

EXPLORE & ENHANCE SUBSCRIPTION

A Benefit Boost Subscription



A STRATEGY TO BOOST YOUR HEALTH.

Discover what Benefit Boost 1.0 Subscription offers its members.

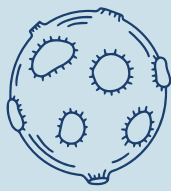
"WE TREAT
OUR MEMBERS
LIKE FAMILY"



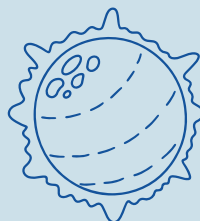
ORBIT AROUND HEALTH & WELLNESS SERVICES YOU CAN ACTUALLY USE!



WALMART HEALTH
VIRTUAL CARE



PARAMOUNT RX®
DISCOUNTS



SML DENTAL
DISCOUNTS



FREE GUMMY
MULTI-VITAMINS



LIFELock®
DISCOUNTS



About Benefit Boost 1.0

Health & wellness services you can actually use.

Benefit Boost 1.0 is designed to offer members valuable services for those looking to seek immediate medical visits or talk therapy when you are sick or feeling down, to save on prescriptions for you and your pet, and to keep up a healthy lifestyle with free vitamins, dental discounts and protection against identity theft.

Important Notice

Read this guide carefully. This is a brief description of a virtual urgent care and talk therapy telehealth service provided by Walmart Health Virtual Care; 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®; 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.

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.

Walmart Health Virtual Care, Aetna Dental Access®, Paramount RX®, LifeLock®, and HealthyAmerica are separate legal entities and have sole financial responsibility for their own products.

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



ABOUT
BENEFIT BOOST 1.0

SERVICES INCLUDED IN BENEFIT BOOST 1.0

VIRTUAL URGENT CARE & TALK THERAPY VISITS

(Provided by Walmart Health Virtual Care)

PGS 4-9

PRESCRIPTION DISCOUNTS

(Provided by Paramount RX®)

PGS 10-11

SML DENTAL DISCOUNTS

(Network provided by Aetna Dental Access®)

PGS 12-13

FREE MULTI-VITAMINS

(Provided by HealthyAmerica)

PG 14

IDENTITY THEFT DISCOUNTS

(Discounts provided through LifeLock®)

PG 15

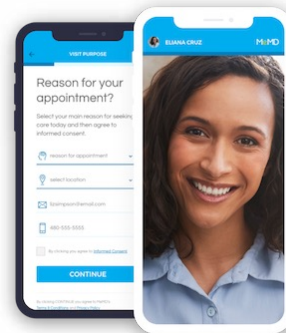


ABOUT
BENEFIT BOOST 1.0

Walmart Health Virtual Care

Virtual Urgent Care & Talk Therapy Visits

\$0 Cost¹ for virtual visits with your membership subscription.



Walmart Health Virtual Care makes it easy to receive medical care or talk therapy from the comfort and privacy of your own home or office. By working with real people who provide real care, Walmart Health Virtual Care delivers real results that will change the way you think about telehealth. Set up your account today and get real simple access to care.



NEW VIRTUAL URGENT CARE AI PROGRAM HIGHLIGHTS

- > Simple Intake for Virtual Urgent Care
- > Clinical Questions asked during screening
- > Provider receives this information prior to visit
- > Visit will focus on member's needs

WHO CAN USE SERVICE

The program is available to you, your spouse or domestic partner, and children up to the age of 26. *(if enrolled on Benefit Boost Subscription application or later added)*



AUDIO OR VIDEO APPOINTMENTS

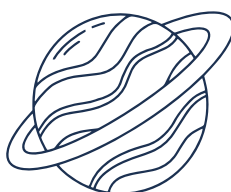
Certain state laws require video visits. If you are in a video-only state, the video-only option will show in your portal. If you are in a state that allows audio or video, both options will be available to choose in your Walmart Health Virtual Care portal.

