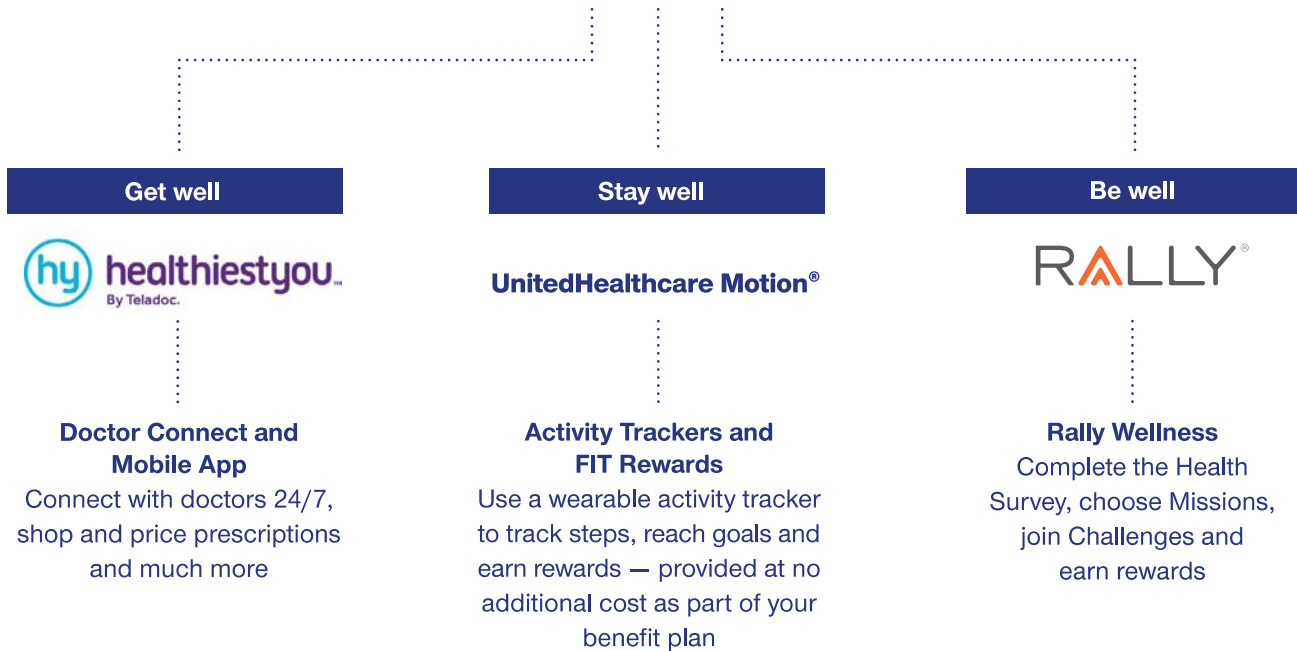




All Savers Alternate Funding Wellness Capability Overview

All Savers Wellness

powered by myallsaversconnect.com



Welcome to All Savers Wellness

We want to help make it easier for you to take charge of your health. Get information, resources and support to help manage your health with confidence — all of these resources are available through your benefit plan at no additional cost.

Keep reading to learn more about the wellness programs.

Get well. HealthiestYou virtual care.



Virtual care from your mobile devices!

HealthiestYou – Your one-stop shop for all things virtual healthcare. All 4 services are free **\$0 visit fee** and available to all family in your household, even those not taking medical coverage with All Savers. HealthiestYou helps you save time, money and avoid unnecessary in person doctor visits for non-life threatening illnesses. Doctors can prescribe medication when necessary as well.

Best of all, it's at no additional cost as part of your benefit plan.

Your virtual care services include:



General medical

Consult with a doctor 24/7 in all 50 states for minor illnesses (cold, flu, sinus infection, pink eye, UTI, allergies, etc.)



Dermatology

Communicate with a Dermatologist through the HealthiestYou app via message center for skin conditions (acne, eczema, shingles, psoriasis, etc.)



