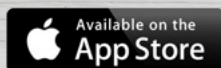


Enjoy On-Demand Healthcare with 24/7 Access to Doctors by Phone

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 \$45 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



For instructions on how to sign up, visit MyBenefitsWork.com

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**Enjoy Convenient
Access to**
Therapists from the
Comfort of Home

**What Teladoc Behavioral
Health Does for You**

- ▶ Receive confidential therapy on your terms, at no cost per session
- ▶ Establish an ongoing relationship with a licensed therapist through video or phone sessions
- ▶ Get support for anxiety, depression, stress/PTSD, panic disorder, grief, family & marriage issues, and more
- ▶ Prescriptions are sent to your local pharmacy, when medically necessary
- ▶ Teladoc's licensed therapists are available seven days a week

20% of Americans suffer from a mental health issue



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Behavioral Health visits are not available 24/7/365.

Behavioral Health visits will be scheduled. Behavioral Health visits are not available to minors. All Behavioral Health specialists may not be available in all states.

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™

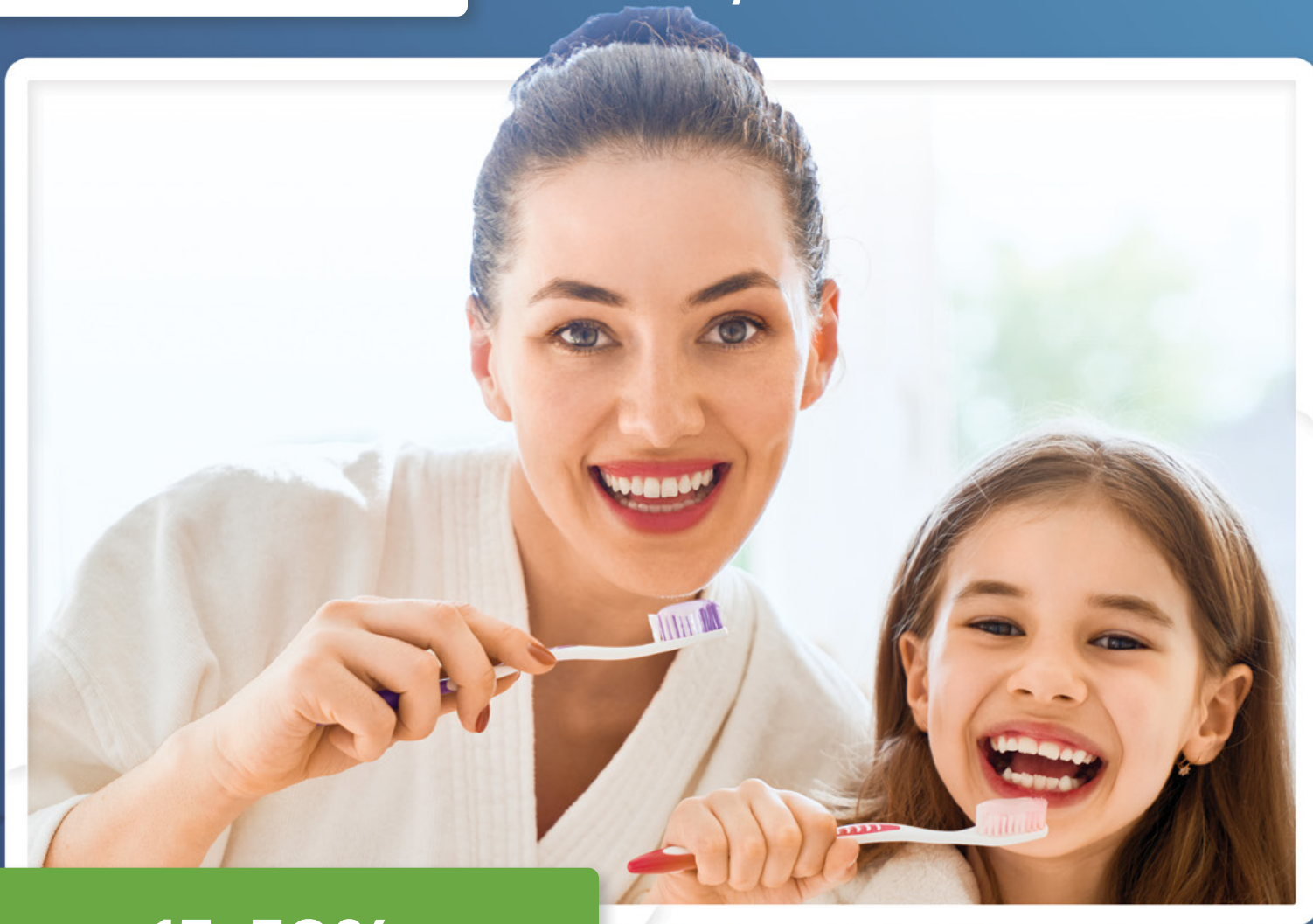
- Highly trained registered nurses are on-call 24/7 to answer your questions for non-urgent concerns
- Nurses can offer self-care tips, direct you to the appropriate care for immediate attention, or tell you how to ease common problems such as a sore shoulder
- Respond to most requests by the next business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



