

EXPLORE & ENHANCE SUBSCRIPTION

A Benefit Boost Subscription



VIRTUAL VISITS AT YOUR FINGERTIPS.

Immediate care from the comfort of your home or office.

"WE TREAT
OUR MEMBERS
LIKE FAMILY"



VIRTUAL URGENT CARE VISITS. VIRTUAL TALK THERAPY VISITS.



WALMART HEALTH
VIRTUAL CARE VISITS



About Virtual Visits with Walmart Health Virtual Care

Quality, Cost-Effective Healthcare - on your terms.

The Virtual Urgent Care and Virtual Talk Therapy program offers access to speak with a Walmart Health Virtual Care board-certified medical provider virtually nationwide and when medically necessary, get prescriptions* sent directly to your pharmacy. This convenient program allows you to seek medical care 24/7 and 365 days a year.

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 (WHVC) 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.

**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.*

Available in: All 50 U.S. States

Walmart Health Virtual Care, 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.**



WALMART HEALTH
VIRTUAL CARE VISITS

SERVICES INCLUDED IN VIRTUAL VISITS WITH WALMART HEALTH VIRTUAL CARE

VIRTUAL URGENT CARE & TALK THERAPY VISITS
(Provided by Walmart Health Virtual Care)

PGS 4-11

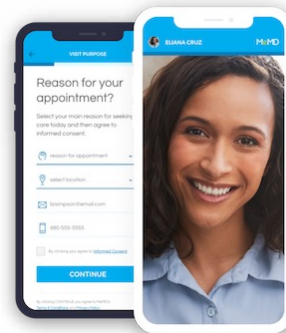


WALMART HEALTH
VIRTUALCARE VISITS

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 VISITS

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



WALMART HEALTH
VIRTUALCARE VISITS

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 |

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WALMART HEALTH
VIRTUAL CARE VISITS



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

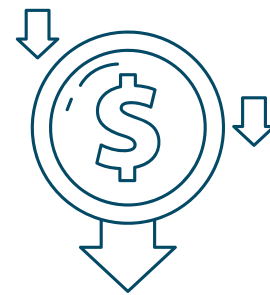
You must set up your account using the provided link and plan code on your Member ID Card. If you set up your account directly without using the link or code provided, you could be charged for all visits.

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.

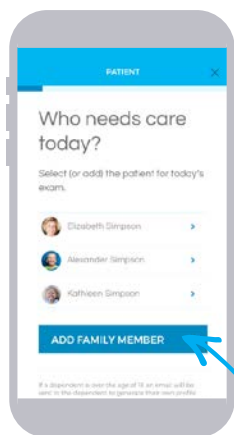


WALMART HEALTH
VIRTUALCARE VISITS

“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.



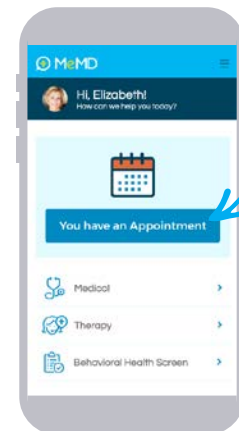
Dr. Janece Richard,
WHVC Talk Therapist

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 VISITS



Adding Family Members to Your WHVC Account.

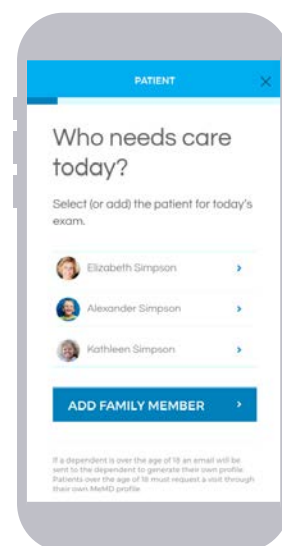
Add a child under the age of 18

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.



Patient Satisfaction*

Our mission is to provide exceptional care every day, one patient at a time.

Affordable, convenient, private, secure.

*All information on page 10 is taken from WHVC's patient satisfaction survey information and all references to "we", "our", or "us" refer to Walmart Health Virtual Care, formally MeMD.



98.1%

Patient Satisfaction
with Experience*

97.8%

Patient Satisfaction
with Provider*

Real-time Surveys

Immediately after every completed visit we ask our patients to tell us how we did by **rating their provider and experience**. This gives us **instant insight into the patient's visit**.

Independent Review Collection

In a digital world, online reviews are the best way for consumers to share their personal experience with a business.

- › Reviews are requested several days post-visit, **patients can assess their full course of care** with MeMD
- › **Trustpilot** is an independent review site founded in 2007
- › Provides an **open and uncensored** way for **every patient** to leave feedback
- › MeMD is the **highest-rated telehealth provider** on the platform
- › Ability to **monitor feedback, resolve issues and respond publicly** in an open-channel

“ I trust MeMD with my health

I think that's enough said :) It's great.

- Tasha, July 2

“ Convenient

I love it. It's so fast much better than waiting in doctors office.

- Angela, July 3

MeMD is rated
Excellent

Based on 998 reviews



★ Trustpilot

*MeMD Internal Reporting YTD (August 2019). Surveys appear immediately following a completed patient visit.



WALMART HEALTH
VIRTUAL CARE VISITS

Walmart ✨ Health Virtual Care

Healthcare Virtually Anywhere.

Set up your account today and be ready when you need care.

Try Walmart Health Virtual Care next time you are sick or need a licensed therapist. The experience is simple, painless and you get the help you need quickly at no cost* for the visit! You will become hooked on a new way to receive care for minor illnesses or when you need a friendly, comforting conversation to improve your mental health. Take care of body and mind with Walmart Health Virtual Care Visits. Get your account set-up link at:

<https://members.benboost.com>



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WALMART HEALTH
VIRTUALCARE VISITS

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

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.



A Benefit Boost Subscription



Walmart Health Virtual Care Visits
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