

new benefits[®]
creating advantage.



The New Benefits Solution

Drive employee engagement, productivity, and well-being with an enhanced benefit solution.

Health Boost Package for City of Breckenridge

Package and Pricing

Health Boost

- **Teladoc \$0 Visit fee**
- **Alight Navigator**
 - **Health Pro and Transparency**
- **Doctors Online**
- **Retail and Mail Order Rx Savings**
- **Additional Health Benefits**
- **NB Deals and NB Travel**

Employer Paid: \$7.45 PEPM

- Pricing is listed as Per Employee Per Month. Member is defined as the card purchaser and all legal dependents (spouse and children up to age 26)
- Primary members will add their dependents within their membership portal or can be provided on the eligibility file. Dependents are defined as spouse/domestic partner, children up to age 26, adult dependent children with disability, and parents who are being cared for within the home.
- **Residents of UT and WA may only participate when program is 100% employer-funded.**
- **Benefits are not available to VT residents.**
- List billing is only available for monthly statements of \$50.00 or more
- Membership materials include two membership cards, a full-color 5" x 8" booklet with benefit descriptions and instructions
- Members may also access their benefits with My Benefits Work™ mobile app, available in the App Store and Google Play

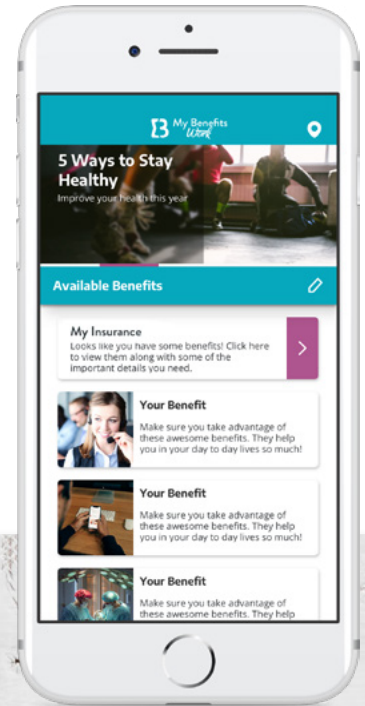
My Benefits Work

Mobile App & Web Portal

Access Benefits On-Demand Through your Mobile App

More Than a Directory

Access your benefits anytime, anywhere through the My Benefits Work mobile app and web portal



Quick Features

- ▶ **My Wallet** simplifies access to benefit information with a single location to store and view cards for medical insurance, HSA, and more
- ▶ **Benefit tiles** link directly to Alight to help you speak with a Health Pro and search providers based on Price and Quality.
- ▶ **My Insurance** reduces the need to juggle multiple apps by incorporating insurance plan details and contact information

Keep Benefits Top-of-Mind

Timely emails and push notifications are scheduled regularly to remind you of your benefits

On-Demand Support

Simply tap on each benefit for a description of what it is and how to use it, watch a video, and review FAQs. If employees need additional help understanding their benefits, they can talk to a member support representative via chat or phone.

Get Started Now

1. Download the **My Benefits Work app** on the App Store or Google™ play, or visit **MyBenefitsWork.com**
2. Use your Member ID and Group ID to register
3. Enjoy your benefits!



Redirect Claims and Improve Productivity with 24/7 Access to Doctors



73% have trouble receiving timely medical care without having to visit the ER

One in four Americans have skipped treatment due to high costs and lack of time

- ▶ By using Teladoc instead of going to an urgent care clinic or ER, employees cut unnecessary out-of-pocket costs and time wasted in crowded waiting rooms.
- ▶ Employees can call a doctor whenever they need to – whether during their lunch hour, in the evening, or on the weekend
- ▶ Employees can access the benefit through the **My Benefits Work mobile app** and **MyBenefitsWork.com**

How Teladoc Works

- ▶ 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
- ▶ 10-minute average doctor response time
- ▶ Visits for all ages — from children to seniors
- ▶ Includes spouse and dependents
- ▶ If employees are caring for an aging parent or loved one, they can provide access to \$45 visits
- ▶ U.S. board-certified doctors with an average 20 years practice experience
- ▶ Upon employee request, Teladoc can share visit information with their doctor

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Drive Smarter Healthcare Consumerism Through Advocacy and Price Transparency



In-network healthcare prices vary by 300% or more, and online physician ratings aren't always accurate

