

Download the **My Benefits Work** mobile app or visit **MyBenefitsWork.com** to access and use your benefits anytime, anywhere. Follow these simple steps to register your account.

1. Download

Download the **My Benefits Work** mobile app from the App Store or Google^{TM} play.





2. Register

Register your account on the app or the web portal – you only need to register once and your login will work for both.

3. Enter ID

Use your Group ID and Member ID from the front of your membership card.

4. Enter Email

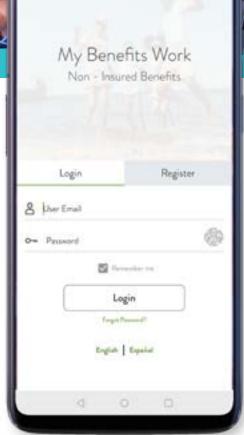
Enter your email address – this will be your username for the app and portal.

5. Enter Phone Number

Enter your mobile phone number and a password, then proceed.

6. Confirm

You will be prompted to confirm your account through text message or email. Enter the code and continue.



After You've Registered, Start Exploring!

- ► Easily access your benefits, all in one place
- Keep your benefit and insurance cards organized in My Wallet
- ► Add your spouse and dependents to your benefit program
- ► Get live support by chat or phone call

Teladoc

Enjoy On-Demand Healthcare

with 24/7 Access to Doctors by Phone at No Cost

What Teladoc Does for You

- Doctors offer a diagnosis, treatment options, and prescription, if medically necessary
- Treatment for common medical issues such as colds, flu, poison ivy, respiratory infections, bronchitis, pink eye, sinus problems, allergies, urinary tract infections and ear infections
- ➤ Visits for all ages from children to seniors
- ► Includes spouse and dependents

► If you are caring for an aging parent or loved one, you can provide them access to \$49 visits

► U.S. board-certified doctors with an average 20 years practice experience

 Upon request, Teladoc can share visit information with your doctor

Avoid the waiting room — Teladoc doctors respond in 10 minutes on average



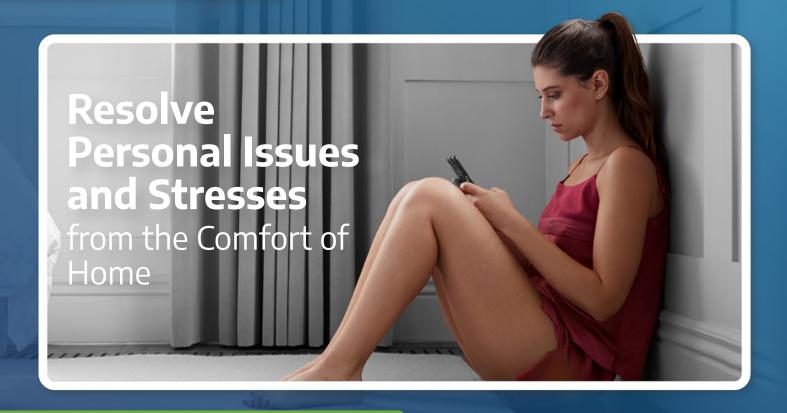




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Counseling



32% Suffer

32% of U.S. employees suffer from severe stress, anxiety, or depression

What Counseling Services Do for You

- ► Call 24/7 for an evaluation, then set up a free phone session to discuss and resolve job issues, financial or legal stress, struggles with grief and loss, family and marital issues, and more
- ► Sessions are typically available within 72 hours of your initial call
- ► Counselors will help determine the best course of action, from developing goals to seeking a long-term solution
- ► Although counselors are not able to provide financial guidance, they can assist with stress related to financial situations





