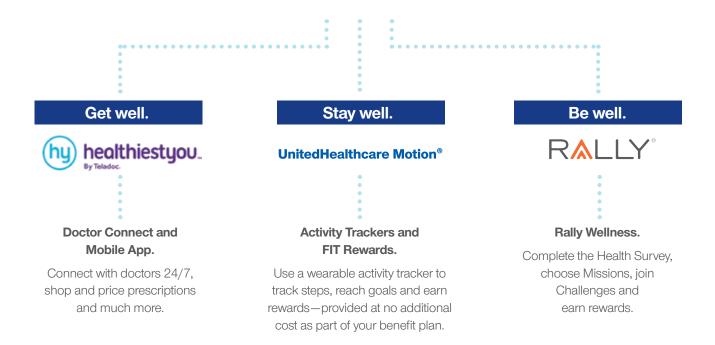


All Savers Alternate Funding Wellness Capability Overview.



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.

hy healthiestyou.

Virtual care, anytime, anywhere.

When life is always on the go, your health care should be, too. HealthiestYouTM makes sure you have access to the care you need all from one convenient place so you can be your healthiest you, always. Our doctors are available 24/7 by phone or video. No more waiting at the doctor's office. No more wondering if you got the lowest-cost prescription. No more doubts about a diagnosis. From doctor's visits over the phone to price comparison tools, we've got you covered, **all provided at no additional cost to you.**

Other ways you may save time and money:



Prescriptions.

Need a prescription? Our geo-based prescription search engine may help you save money on your prescription.



Shop and price procedures.

Do you need an MRI or ultrasound? Our app lets you compare prices for procedures in your area.



Locate providers.

Find a doctor, dentist or other provider. Our app will lead you through the process. You can even research your doctor.



Sync your medical benefits.

View your medical plan deductible in real time. Shop and book network and out-of-network providers for medical, dental, vision and specialists.

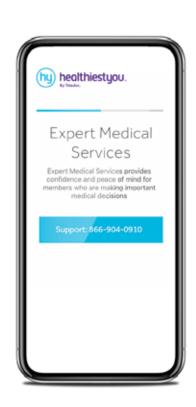
HealthiestYou Expert Medical Services.

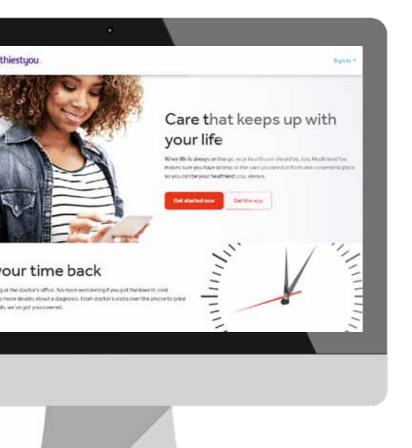
If you're dealing with a difficult diagnosis or questioning a treatment plan, you need to be sure. Have your medical case reviewed **at no additional cost to you** by a leading expert and get a second opinion on conditions like cancer, orthopedic problems, digestive system issues, chronic illnesses and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





HealthiestYou member website.

Don't have a smartphone or mobile device? That's OK, you may access our member website.

The portal gives you access to the same features as the app. Connect with a doctor instantly, compare prices for prescriptions or procedures, and find healthy eating recipes and health tips to help keep you motivated.

Access your member website at:

member.healthiestyou.com

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.

Goal	Potential Benefits	Reward
Frequency Six 7-minute walks*	Reduces risk factors for metabolic and cardiac health	\$1
Intensity 3,000 steps in 30 minutes	Reduces risk factors for cardiovascular, metabolic, mental and bone health, as well as cancer	\$1
Tenacity 10,000+ total steps	Increase energy (weight control)	\$1
Total Possible per Day		\$3

^{*}Minimum of 500 steps, 1 hour apart.

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:

Health savings account (HSA) members.

FIT dollars are deposited into your HSA as a contribution to be used at your discretion. Your HSA bank account must be linked to your Motion account to receive contributions.

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 Employee and eligible spouses may be reimbursed up to \$1,095 or 30% of the employee-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.

2020:

\$3,550 individual/\$7,100 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%. (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 on name-brand goods, or donate them to contribute to a charitable donation.** 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 employer 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 helps keeps you motivated 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?

1

Step 1—HealthiestYou.

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

Be sure to register for the HY member portal at **member.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. Download the app to get the same features on the go.

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

2

Step 2—UnitedHealthcare Motion.

You'll need to set up an account at **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.

3

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

All trademarks are the property of their respective owners.

HealthiestYou and the HealthiestYou logo are registered trademarks of Teladoc Health, Inc., and may not be used without written permission. HealthiestYou does not replace the primary care physician. HealthiestYou does not guarantee that a prescription will be written. HealthiestYou operates subject to state regulation and may not be available in certain states. HealthiestYou does not prescribe DEA-controlled substances, non-therapeutic drugs, and certain other drugs that may be harmful because of their potential for abuse. HealthiestYou physicians reserve the right to deny care for potential misuse of services.

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 activation credit 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 activation credit 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. Contact us by email at unitedhealthcaremotion@uhc.com or call 1-855-256-8669, TTY 711, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward.

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.

Apple, App Store and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are registered trademarks of Google Inc.

Administrative services provided by United HealthCare Services, Inc. or their affiliates. Stop-loss insurance is underwritten by All Savers Insurance Company (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.

Facebook.com/UnitedHealthcare Twitter.com/UHC Instagram.com/UnitedHealthcare VouTube.com/UnitedHealthcare