- ▶ Health advocacy gives employees an expert in their corner to educate, motivate, and empower them to more easily navigate the healthcare system and better utilize their benefits

Over 30% of medical bills are wrong due to incorrect coding or other issues

- ▶ By optimizing employees' networks with high-quality, cost-effective care, health advocates help employers save millions in healthcare and productivity expenses

Two-thirds of patients find it difficult to determine medical costs before treatment

- ▶ Employees can access the benefit through the **My Benefits Work mobile app** and **MyBenefitsWork.com**

How Alight Works

A dedicated team of highly trained Health Pros:

- ▶ Help employees understand insurance benefits
- ▶ Provide guidance related to plan selection
- ▶ Explain care options
- ▶ Review medical bills and resolve errors
- ▶ Assist with scheduling appointments
- ▶ Help with issues related to dental and vision benefits
- ▶ Respond to most requests by the next business day
- ▶ Have passed rigorous credentialing and completed extensive training

Price transparency tools allow employees to:

- ▶ Find highly rated doctors, dentists, and eye care professionals in their area who meet their personal preferences and healthcare needs
- ▶ Get price comparisons before receiving procedures and care
- ▶ Compare medication prices and help lower the cost of prescriptions

Alight will never share protected health information (PHI) with your employer. Alight does not provide medical advice or replace your doctor. Alight is unable to assist during medical emergencies. Alight provides unbiased recommendations and is not affiliated with anyone that we recommend.

What's guiding your people? Every health plan needs a compass.

After payroll, chances are healthcare benefits are your largest expense. Typically, these benefits are not fully used leading to higher healthcare costs and lower benefits satisfaction. With Alight's Healthcare Navigation Solutions, your people get the information they need to get to the right doctor from the start, saving money and improving healthcare outcomes.

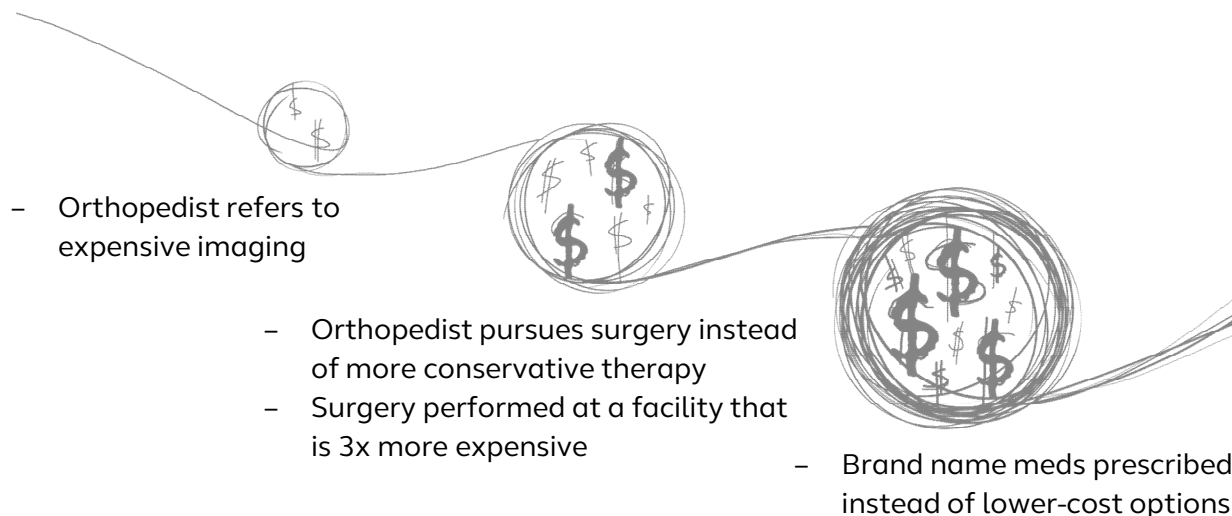
The problem—The typical benefits experience is often confusing, impersonal and expensive.

Given the inherent complexities the healthcare system itself, employees are generally ill-equipped to and/or intimidated to take on their personal healthcare journey alone. Most struggle to find the right starting point—Do I go to my employer? My insurance carrier? Or to the ER? Data shows that the bottle neck comes at different times and in different flavors:

- **Lack of transparency**—The average person overpays for prescriptions by 50%, and in-network healthcare prices can vary by 300% or more.
- **Low trust**—Only 7% of Americans trust health insurance companies.
- **Administrative headaches**—30% of medical bills are incorrect.

