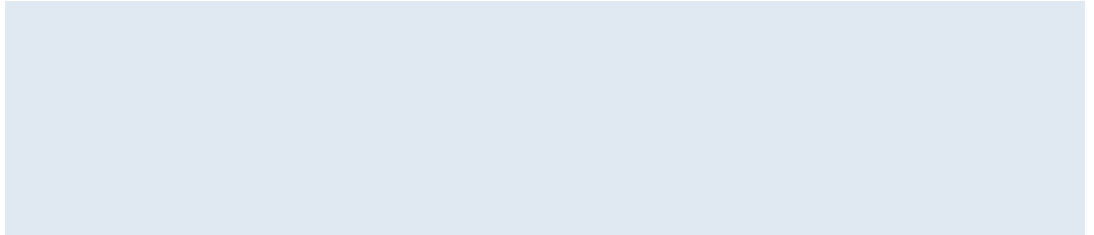
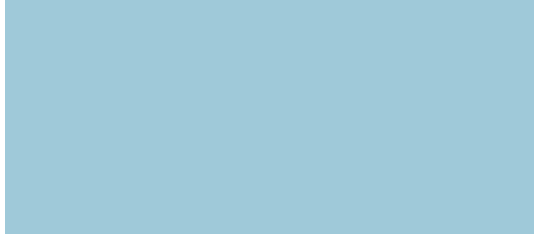


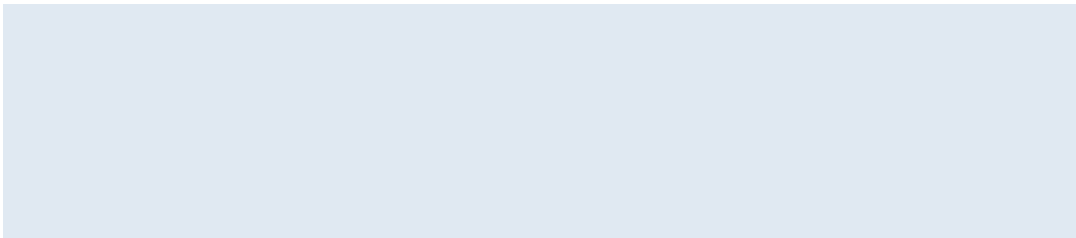
EXPLORE & ENHANCE SUBSCRIPTION



DIRECT PRIMARY CARE **advantage**

A Coast-to-Coast Healthcare Membership™

IN-OFFICE URGENT CARE & PRIMARY CARE VISITS. VIRTUAL PRIMARY CARE & VIRTUAL VISITS.



About Direct Primary Care advantage

A Coast-to-Coast Healthcare Membership™ through Healthcare2U.

Important Notice

Read this guide carefully. 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. This is not a Medicare prescription drug plan. Not all services are available in all states.

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.

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. Well-woman pap smear pathology interpretation is not included in the annual physical. Dependent on membership type, the annual physical may only be accessible after six consecutive months of membership. Healthcare2U's membership does not include inpatient or outpatient hospital services or critical illness. **This is not insurance.*

Healthy America & Healthcare2U are separate legal entities and have sole financial responsibility for their own products.

Available in: All 50 U.S. States

Healthcare2U is not available to any member on Medicare, Medicaid or Tricare.

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



SERVICES INCLUDED WITH DIRECT PRIMARY CARE **advantage**

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Direct Primary Care advantage



A 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. DPCadvantage is available when and where members need it via the Patient Advocacy Line (PAL) concierge and Private Physician Network (PPN)™. Through DPC, Healthcare2U breaks down barriers to quality primary care so members can focus on health living without the cost.