If a patient in a video-only state encounters an emergency or has certain technology limitations, they will not be denied service and can continue to use audio-only when clinically appropriate.

See State-by-State Requirements:

<https://go.memd.me/state-modality/>

¹With your Membership Subscription, the cost of all virtual urgent care or behavioral health visits are paid by HealthyAmerica and not you.



WALMART HEALTH
VIRTUAL CARE

Virtual Urgent Care Visits

Feel Better Faster.

Get back to your day quickly and easily with Virtual Urgent Care Visits. When medically necessary, providers may e-prescribe medications* to the member's pharmacy of choice. Avoid the waiting room and seek virtual care for common illnesses and ailments through Virtual Urgent Care with Walmart Health Virtual Care.

QUICK FACTS

- > Available nationwide
- > Healthcare 24/7/365
- > Diagnosis & treatment provided by state-licensed, board certified medical providers
- > Prescriptions can be picked up locally*

While not meant to replace primary care, telehealth is ideal for many common illnesses and minor injuries. All of the medical providers in Walmart Health Virtual Care's team are board-certified, credentialed in accordance with NCQA guidelines, and average over 16 years of relevant clinical experience.

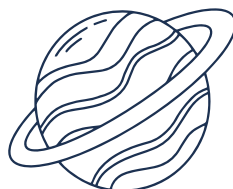
Walmart Health Virtual Care (WHVC) offers medical consultations and talk therapy services via telehealth to patients nationwide. Telehealth services may vary by state. Services are provided in accordance with state law by licensed health care professionals, subject to the licensed professionals' judgment. When medically necessary, WHVC providers may prescribe medication that can be picked up at a pharmacy of the patient's choice; WHVC does not guarantee that a prescription will be written. WHVC is not a pharmacy or prescription fulfillment warehouse. WHVC is not an insurance product. Virtual Urgent Care visits are not a replacement for a primary care physician.

*When medically necessary, WHVC's providers (except therapists) can submit a prescription electronically for purchase and pick-up at your local pharmacy. WHVC's providers will not prescribe elective medications, narcotic pain relievers, or controlled substances. WHVC's providers are each licensed by the appropriate licensing board for the state in which they are providing services and all have prescriptive authority for each of the states in which they are licensed.



EXAMPLES OF VIRTUAL URGENT CARE SERVICES

- + ALLERGIES
- + BITES & STINGS
- + BRONCHITIS
- + DIARRHEA
- + FLU SYMPTOMS
- + MEDICATION REFILLS*
- + SINUS SYMPTOMS
- + SKIN INFECTIONS
- + SORE THROATS
- + **And more**



WALMART HEALTH
VIRTUAL CARE

Walmart Health Virtual Care

Virtual Talk Therapy Visits

Improving access to mental healthcare with **\$0 Cost¹** for Virtual Talk Therapy Visits.

Walmart Health Virtual Care's teletherapy solution removes the barriers of traditional in-person care, providing much-needed mental health care through talk therapy in the comfort and privacy of home, or anywhere else a member chooses with access to a therapist in as few as 72 hours.

QUICK FACTS

- > Available nationwide
- > 50 minute sessions
- > Sessions in as few as 72 hours
- > Therapy provided by licensed counselors, social workers and therapists
- > Treatment for ages 18+

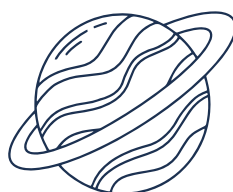
WHVC's national provider team includes licensed professional counselors, licensed clinical social workers, licensed marriage and family therapists, and other equivalent licensed professionals.



EXAMPLES OF TALK THERAPY SERVICES

- + ABUSE
- + GRIEF & LOSS
- + ADHD / ADD
- + PARENTING ISSUES
- + ANXIETY & STRESS
- + RELATIONSHIPS
- + BIPOLAR DISORDER
- + TRAUMA & PTSD
- + DEPRESSION
- + **And more**

¹With your Membership Subscription, the cost of all virtual urgent care or behavioral health visits are paid by HealthyAmerica and not you.