Furthermore, healthcare costs start when employees choose a doctor. The plan sponsor is on the hook for not only that spend, but also the subsequent flow from that first appointment. Since 33% of all healthcare spend is waste, employers need safeguards to prevent the snowball effect that can come from misguided employee choices.

THE "SNOWBALL" EFFECT OF GOING TO THE WRONG DOCTOR



Alight Healthcare Navigation

Better choices. Better care. Lower costs.

Eliminate the hassles of health insurance and healthcare



Better understand health benefits

Your people will get unbiased guidance in selecting a health plan and personal support for medical, dental and vision benefits throughout the year.



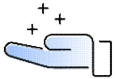
Get help with medical bills

Give your people an expert to fix problem medical bills. Our Health Pro team will track down and fix problem bills from any source, ensuring your people are never overpaying for healthcare.



Connect to the right program at the right time

Help your people understand and use their health benefits—like telemedicine, disease management and EAP—in-the-moment—when they actually need them.



Coordinate care

Our Health Pro® team will help your people verify care coverage, schedule appointments, transfer medical records and coordinate their care.

Optimize your network with high-quality, cost-effective healthcare



Drive lower cost Rx options

Help your people compare medication prices and lower the cost of prescriptions.



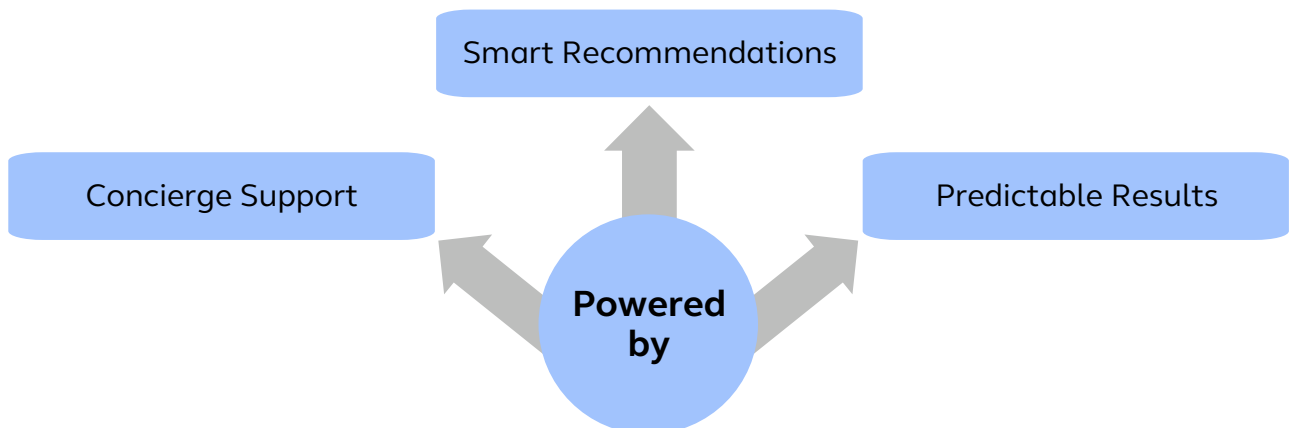
Find highly-rated, cost-effective providers

Find in-network highly-rated doctors, dentists and eye care professionals in your area and network who meet your people's personal preferences and healthcare needs.



Compare costs for care

Get price comparisons before receiving care. Depending on the doctor, hospital or facility, costs can vary by hundreds to thousands of dollars—even in-network.



