to the new era of healthcare with Healthcare2U's Direct Primary Care (DPC) Value Tier - a Healthcare2U (HC2U) Coast-to-Coast Healthcare Membership™. Healthcare2U is a non-insurance healthcare alternative that eliminates claims while providing convenient and affordable access to direct primary care. By breaking down barriers to quality primary care, Healthcare2U allows you to focus on healthy living without the financial burden.

What is DPC Value?

DPC Value is a groundbreaking healthcare membership that offers an alternative payment model with a flat, affordable membership fee. This membership grants members unlimited access to primary, chronic, and urgent care services across the U.S., through our nationwide Private Physician Network (PPN)™.

PATIENT ADVOCACY LINE - PAL



Our certified medical professionals are ready to guide you through the healthcare system, helping you find the most affordable and convenient care options, and scheduling your appointments with ease.

UNLIMITED ACCESS TO IN-OFFICE VISITS



Enjoy unlimited in-office visits with board certified physicians for primary, acute, or chronic care. When you need care beyond a physician's office, our Patient Advocates will arrange appointments with our urgent care partners.

UNLIMITED ACCESS TO VIRTUAL VISITS



Access bilingual board-certified physicians 24/7/365 online or by phone for acute concerns, prescription refills, and more all from the convenience from your home, work or traveling.

All details of services and access fees are listed on page 3. No walk-ins allowed. Unlimited services (including Virtual DPC / telehealth) must be accessed through Healthcare2U's Patient Advocacy Line (PAL)™ and all care is provided through Healthcare2U's Private Physician Network (PPN)™. In-office appointments are only available within business hours (Monday through Friday, 7 am to 6 pm CST). PAL may direct the member to another level of care if appropriate, depending on the member's condition and utilization of services. Applicable visit fees apply. After hours? Members have the option to speak to a physician virtually. Telehealth programs are provided through third-party organizations and are not connected to Healthcare2U. Healthcare2U's membership does not include inpatient or outpatient hospital services or critical illness. **This is not insurance.*

DIRECT PRIMARY CARE SERVICES

Healthcare2U's Direct Primary Care (DPC) is a healthcare membership. DPC is not insurance and does not satisfy ACA minimum essential coverage. Individuals ages 2 to 65 are eligible for Healthcare2U's DPC membership

Description of Service	Service Details for Direct Primary Care Value
In-Office Doctor Visits	Unlimited Access to In-Office Doctor Visits - \$25 Access Fee per visit. (No walk-in visits allowed. All visits must be accessed through HC2U's PAL line and only available within business hours (Mon-Fri 7am-6pm CST.)
In-Office Urgent Care Visits	Unlimited Access to In-Office Urgent Care Visits - \$50 Access Fee per visit. (No walk-in visits allowed. All visits must be accessed through HC2U's PAL line and only available within business hours (Mon-Fri 7am-6pm CST.)
Virtual Primary Care Visits	Unlimited Access to Virtual Primary Care Visits - \$0 Access Fee per visit. Virtual Primary Care visits must be accessed through HC2U's PAL line (Telehealth programs are provided through third-party organizations and are not connected to Healthcare2U.)
Unlimited Chronic Care	Manage 13 prevalent chronic conditions with unlimited care - \$25 Access Fee per visit. Includes: Asthma, Anxiety, Arthritis, Blood Pressure, CHF, COPD, Depression, Diabetes, Fibromyagia, Gerd, Gout, Hypertension, & Thyroid. (Healthcare2U accepts preexisting conditions within manageable ranges. Healthcare2U's membership does not include inpatient or outpatient hospital services or critical illness. Healthcare2U does not provide specialty care outside of our partner-physician clinics. If Member currently sees a specialist for an advanced disease state, we do not recommend leaving that specialist.)

Eligibility & Other Information	Details
Available Nationwide	Access care from anywhere in the United States .
Member Eligibility	Members 2-64 are eligible. (Dependents under the age of 2 are not eligible to enroll for Healthcare2U. Dependent children are eligible for membership until the last day of their 25th year. Individuals are eligible for membership until the last day of their 64th year.)
Access Fees	The Healthcare2U member is responsible for the visit fees associated with their care at time of service.
Additional Ineligibility Criteria	Healthcare2U is not available to any member on Medicare, Medicaid or Tricare.

No walk-ins allowed. Unlimited services (including Virtual DPC / telehealth) must be accessed through Healthcare2U's Patient Advocacy Line (PAL)™ and all care is provided through Healthcare2U's Private Physician Network (PPN)™. In-office appointments are only available within business hours (Monday through Friday, 7 am to 6 pm CST). PAL may direct the member to another level of care if appropriate, depending on the member's condition and utilization of services. Applicable visit fees apply. After hours? Members have the option to speak to a physician virtually. Telehealth programs are provided through third-party organizations and are not connected to Healthcare2U. Healthcare2U's membership does not include inpatient or outpatient hospital services or critical illness. **This is not insurance.**

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 2.0.