WALMART HEALTH
VIRTUAL CARE



SCHEDULE A VISIT

Set up your account using the link and plan code provided on your member portal. After set-up, log in to Walmart Health Virtual Care Member Portal to schedule a visit.



SPEAK WITH PROVIDER

After initial intake questions related to the reason for the visit request, a provider will connect with you (either by phone or video, depending on your state and your request selection).



RECEIVE CARE OPTIONS

After provider assesses your concerns, they will recommend treatment options which could include prescription medication when medically necessary or a referral to an in-person provider.

Accessing your Virtual Care is Simple.

Use the link or code provided on your Digital ID card in your Benefit Boost Member Portal.

<https://members.benboost.com>

VERY IMPORTANT NOTICE

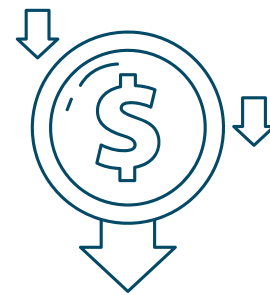
You must set up your account using the provided link and plan code on your Member ID Card. If you set up your account directly without using the link or code provided, you could be charged for all visits.

If you have any questions about the account set up or your link, call us at **866-438-4274**.

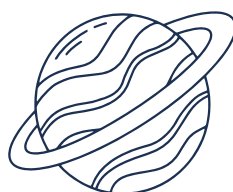
You might see references to MeMD® in this guide, in your account or the on line link or app to access visits. MeMD® is making the shift to their new name, Walmart Health Virtual Care.



Note: If you purchased the Benefit Boost Subscription Product and also purchased the Virtual PCP Solution Subscription memberships together, you will only set up one Walmart Health Virtual Care / MeMD® account link. The upgraded Walmart Health Virtual Care / MeMD® link, the Virtual PCP account link would be provided on your Digital ID cards and located on the Member Portal: <https://members.benboost.com>.



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

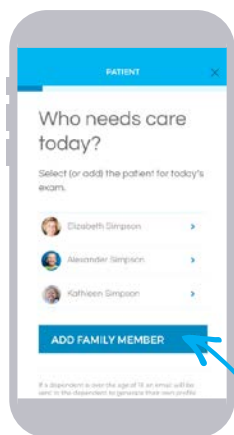


WALMART HEALTH
VIRTUAL CARE

“Awesome service. Simple call, short wait, professional service.”

- App Store Review

Simple. Convenient. Affordable. The WHVC app is an easy and trusted way to access board-certified medical providers and licensed therapists on demand for all your basic health and wellness needs. Here's a look at some of the features our patients love most!

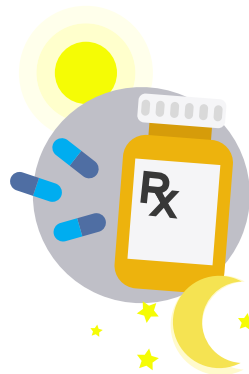


Care for you and yours.

We've got you and your family covered. Add dependents (like children) to your account so you can easily request a visit on their behalf should they suffer a minor illness or injury.

Get a diagnosis and prescription day or night.

Don't drag yourself to the ER or urgent care. Instead request a visit with a medical provider who can diagnose you and provide a personalized treatment plan—including prescriptions—when medically necessary.



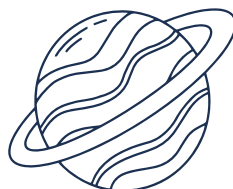
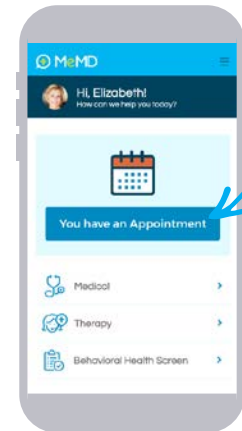
Dr. Janece Richard,
WHVC Talk Therapist

Speak with a Therapist in as little as 72 hours.