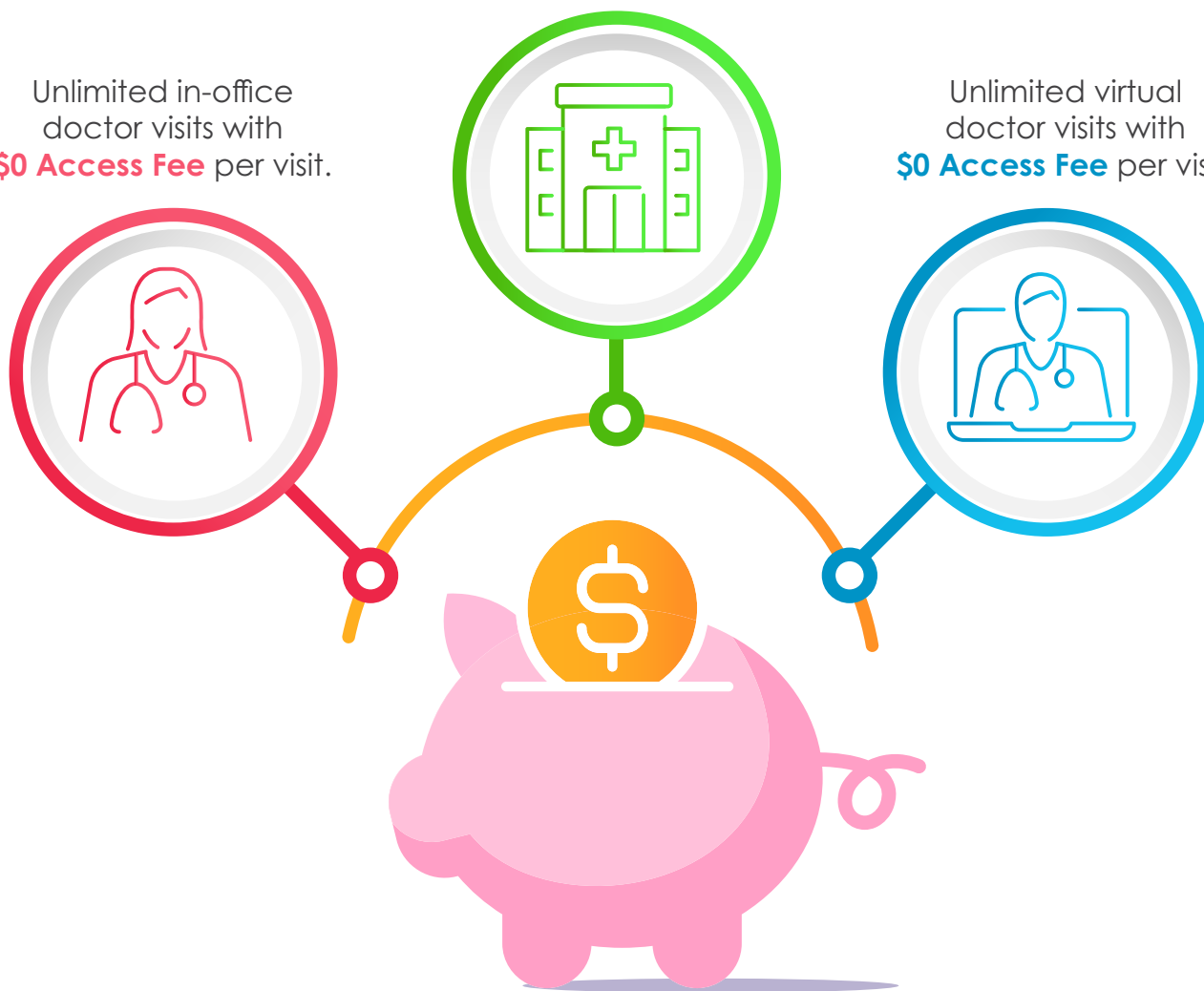
HEALTHCARE2U
DIRECT PRIMARY CARE advantage

Through Healthcare2U's proprietary Private Physician Network (PPN)[™], Healthcare2U provides a unique patient-navigation platform which guides members through the healthcare system. Members receive access to the nationwide PPN for acute care at:

Unlimited in-facility
urgent care visits with
\$0 Access Fee per visit.

Unlimited in-office
doctor visits with
\$0 Access Fee per visit.

Unlimited virtual
doctor visits with
\$0 Access Fee per visit.



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 physician network. In-office appointments are only available within business hours (Monday through Friday, 7am to 6pm CST). PAL may direct the member to another level of care if appropriate, depending on the member's condition and utilization of services. Healthcare2U's membership does not include inpatient or outpatient hospital services or critical illness. **This is not insurance.*





MEMBER ELIGIBILITY

Members 2-64 years old

²Dependents 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.



NAVIGATING THE HEALTHCARE SYSTEM SHOULDN'T BE EXHAUSTING!

As a Healthcare2U member, you receive unlimited support through the PAL concierge.

Healthcare2U acts as a member's personal concierge through their bilingual Patient Advocacy Line (PAL)TM. PAL is staffed by certified medical professional who navigate care options and book appointments for members and eligible participants. Whether at home or traveling, members can rely on Healthcare2U to connect them with quality healthcare professionals through their nationwide Private Physician Network (PPN)TM.