Mental Health

Connect with a psychiatrist/therapist for support for anxiety, stress, depression, family difficulties, etc. (For 18+ only)



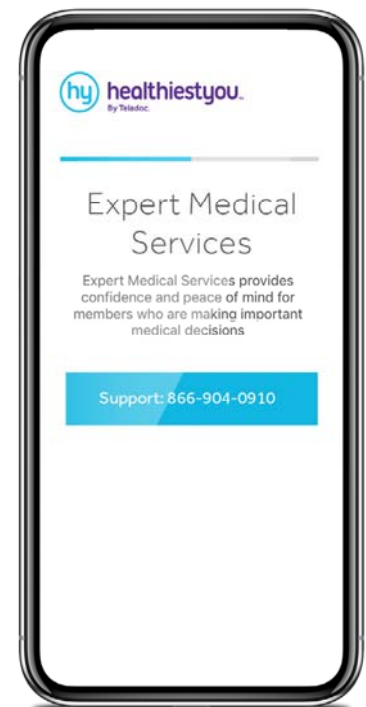
Back/neck care

Relieve your back and neck pain through guided videos with a certified health coach

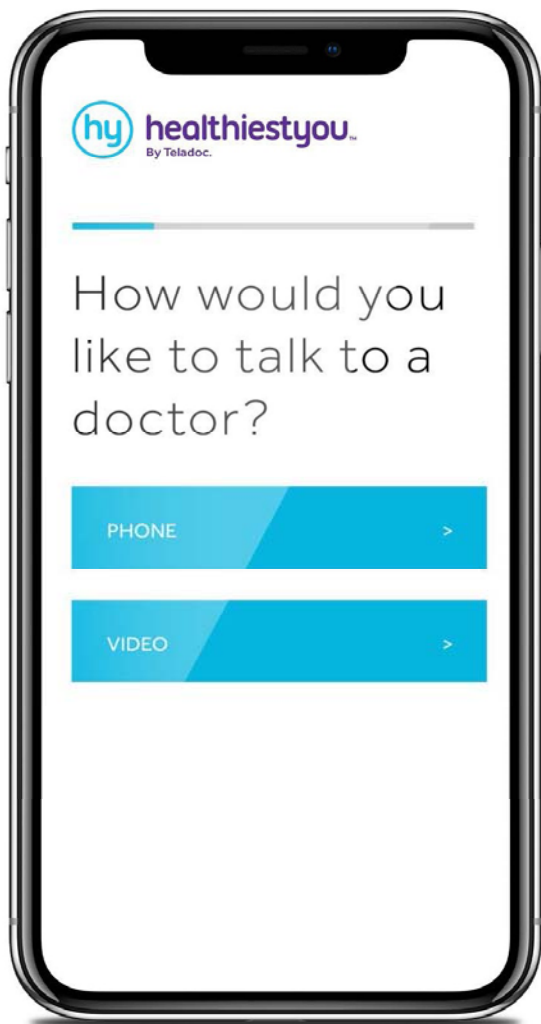
HealthiestYou Expert Medical Services

If you're dealing with a difficult diagnosis or questioning a treatment plan, you need to be sure. Have your medical case reviewed at no additional cost to you by a leading expert and get a second opinion on conditions like cancer, orthopedic problems, digestive system issues, chronic illnesses and more.

1. **Contact HealthiestYou** via app or phone
2. **Provide details** about your medical history
3. **Get results and recommendations** in a free, personalized report



1-866-703-1259



Download the app to connect to doctors for free by phone or video 24/7, shop the lowest cost prescriptions, and much more

1. Download the app

Search “HealthiestYou” in the app store or on Google Play

2. Set up your account

Once you’ve downloaded the app, select “Register,” then choose “Employee” as your membership type

3. Enter basic contact information

Type in your last name, date of birth, and ZIP code

4. Type in your security information

Enter a valid email address, password, the best number for our doctors to reach you, your preferred language, and accept terms and conditions

Questions about HealthiestYou virtual care?

Do you have a question on how to set up the member website? Need help downloading or using the app? We’re happy to help. Contact us using the information below.



Call: 1-866-703-1259 | Send us an email at: help@healthiestyou.com

HealthiestYou.com Download the app.

Search “HealthiestYou” in the App Store® or Google Play® to download.



Stay well.

UnitedHealthcare Motion program.

Walking pays

As part of the UnitedHealthcare Motion® program, you get a wearable activity tracker and a set of 3 daily walking goals. Meet daily walking goals, and you may earn rewards every day — up to \$1,095¹ a year.

We want to help you reap the physical benefits of walking. That's why All Savers Wellness includes access to UnitedHealthcare Motion at no additional cost as part of your benefit plan to get you started, we'll give you \$55 for registering.

UnitedHealthcare Motion is a walking program that combines research-based goals, a wearable activity tracker and a website and mobile app. Instead of just measuring steps, it incorporates 3 different activity goals and rewards you for achieving them.