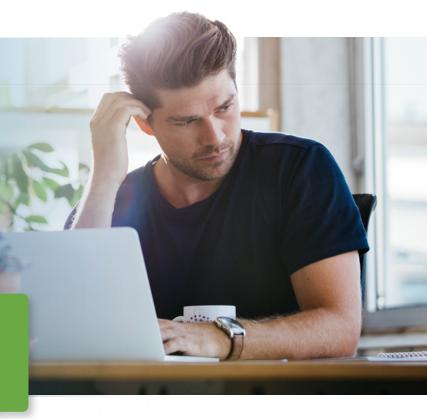


LifeSpeak

Gain Reputable, Expert Advice on Mental Health Issues

70%

Americans suffer from a mental health issue





What LifeSpeak Does for You

- Gives you front row seats to the world's leading experts on mental health, stress management, financial health, infertility, and more
- Connects you to an unparalleled library of powerful 4-8 minute educational videos
- Access includes micro-learning videos, educational blogs, and downloadable action plans
- Available anywhere, anytime, on any device, and is 100% confidential

This site, its content, and its services are for educational use only. Nothing contained in this site is or should be considered, or used as a substitute for, professional advice, diagnosis or treatment.







Health Advocate™

Solutions

Experts Help You Navigate Healthcare

and Negotiate Medical Bills



Health Advocate Solutions gives you access to:

► Health Advocacy

- You'll be connected to a Personal Health Advocate who can help:
 - » Untangle medical bills and insurance claims
 - » Locate doctors, specialists, hospitals, dentists, and pharmacies
 - » Clarify benefits and answer questions about tests, treatments, and medications
 - » Coordinate care among multiple providers
 - » Assist with eldercare and related healthcare issues
 - » Arrange second opinions
 - » Transfer medical records
 - » Provide information about generic drug options

► Medical Bill Saver™

- Experts who know the ins and outs of billing practices will attempt to negotiate discounts on your behalf, possibly leading to a reduction in your costs
- Receive an easy-to-read personal Savings Results Statement summarizing the outcome and payment terms for successful negotiations

► NurseLine[™]

- Highly trained registered nurses are on-call 24/7 to answer your questions for non-urgent concerns
- Nurses can offer self-care tips, direct you to the appropriate care for immediate attention, or tell you how to ease common problems such as a sore shoulder
- Respond to most requests by the next business day
- Have passed rigorous credentialing and completed extensive training

In-network healthcare prices vary by 300% or more.







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The Health Advocacy program is not health insurance. Health Advocacy provides administrative, informational and referral type services, through its employees. Health Advocacy does not provide medical services and does not recommend treatment. Independent healthcare practitioners, who are not Health Advocacy's employees or agents, provide all medical services.

Fertility, Surrogacy, and Adoption

Powered by WINFertility



"I am 37 years old and have faced infertility for years. Last year someone recommended Aspire Fertility and for the first time in years we had a ray of hope. Then came the financial burden of IVF and I started to panic again until they told me about WIN. Once I was connected with WIN, I was educated on their bundle package and cost, which turned out to be cheaper than paying straight to the facility. If it wasn't for WIN, we wouldn't have had the opportunity to go through IVF for our miracle...now we have the most adorable baby girl!"

- Jamie, WIN Consumer Patient

What Fertility, Surrogacy, and Adoption Does for You

- ► Highly trained Nurse Care Managers serve a personal advocate to help you understand fertility treatment and medication options and determine the best course of action for you
- Receive access to a network of top-ranked fertility specialists, IVF treatment and fertility medication discount bundles, genetic testing and egg freezing services, financial resources, and more
- ▶ Employee Adoption & ART program (EAAP) provides comprehensive on-demand videos, one-on-one coaching, and live webinars to support your journey of adoption, foster care, surrogacy, and egg donation







Caregiver Support

Better Manage the Care of your Loved One

With a Helping Hand



20 Hours Every Week

Caregivers spend an average 20 hours every week on caregiving

What Caregiver Support Does for You

Manage your responsibilities more easily with resources that keep you organized, save you money, and have your back.