Eligible members² receive the unlimited services listed below by contacting Healthcare2U's PAL concierge during business hours*:

- ✓ Annual Physical + Four Labs
- ✓ Unlimited In-Office Primary Care Visits
- ✓ Unlimited In-Facility Urgent Care Visits
- ✓ Unlimited 24/7 Virtual DPC Visits
- ✓ Unlimited Chronic Disease Management



The Healthcare2U member is responsible for the visit fees associated with their care at time of service.

No walk-ins allowed. Unlimited services (including Virtual DPC/telehealth) must be accessed through Healthcare2U's Patient Advocacy Line (PAL)TM and all care is provided through Healthcare2U's physician network. In-office appointments are only available within business hours (Monday through Friday, 7am to 6pm CST). PAL may direct the member to another level of care if appropriate, depending on the member's condition and utilization of services. Healthcare2U's membership does not include inpatient or outpatient hospital services or critical illness. **This is not insurance.*



HEALTHCARE2U
DIRECT PRIMARY CARE advantage



ANNUAL PHYSICAL¹ WITH 4 LABS

Four Labs included in
annual physical¹

- Complete Metabolic Panel (CMP)
- Complete Blood Count (CBC)
- Thyroid Stimulating Hormone (TSH)
- Lipid Panel



It is the same **\$0 Access Fee to you** as an in-office doctor visit for the annual physical and labs.

Available **after 6 months** from the effective date.

¹Well-woman pap smear pathology interpretation is not included in the annual physical. Dependent on membership type, the annual physical may only be accessible after six consecutive months of membership.

No walk-ins allowed. Unlimited services (including Virtual DPC/telehealth) must be accessed through Healthcare2U's Patient Advocacy Line (PAL)TM and all care is provided through Healthcare2U's physician network. In-office appointments are only available within business hours (Monday through Friday, 7am to 6pm CST). PAL may direct the member to another level of care if appropriate, depending on the member's condition and utilization of services. Healthcare2U's membership does not include inpatient or outpatient hospital services or critical illness. **This is not insurance.*



HEALTHCARE2U
DIRECT PRIMARY CARE advantage



IN-OFFICE PRIMARY CARE & IN-FACILITY URGENT CARE VISITS

IN-OFFICE PRIMARY CARE VISITS

Limited or restricted access to your primary care physician can be frustrating and lead to healthcare avoidance or the onset of serious illnesses. Healthcare2U eliminates those concerns, providing you with unlimited in-office visits with board-certified physicians so that you can see your doctor when you need them. There is **\$0 Access Fee to you** for in-office primary care visits.

IN-FACILITY URGENT CARE VISITS

Occasionally there are times when you need assistance for an acute illness that requires elevated care beyond what is traditionally offered in a primary care physician's office. Rest easy knowing that our Patient Advocates can schedule you an appointment through one of our urgent care partners nationwide. There is **\$0 Access Fee to you** for in-facility urgent care visits.

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 physician network. In-office appointments are only available within business hours (Monday through Friday, 7am to 6pm CST). PAL may direct the member to another level of care if appropriate, depending on the member's condition and utilization of services. Healthcare2U's membership does not include inpatient or outpatient hospital services or critical illness. **This is not insurance.*



HEALTHCARE2U
DIRECT PRIMARY CARE advantage



VIRTUAL DIRECT PRIMARY CARE

24/7 VIRTUAL DPC VISITS

For those times that you are feeling ill and can't leave your work or home, Healthcare2U offers unlimited Virtual DPC access to bilingual board-certified physicians, 24/7/365. These physicians are ready to assist with acute concerns, prescription refills, and doctor notes for work – when appropriate. The best part about this benefit? It can be used an unlimited number of times and is **\$0 Access Fee to you.**



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 physician network. In-office appointments are only available within business hours (Monday through Friday, 7am to 6pm CST). PAL may direct the member to another level of care if appropriate, depending on the member's condition and utilization of services. Healthcare2U's membership does not include inpatient or outpatient hospital services or critical illness. Telehealth programs are provided through third-party organizations and are not connected to Healthcare2U. Contact your agent for more information. **This is not insurance.*