Using incentives to encourage a healthier lifestyle, which may help to²:

- Lose weight
- Improve cholesterol and blood sugar
- Increase energy and productivity
- Decrease the symptoms of depression and anxiety
- Reduce the risk of diabetes and heart disease

Track your activity

1

Simply put on your activity tracker in the morning.

2

Sync your tracker to your personal account. It will regularly send your information to a secure place online.





3

Go to unitedhealthcaremotion.com or the UnitedHealthcare Motion app to check your progress and track your earnings.

UnitedHealthcare Motion rewards

UnitedHealthcare Motion

While other programs just count steps, UnitedHealthcare Motion rewards you for meeting 3 daily walking goals. This maximizes your health benefits and helps you get FIT.

| | Daily goal | Potential benefits |
|---|---|--|
|  | Frequency 6 brief walks over the course of a day, at least 1 hour apart. (For each walk, need 300 steps within 5 minutes.) | Reduces risk factors for metabolic and cardiac health |
|  | Intensity 1 brisk walk of 3,000 steps within 30 minutes or 30 minutes performing other eligible activities. | Reduces risk factors for cardiovascular, metabolic, bone and mental health conditions, as well as cancer |
|  | Tenacity At least 10,000 steps in a day. (The activity devices will reset at midnight local time.) | Increases energy expenditures and can help manage weight |
|  | Participation 2,500+ steps per day with no FIT rewards. | Encourages those who do not regularly hit their FIT goals to continue being active |

When you get FIT every day, you and your covered spouse may each earn up to \$1,095 per calendar year. You're developing healthy habits while earning rewards.

We'll help you get started by giving you \$55 just for registering at UnitedHealthcare Motion. You can use the credit toward an activity tracker. If you already have a compatible tracker, you can save the credit for reimbursement of your out-of-pocket medical expenses.

How do I get paid?

Every quarter, all earned credits are swept into accounts according to the type of medical plan you have:

If Motion rewards are distributed into an HSA:

Once each calendar quarter, plan participants' earnings are transferred to their HSAs.²

Earnings distribution

Think of the quarterly transfers as distributions. Plan participant must open an HSA for their rewards to be distributed. If your organization's HSAs are with Optum Bank®, Motion will make deposits into a designated plan participant account for up to a full calendar year. If a plan participant does not set up an account by the end of a calendar year, 1 more attempt will be made mid-February of the following calendar year; otherwise, the plan participant forfeits that money. In addition, Optum Bank will send plan participants 2 reminders over the course of the calendar year to encourage them to open their bank account.

Plan participants of plan sponsor groups who elect to use another financial institution (entity must accept member-level direct deposit) and do not have their account number or the institution's routing number are not able to receive earned rewards until the Motion website is updated. The Motion program will also generate an email to fully insured plan participants reminding them to enter their routing and HSA numbers on the Motion website.

Prepaid debit card option

Plan participants with an HSA have the option of receiving of their rewards on a prepaid debit card. They are prompted during Motion registration to choose their preferred type of deposit. The debit card can be used for qualified expenses other than health care.³

Non-HSA members

FIT dollars are placed in a claim account. When you have a medical or pharmacy claim, we send a check to you for your portion of the claim (e.g., copays, deductible, coinsurance).

- \$20 minimum to issue check
- 50% of any unused rewards will roll over each calendar year

Here are some key features:

- 1 \$55 registration credit can be used toward the purchase of an activity tracker or saved for quarterly reimbursements if you already have an eligible device
- 2 Plan participant and eligible spouses may be reimbursed up to \$1,095 or 30% of the plan participant-only annual payment (or family annual payment if dependents are covered), whichever is less each calendar year
- 3 Quarterly reimbursements are for expenses applied to the out-of-pocket limit

HSA contribution limits

2021:

\$3,600 individual/\$7,200 family coverage

Questions about the UnitedHealthcare Motion program?

Ready to maintain a healthier lifestyle and start earning? Let's go. We've worked to make UnitedHealthcare Motion easy to use. If we can help in any way, please contact us.



Call: 1-855-256-8669 | Send us an email at: unitedhealthcaremotion@uhc.com

Download the UnitedHealthcare Motion app

Search "UnitedHealthcare Motion" in the App Store® or Google Play® to download



Be well. Rally wellness.