15-50%

Save 15 to 50% on dental care, in most instances**

Enjoy a Bright Smile at a Lower Cost

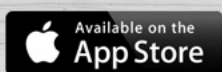
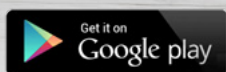
What Dental Does for You

- ▶ Save on dental services such as cleanings, X-rays, crowns, root canals and fillings at over 238,000* available dental practice locations nationwide
- ▶ Need specialty dental care? Save on orthodontics and periodontics, too!
- ▶ Use the discounts as often as needed
- ▶ Use the Dental Price Transparency tool in the **My Benefits Work** app to know exactly what procedures cost before going to the dentist

How your Dental Discounts Compare to Insurance

Insurance isn't the only option when you need dental care. Your dental discounts provide valuable savings for you and your family, with no limit on the number of times you can use them.

	Typical Insurance Coverage	Aetna Dental Access
I reached my annual maximum, but I need to get a filling.	After hitting your maximum with co-pays and deductibles, additional services or procedures will not be covered for the rest of the plan year.	Save 15% to 50% per visit** off cleanings, x-rays, fillings, root canals, and crowns as often as needed.
My son needs braces, but I'm not sure how we can afford that right now.	Dependents may be covered for an additional cost, but orthodontists are not always covered.	Save 15% to 50% per visit** off orthodontic services, with dependents covered at no additional cost.
Ouch! I broke my tooth and need surgery.	Surgeries are not covered until after year one of the plan.	Save 15% to 50% per visit** off surgical procedures with no waiting period.



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*As of March 2018.

**Actual costs and savings vary by provider, service and geographical area.

The discount program provides access to the Aetna Dental Access® network, which is administered by Aetna Life Insurance Company (ALIC). ALIC does not offer or administer the discount program, and is not an affiliate, agent or principal of the discount program. Dental providers are independent contractors and not employees or agents of ALIC. ALIC does not provide dental care or treatment and is not responsible for outcomes.



See Better
Savings on
Eye Exams
and Eyewear

Save 10-60%

Save 10% to 60% on glasses,
contacts, eye exams, and more

With your Vision benefit, enjoy savings on:

▶ Eyewear & Exams

- 20% to 60% off prescription eyewear including most frames, lenses, and specialty items such as tints, coatings, and UV protection
- 10% to 30% off exams
- Over 20,000 participating chains including LensCrafters, Pearle Vision, Visionworks, JCPenney, Target, and more

▶ Mail Order Contacts

- 10% to 40% off contact lenses through America's Eyewear mail order service

▶ Designer Frames

- 15% to 55% off the average cost of eyeglasses and sunglasses through FramesDirect.com

▶ Laser Surgery

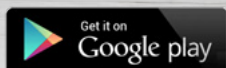
- 40% to 50% off the national average cost of LASIK surgery



How your Vision Discounts Compare to Insurance

Insurance isn't the only option when you need vision care. Your vision discounts provide valuable savings for you and your family, with no limit on the number of times you can use them.

	Typical Insurance Coverage	Coast to Coast Vison
My prescription changed and I need new eyeglasses.	Receive 20% off any amount exceeding your frame allowance.	Save 20% to 60% off as many pairs of prescription glasses as you want.
I've been wearing glasses for years and want to try contacts now.	Receive 15% off a contact exam, but no additional discounts are provided.	Save 10% to 40% off brand name contacts, and 10% to 30% off eye exams. Even if you've already purchased glasses that year.
I'm ready to take the plunge and get Lasik eye surgery.	Lasik eye surgery is not covered.	Save 40% to 50% off the national average for Lasik eye surgery.



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New Benefits Rx

new benefits | Rx[™]
**Save on
Prescriptions**
for the Whole
Family, Including
Pets



Save an average of 34% to 79%* on
brand and generic medications

**Average savings based on usage and New Benefits Rx data as compared to cash prices; average savings for all generics are 79%; 34% for select brand medications; restrictions apply.*

What New Benefits Rx Does for You

- ▶ Receive discounts on thousands of medications at 60,000+ retail pharmacies nationwide, including CVS, Walmart, the Kroger Family of Pharmacies, Walgreens, and many independent pharmacies
- ▶ You can also get discounts on prescriptions for your pets, including thousands of brand name and generic human crossover medications used to treat infections, diabetes, anxiety, depression, asthma, and more
- ▶ Find the best deal by comparing prescription prices at participating pharmacies with our Rx pricing tool located through your mobile app or web portal



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NEW BENEFITS RX IS NOT INSURANCE. *Cannot be used by persons eligible for state-funded or federal funded programs such as Medicare, Medicaid or Tricare, for purchases of featured medications, even if processed outside of the benefit, as an uninsured (cash-paying) patient; or with any insurance benefit or copay assistance programs. You are responsible for the cost of prescription(s) when using the card. Card use is subject to additional terms. See website or call for participating pharmacies, and additional terms may apply for persons under 18 or 65 or older for certain medications. New Benefits Rx is administered by Inside Rx.*