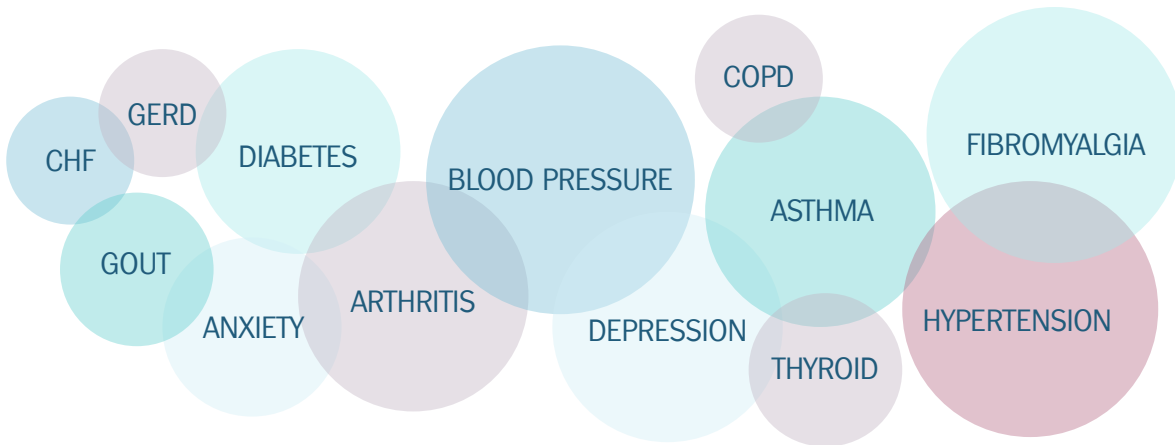


HEALTHCARE2U
DIRECT PRIMARY CARE advantage



CHRONIC DISEASE MANAGEMENT

With your DPCadvantage membership, you will have access to unlimited treatment and management of 13 chronic disease stages for the same **\$0 Access Fee to you**. Healthcare2U accepts preexisting conditions within manageable ranges*, including:



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 physician network. In-office appointments are only available within business hours (Monday through Friday, 7am to 6pm CST). PAL may direct the member to another level of care if appropriate, depending on the member's condition and utilization of services. 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. **This is not insurance.*



HEALTHCARE2U
DIRECT PRIMARY CARE advantage



FREQUENTLY ASKED QUESTIONS

What are some examples of acute illness that Healthcare2U accepts?

Through their services, Healthcare2U provides unlimited treatment for acute illnesses like the health issues below:

- Respiratory Symptoms:
 - Wheezing
 - Coughing
 - Shortness of Breath
 - Sore Throat
 - Fever
- Acute Ear Pain
- Acute Back Pain
- Urinary Pain
- Rash
- Abdominal Pain
- Acute Ankle or Knee Pain
- Nausea, Vomiting, Diarrhea or Dizziness
- Eye Swelling or Pain
- Burns
- Bone Fracture
- Lacerations
- Skin Infections

Does Healthcare2U accept preexisting condition like hypertension and diabetes?

Yes. Healthcare2U accepts preexisting conditions within manageable ranges. These chronic conditions can be treated at Healthcare2U's physician clinics for a \$0 Access fee per visit. If a member currently sees a specialist for an advanced disease state, we do not recommend leaving that specialist.

Do Healthcare2U clinics accept walk-ins?

No, members must contact Healthcare2U and schedule appointments during business hours. Healthcare2U staffs medically trained personnel who will triage the call and assist members in choosing the appropriate care option.

Is there a limit on the number of times members can see a physician?

No, there is not a limit on physician office visits through Healthcare2U. Members schedule their appointments through the Patient Advocacy Line (PAL) for every appointment.





ENROLL NOW & HEALTHCARE2U MOBILE APP

Once you become a member, you will receive your membership guide with the instructions on how to access the Healthcare2U mobile app where your membership will be fulfilled. The mobile application will provide your membership details at your fingertips as well as your digital ID cards.

Want to become a part of the solution and redefine your healthcare experience with No-Claims Healthcare™.

Enroll now at:
<https://enroll.benboost.com>



Individual	Ind+Sp	Ind+Child(ren)	Family
\$80 per month	\$160 per month	\$200 per month	\$250 per month

**Membership is monthly and will continue to draft until a cancellation from member is received.*



HEALTHCARE2U
 DIRECT PRIMARY CARE advantage

DPC advantage is
A NO-HASSLE, PATIENT-CENTERED APPROACH TO HEALTHCARE



HEALTHCARE2U
DIRECT PRIMARY CARE advantage

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
- > 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

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
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

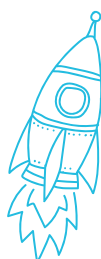
Please do not cancel through your agent. Canceling direct with the TPA will ensure that your cancellation is processed correctly. Once a cancellation request is made, our team will send a confirmation cancellation notice by email.

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. 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

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



Healthcare2U DPCadvantage
SampleGuide_v10.24

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