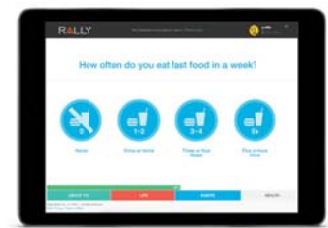


Your digital health experience

Rally is a digital system to help you make changes in your everyday routine, set goals for yourself and track your results. Based on what you tell us, we offer recommendations and rewards to help you get healthier. Our goal is to help you move more, eat better and feel better — and have fun doing it.

Health Survey

At Rally, we take a fresh approach to everything we do. We want your online experience to be simple, visual and fun. The result? While the average health survey can be a drag, ours has a completion rate of over 95 percent. (It's proprietary and so cool it's patent-pending.) First, Rally gets to know you through an innovative Health Survey. This determines your Rally Age to help measure your health. You'll also get personal recommendations to help you reach your health goals. Choose a few Missions to get started.



Missions

One way to make Rally work for you is to join Missions. These are activities you can fit into your daily routine to help you improve your diet and fitness. Your responses to the Health Survey allow us to recommend Missions designed to create positive and lasting changes. After you get started, you can level up to more challenging options when you're ready.



Rewards

At Rally, we believe our members should earn rewards for making healthier choices and forming positive habits. Take the Health Survey. Make progress on a Mission. Pretty much everything you do on Rally will earn Rally Coins, which can be used to enter drawings for chances to earn rewards, **exchange for discounts or donate them to help trigger a donation to a charity**. You even earn coins just for logging in each day. There are many chances to enter, and Rally's rewards program can be combined with any incentives your plan sponsor might already have.



Challenges

Rally builds on incremental, achievable goals to give users the confidence to stick with it and get lasting results. Signing up for challenges and competing against others motivates plan participants to make healthy changes.



Questions about Rally?

Do you have a question on how to set up your Rally experience? Do you need additional support? We're happy to help. Please visit our frequently asked questions support page to get some answers. Or, you can use the email below to get help from a member of our dedicated Rally customer support team.



For technical
questions about using
the Rally website

Visit our support page: rally-support.force.com/customer
Email the Rally Support Team: support@werally.com

Download the app today to get started



How do I get started?



Step 1 – HealthiestYou

After you enroll with All Savers, you'll get a HealthiestYou (HY) welcome kit. It will include your HY member card.

Download the app – [HealthiestYou.com](https://www.healthiestyou.com). Once you're in the system, you can start using the portal to connect with a doctor, compare prices on medications and more.

Your plan sponsor will receive a call from an All Savers Wellness representative to welcome your group and help ensure your success.



Step 2 – UnitedHealthcare Motion

You'll need to set up an account at [unitedhealthcaremotion.com](https://www.unitedhealthcaremotion.com). Once registered, you will automatically receive a \$55 registration credit that can be applied to the purchase of approved activity trackers available on the website. If you already have a FIT-compatible activity tracker, the registration credit can be saved for future reimbursements.



Step 3 – Rally

After you've received your All Savers Alternate Funding health plan ID card, go to werally.com/client/allsavers/register.

You'll need the following information to register:

- First and last name as spelled on your All Savers Alternate Funding ID card
- Date of birth
- The last four digits of your Social Security number

Once registered, you can access Rally via werally.com



Questions about registration? | Call: 1-844-334-4944

Where do I go once I have everything set up?

All set? Visit myallsaversconnect.com and check it out. Bookmark the page for quick access in the future.



Visit All Savers Wellness at: myallsaversconnect.com



¹ Or \$1,150 if not applying registration credit toward an activity tracker.

² Staying at work - Global - WillisTowersWatson.

³ Receiving a reward card may have tax implications. You should consult an appropriate tax professional to determine whether you have any tax obligations from receiving this card under the program.

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HealthiestYou is not health insurance. HealthiestYou is designed to complement, and not replace, the care you receive from your primary care physician. HealthiestYou physicians are an independent network of doctors who advise, diagnose and prescribe at their own discretion. HealthiestYou physicians provide cross coverage and operate subject to state regulations. Physicians in the independent network do not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. HealthiestYou does not guarantee that a prescription will be written. Services may vary by state. HealthiestYou by Teladoc® and UnitedHealthcare are not affiliated and each entity is responsible for its own contractual and financial obligations.

UnitedHealthcare Motion is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker and/or certain credits and/or purchasing an activity tracker with earnings may have tax implications. You should consult an appropriate tax professional to determine if you have any tax obligations from receiving an activity tracker and/or certain credits under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-855-256-8669 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law.

Rally Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the Health Survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

The service offerings and programs of All Savers Wellness are subject to change or may be discontinued. The All Savers Wellness service offerings are not available in all states.

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