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 an average of 15% off the cash price.
Generic Drugs	Enjoy an average savings of 40% .
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 discounted prices online or via phone. (Phone number is listed on Member Guide on page 18, not in the Sample Guide.)

Eligibility & Other Information	Details
Available Nationwide	The Prescription and Pet Prescription discount card is available to use in all 50 U.S. states .
Wide Network	Accepted at over 54,000 pharmacies nationwide 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 in the Member Guide, not in the Sample Guide.)
Usage Limits	No annual limits on usage.
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 ¹	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

¹Actual 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	Save 15% to 50%* per visit 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 www.findbestbenefits.com and enter promo code: 725324 . 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	No annual limits on usage.

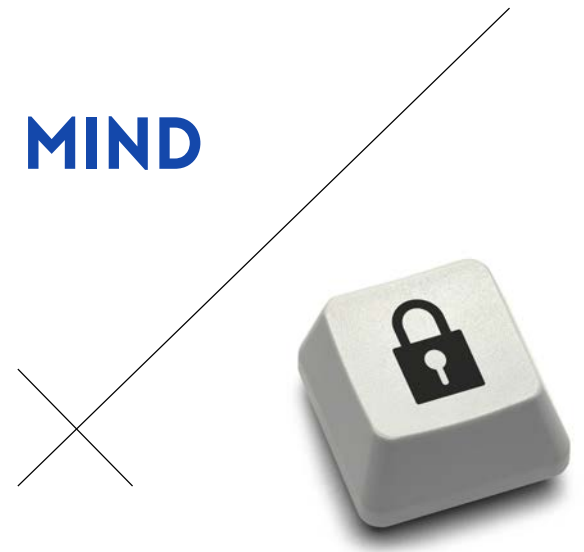
Discount Dental Disclosure

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 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 3.0 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.

STOLEN FUNDS REIMBURSEMENT



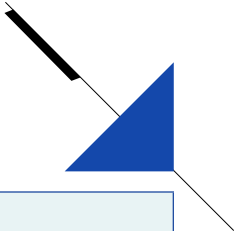
LifeLock provides reimbursement for stolen funds up to the limits of your plan.

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.

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 20% off* 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 \$8.99 a month , 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 all 50 U.S. states .
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.

SUPPORTIVE RELIABLE RESOURCE, EMPOWERING YOUR LIFE'S JOURNEY

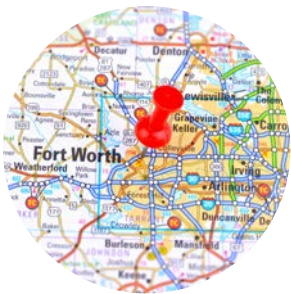
Welcome to FamilySource®

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

FamilySource provides tailored reference packages filled with:

LOCAL REFERRALS



Including detailed maps to guide you.

DETAILED INFORMATION AND CHECKLISTS



Stay organized and informed.

TERMS AND DEFINITIONS



Understand key concepts and terms

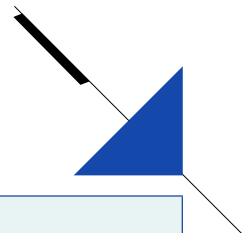
STATE LICENSING INFORMATION



When applicable, ensure compliance and peace of mind.

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

RESOURCE REFERRAL SERVICES



Areas of Expertise
Finding Child Care or Elder Care
Education
Finding Pet Care, Insurance or Training.
Buying or Selling a Car
Auto Repairs
Planning for Pregnancy or Adoption
Moving or Relocation
Home Repair

Eligibility & Other Information	Details
Available Nationwide	The FamilySource® Referral services is available to use in all 50 U.S. states.
Specialists	Our specialists are highly qualified, holding bachelor's or master's degrees and possessing experience in child care, assisted living and nursing homes, home health care, special needs and disability programs, adoption organizations, schools, event planning, and corporate environments.
Important Notice	FamilySource® is not insurance. It is a resources and support service to assist you in navigating life's challenges with ease and confidence.
Trademark	FamilySource® is a registered trademark of ComPsych® Corporation.



HOW TO ENROLL IN BENEFIT BOOST 3.0 SUBSCRIPTION

Embarking on your journey with Benefit Boost 3.0 is a seamless experience, crafted to enhance your health and wellness from the get-go. This isn't just a subscription package, it's a pledge to provide members with a budget-friendly health and wellness solution. By bundling essential services into a single, convenient program, it delivers meaningful savings and makes health and wellness accessible to all. Whether you require medical services, dental discounts, or identity protection, Benefit Boost 3.0 offers a thorough solution. It's the perfect option for those looking to enhance their health journey without overspending. Let's dive in!