It can be difficult to wait days or weeks until your next session. WHVC makes it easy to receive therapy from the comfort and privacy of your own home or office with online appointments that fit your schedule.

Everything in one place.

We think it should be easy to find your health info. After all - it's yours! That's why we've designed an app that makes it simple to view your upcoming appointments, past visits, care instructions, medical history, plan details, and family all in one secure place.



WALMART HEALTH
VIRTUAL CARE



Adding Family Members to Your WHVC Account.

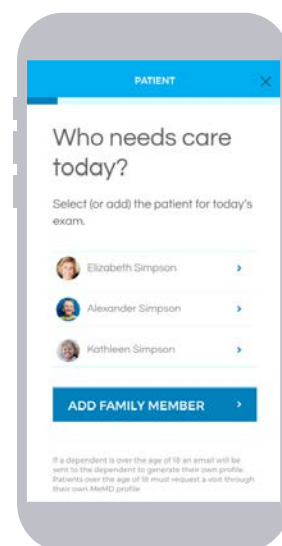
Add a child under the age of 18

Primary account holders can request visits for minors using their own account.

Adding a child is easy — simply login to your account online or by app and follow these steps:

1. From your patient dashboard, select Medical > Request Medical Exam
2. On the 'Who needs care today?' page, select the blue button to Add a Family Member.
3. Complete the Family Member Information Form and Save.

You can now request care for your young family member!



Add an adult

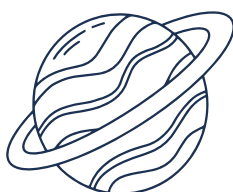
Patients over the age of 18 must request a visit through their own WHVC profile.

As the primary account holder, you can also add an adult dependent to your account, which ensures all family member receive the plan's group rate. Adult dependents are:

- A spouse or domestic partner
- Children 18 to 26

To add an adult dependent, follow the same three steps for adding a minor. Be sure to provide a valid email address when completing the Family Member Information Form in step three.

Once you've added your adult family member they will receive an email to set-up their own patient account.





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.

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

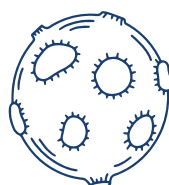
Your Discount Drug Card is widely accepted at over 54,000 participating pharmacies across the United States, including all national and regional chains, pharmacy associations, as well as many of your local community pharmacies. If your community pharmacy is not enrolled, ask them to contact Paramount 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.**



PARAMOUNT RX®
DISCOUNTS

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

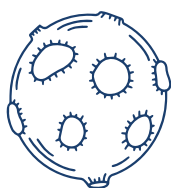
Your card is accepted at **over 54,000 pharmacies nationwide**. If your local pharmacy is not a participating provider, please have them contact RX member services to obtain the proper enrollment materials. The list below shows just some of the most recognized pharmacies in the network.

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 Network provided by:

Aetna Dental Access[®]

SML Dental Discounts

Saving on dental services will surely make you smile.

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.

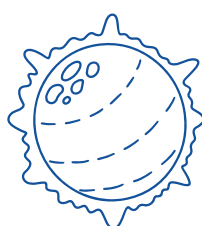
SAMPLE SAVINGS¹

THIS PLAN IS NOT INSURANCE.

PRODUCT / SERVICE	AVG. PRICE	YOU PAY	SAVINGS	% SAVED
DENTAL CLEANING (ADULT)	\$127.00	\$68.00	\$59.00	46%
DENTAL CLEANING (CHILD)	\$93.00	\$51.00	\$42.00	45%
COMPLETE X-RAYS	\$168.00	\$87.00	\$81.00	48%
ROOT CANAL (ANTERIOR)	\$880.00	\$536.00	\$344.00	39%
COMPLETE UPPER DENTURE	\$1441.00	\$1003.00	\$438.00	30%

¹Actual 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 June 2020.

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.



SML DENTAL
DISCOUNTS



TO GET YOUR SAVINGS

Refer to your membership guide or access the member portal at <https://members.benboost.com> to download your Digital ID card, find a participating provider* and to find out how to access the dental savings.

