

Virtual care is available on your covered employees phone or tablet.



What is HealthiestYou™?

HealthiestYou is an app that allows your employees to talk to a doctor from anywhere, anytime — with no copay or cost to them. This means they can manage many of the situations that would normally involve a visit to the doctor's office without leaving home. HealthiestYou also offers a price-comparison tool that may save them up to 85 percent on prescriptions, often beating their copay. The app allows comparison of prices for procedures and research doctors. It's also a one-stop shop to view medical plan deductibles in real time.

How does HealthiestYou work?

If a plan participant is sick, they can talk to a doctor in HealthiestYou's physician network through the app or from their phone. (If they don't have internet access, they can just make a phone call.) These doctors may diagnose, treat and prescribe without any copay. HealthiestYou is designed to complement the care members receive from their primary care doctors. If they need a prescription or procedure, they can use HealthiestYou's geo-based search engine to find prices to help make a more informed decision. Help save your employees time and money!

How to sign up for HealthiestYou:

- Your covered employees go to member.healthiestyou.com.
- They register for a HealthiestYou account and download the app.
- They can sync medical benefits to shop and book providers or view their deductibles.
- Call **1-866-703-1259** (option 3) with questions.
- Call **1-866-703-1259** (option 1) to reach a doctor.



What is Best Doctors®?

Best Doctors provides your employees with the guidance and reassurance needed when facing any medical situation. If your employees have received a serious diagnosis, are considering multiple treatment options, need help deciding if surgery is right for them or have medical questions, Best Doctors can have a carefully selected expert physician conduct an in-depth review of their medical case and/or questions and provide a personalized response and recommendation.

How does Best Doctors work?

As members of Best Doctors and HealthiestYou, your employees will have access to a number of free and confidential services designed to put them at the center of their care and help ensure they get the right diagnosis, the most effective treatment and the answers they deserve.

Medical uncertainty is a problem. Combined, Best Doctors and HealthiestYou is a valuable solution.

How to sign up for Best Doctors:

- Your covered employees can access Best Doctors through the HealthiestYou app at the click of a button.
- They can call **1-866-904-0910**.
- They can visit members.bestdoctors.com.

Continued on reverse.



HealthiestYou and HSA-High Deductible Health Plans

Who: All Savers members enrolled in HSA-High Deductible Health Plans.

What: Eligible for HealthiestYou benefits and services.

Where: Virtual care—allowing members to talk to a doctor anywhere and at any time without an office visit.

When: Available from the effective date of the All Savers plan.

Why: Per IRS guidelines, HealthiestYou is compliant with All Savers HSA products. Therefore, services offered through HealthiestYou are available to All Savers HSA-High Deductible Health Plan members.

How: HealthiestYou services are not considered significant medical benefits and may include the following:

- Treatment for minor injuries, illness or first aid.
- Services provided by a nurse practitioner.
- Preventive care services, disease management programs, wellness programs, EAP programs.
- Services treated as outside ERISA and not subject to COBRA.

For more information regarding the HealthiestYou benefit and services, log on to myallsavers.com and download the HealthiestYou brochure.

Note: The above services list is not all-inclusive. This information is solely provided for general informational purposes only and is not intended to take the place of legal or tax advice regarding HSA eligibility. Please consult your own legal or tax professional.

This program is not insurance.

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Administrative services provided by United HealthCare Services, Inc. or their affiliates. Stop-loss insurance is underwritten by All Savers Insurance Company in all states (except MA, MN and NJ), UnitedHealthcare Insurance Company in MA and MN, and UnitedHealthcare Life Insurance Company in NJ. 3100 AMS Blvd., Green Bay, WI 54313, 1-800-291-2634.

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