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 3.0

Benefit Boost 3.0 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 3.0 is its ability to offer comprehensive access to healthcare services. The non-insurance Healthcare2U model introduces a streamlined process where members pay an access fee to receive healthcare services at an in-office doctor or urgent care visit. Members also enjoy no access fee for virtual doctor visits. By eliminating insurance claims and paperwork, patients enjoy direct and immediate access to a network of private physicians.

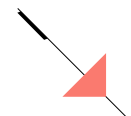
MEANINGFUL FINANCIAL SAVINGS

Financial savings are at the heart of Benefit Boost 3.0, 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 3.0 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 - HC2U Direct Primary Care Value



Benefit Boost Subscription Notice:

Please read this guide carefully. This is not insurance. This is a brief description of a concierge & patient advocacy, In-Office Primary Care, 24/7 Virtual Primary Care and Chronic disease management service provided by Healthcare2U 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
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)

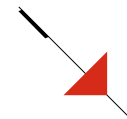
Healthy America and H A Partners, Inc. disclaim any liability related to services provided through Healthcare2U, including the decisions made by medical professionals regarding medication prescriptions and referrals to other non-covered in-person consultations. Healthcare2U offers a comprehensive range of services, including access to in-office doctor visits, in-office urgent care visits, and virtual doctor consultations. However, the nature of these services may not be suitable for all medical conditions. Users must acknowledge that some conditions might require further in-person evaluation and treatment outside of the scope of this membership program, and that the services offered are intended to support, not replace, the patient-physician relationship. These services are designed to complement, not substitute, conventional insurance plans and should not be used as a replacement for emergency medical treatment. By utilizing Healthcare2U services, users agree to release Healthy America 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.

Healthcare2U Disclosure:

Healthcare2U's Direct Primary Care (DPC) is a healthcare membership. DPC is not insurance and does not satisfy ACA minimum essential coverage. Individuals ages 2 to 65 are eligible for Healthcare2U's DPC membership. Dependents under the age of two are not eligible to enroll for Healthcare2U. Dependent children are eligible for membership until the last day of their 25th year. Individuals are eligible until the last day of their 64th year. Healthcare2U is not available to any member on Medicare, Medicaid or Tricare.

No walk-ins allowed. Unlimited services (including Virtual DPC / telehealth) must be accessed through Healthcare2U's Patient Advocacy Line (PAL)™ and all care is provided through Healthcare2U's Private Physician Network (PPN)™. In-office appointments are only available within business hours (Monday through Friday, 7 am to 6 pm CST). PAL may direct the member to another level of care if appropriate, depending on the member's condition and utilization of services. Applicable visit fees apply. After hours? Members have the option to speak to a physician virtually. Telehealth programs are provided through third-party organizations and are not connected to Healthcare2U. Healthcare2U's membership does not include inpatient or outpatient hospital services or critical illness. **This is not insurance.**

Important Disclosures - 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
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.

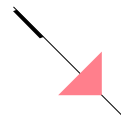
Monitor for Adverse Reactions:

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 and HAPI 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
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:

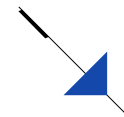
Healthy America Insurance Agency, Inc. (HealthyAmerica) and H A Partners, Inc. (HAPI)

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™ & FamilySource®



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 a referral and resource service 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. 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
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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)

Healthy America Insurance Agency, Inc. (HealthyAmerica) and H A Partners, Inc. (HAPI), are not liable for any services provided by LifeLock and FamilySource. While these entities may facilitate access to LifeLock Identity Theft Protection Discounts and FamilySource Referral and Resource Services, 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 FamilySource 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 and FamilySource services, you acknowledge and accept these terms and release HealthyAmerica and H A Partners, Inc. from any related liability.

LifeLock™ and FamilySource® 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.

FamilySource® - FamilySource® is a registered trademark of ComPsych® Corporation.

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 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.

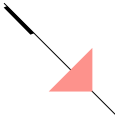
All Members: You have the right to cancel this plan within 30 days after the effective date for a full refund of fees paid.

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 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:

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To Cancel:

Contact the TPA:

HealthyAmerica / H A Partners, Inc.
409 W Vickery Blvd, Ft Worth TX 76104
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Cancellation Methods:

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Phone: 1-866-438-4274 (M-Thurs 8 am-5 pm or Fri 8 am-1:30 pm CST)
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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 3.0 Sample Guide v09.25