- ➤ Connected Caregiving by alska ("love" in Swedish) is a web-based platform for storing vital medical information, coordinating with care team members, sharing updates with family, and participating in virtual support groups and education webinars
- Care Companions by Papa sends thoroughly vetted helpers (called Papa Pals) who provide companionship and assistance with transportation, household chores, technology lessons, and more
- LawAssure guides you to create high-quality, personalized legal documents, including wills, living trusts, power of attorney, healthcare directives, and more







new benefits R

Save on Prescriptions

for the Whole Family, Including Pets



Save 10% to 85% on most prescription medications

What New Benefits Rx Does for You

 Receive discounts on thousands of medications at 60,000+ retail pharmacies nationwide, including Walgreens, Target, CVS, and many other independent, national, and regional chains

- ➤ Save time and money through home delivery, powered by GeniusRx, delivering discounted medication directly to your door with free shipping
- ► Find the best deal by comparing prescription prices at participating pharmacies with our Rx pricing tool located through your mobile app or web portal; then text or email the prescription price to easily cash in your savings at the pharmacy
- My Medicine Cabinet feature allows you to save your prescription search so you can easily refresh pricing for your next refill
- ► Even if you have insurance, you can present both cards at the pharmacy or research online to receive the lowest price



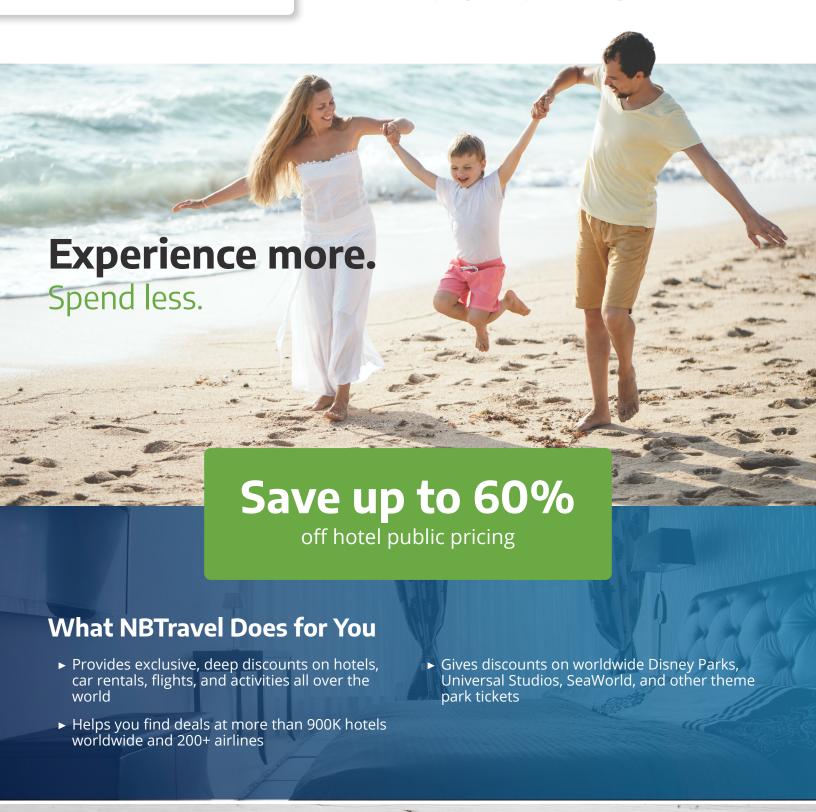




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Pharmacy discounts are not insurance, not intended as a substitute for insurance, and only available at participating pharmacies.

nb travel











Save Money on Everyday Goods with On-Demand Discounts

Click & Save

up to 65% on shopping, entertainment, travel, and more



What NBDeals Does for You

- ► Access on-demand discounts from over 40 different categories across 500+ merchants nationwide
- ► Enjoy the perks of budgeting and couponing without the hassle just search the app and follow the instructions to save
- ► Find savings on water park tickets, sporting events, closing costs on a new home, senior living facilities, pet supplies, streaming services, and more