*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.

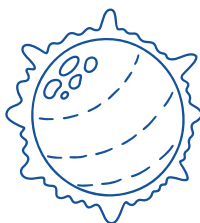
**Program not available in
AK, CT, IA, MA, RI, UT, VT & WA
and this benefit is not available
for residents of Vermont.**



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. The plan provides discounts at certain health care providers of medical services. The plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all health care services but will receive a discount from those healthcare providers who have contracted with the discount plan organization. The range of discounts for services will vary depending on the type of provider and services. The licensed discount plan organization is Coverdell & Company, Inc., at 2850 W. Golf Road, Rolling Meadows, IL, 60008, 1-866-215-1376. To view a listing of participating providers visit www.findbestbenefits.com and enter promo code 725120. **This plan has been provided at no cost to you and will remain active until you cancel.**

For complete Terms, Conditions, and Disclosures please see:
<https://benefitboost.com/aetnadentalaccess/terms.pdf>



SML DENTAL
DISCOUNTS

Free 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.

Supplement Facts

Serving Size: 2 Gummies
Servings per Container: 90

Amount per Serving	% Daily Value	
Calories	16	**
Total Carbohydrates	3.9	2%
Total Sugars	3 g	
Vitamin A (as Retinyl Acetate)	4000IU	80%
Vitamin C (as Ascorbic Acid)	60 g	100%
Vitamin D (as Cholecalciferol)	400IU	100%
Vitamin E (as DL-alpha-Tocopheryl Acetate)	40IU	134%
Vitamin B6 (as Pyridoxine Hydrochloride)	2 mg	100%
Folic Acid	400 mcg	100%
Vitamin B12 (as Cyanocobalamin)	8 mcg	134%
D-Biotin	5000 mcg	1666%
Panthenic Acid (as Calcium Panthothenate)	10 mg	34%
Iodine (as Potassium Iodide)	80 mcg	54%
Zinc (as Zinc Citrate)	5 mg	68%
**Percent Daily Values based on 2,000 calorie diet Daily Value Not established.		

Other Ingredients: Malt Syrup, Glucose, Pectin, Citric Acid, Sodium Citrate, Cherry Flavor, Strawberry Flavor, Coconut Oil, Black Carrot Oil.

Not manufactured with wheat, gluten, milk, egg, shellfish, or tree nut ingredients.

HOW TO ORDER

Scan the QR code below or find the online order form on your member portal:

members.benboost.com

SCAN FOR VITAMIN
ORDER FORM



*Free Vitamins are paid & shipped by HealthyAmerica



FREE GUMMY
MULTI-VITAMINS

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

We Care.

We offer knowledgeable & Caring Customer Service.

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.

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

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.

CALL WHEN YOU NEED CUSTOMER SERVICE

866-438-4274





BENEFIT BOOST REFUND / CANCELLATION POLICY

Any quotation or price information of Benefit Boost Subscription membership 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. Your payment information is protected on a PCI-DSS certified secure server. We showcase the name UBA GAP and our number 866-438-4274 (shown as UBAGAP8664384274) on all transactions on your account statement and **it is your responsibility to check the transactions occurring on your account every month and to cancel** with us when desired. Every month we pay for the membership services whether you use the membership services. Please refer to our Refund Policy [below](#) for details on refunds.

If you are not completely satisfied with your Benefit Boost Subscription Product, please call your Personal Member Concierge at **866-438-4274**. We will be happy to issue a complete refund of membership dues within the first thirty (30) days. We want you to be 100% satisfied with your Benefit Boost Subscription benefits and services.

Note: This membership is separate from any other insurance or supplemental products you have purchased. Please contact your agent for any products other than your Benefit Boost Subscription. If you are canceling, please make sure to cancel using our cancellation phone number at 866.438.4274 or our cancellation form located at benefitboost.com/billing.html. **Please do not cancel through your agent.** Cancel directly with your Personal Member Concierge to make sure your cancellation request is handled promptly and correctly.

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. 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.



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