Cost isn't contained just by offering a health plan

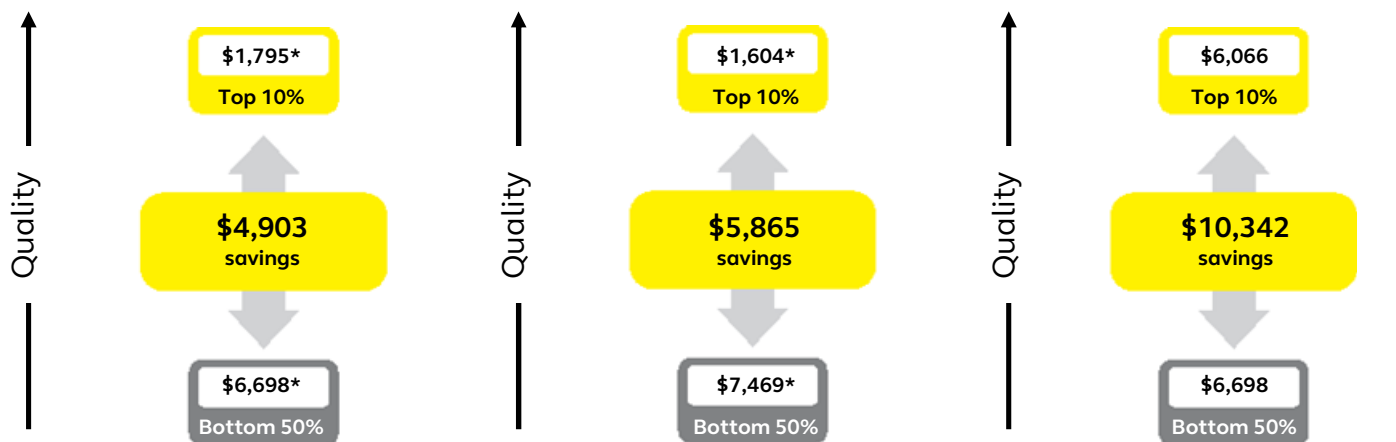
Debunk the high cost = high quality mentality

Many employees believe that healthcare operates much like everything else does—the higher the price, the better the quality. However, healthcare is unique in that the factors that drive prices (and thus costs) are not connected to the final quality of the product.

When your employees choose a physician to manage their care it will have a substantial impact on their overall care experience. This includes everything from the experience they have in the doctor's office to the outcomes of their treatment and the resulting financial impacts on your employees and your organization's budget.

Just how important are these decisions?

Alight data analysis reveals that in the case of primary care, orthopedic and OB-GYN providers, the highest quality providers have the best patient experiences and overall value, with a lower price than those doctors rated in the bottom 50%. Further, when Alight examines employers' physician rosters, it is common to find 25% of providers with severe quality gaps including problematic medical board histories, high infection rates and high mortality events. The figures below illustrate the cost/quality variances and drivers of top to bottom tier providers.



Top cost/quality drivers— Primary care

- Excessive specialist referrals
- Low preventive care compliance
- Chronic population gaps-in-care
- Medication adherence gaps
- Unnecessary screenings (e.g., carotid ultrasounds)
- High ER/UC visits

*Total healthcare costs per patient per year

Top cost/quality drivers Orthopedists

- High surgery vs. therapy rates
- Subsequent surgeries
- High facility infection rates
- Established record of doing high volumes of this procedure
- High cost facility relationships
- Excessive high-cost imaging

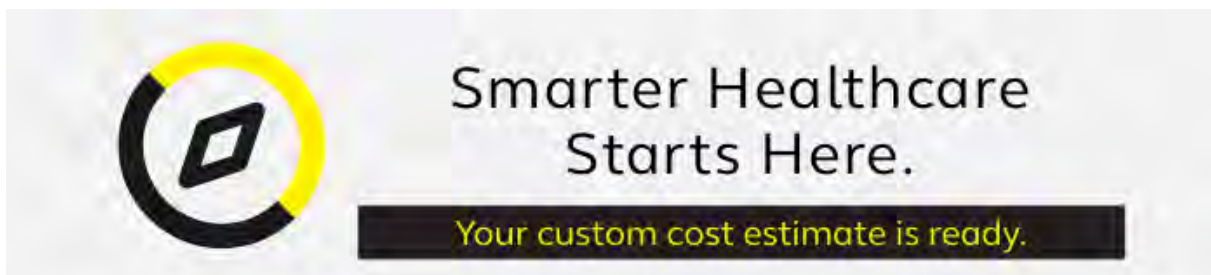
*Costs are for orthopedists treating arthropathies

Top cost/quality drivers— OB-GYNs

- High C-section rates
- Referrals to fertility specialists associated with multiple births
- Maternal/newborn mortality rates
- High cost facility relationships
- Excessive brand drug scripts
- High cost, in-office labs

*Costs are for OB-GYNs performing normal deliveries

Alight Navigator Case Study



Hi Jake,

I hope your afternoon is going well! Per your request, here are our recommendations for the best **Imaging Center (Radiology)** along with cost estimates for **Brain MRI without Dye**. These estimates are based on our best understanding of your insurance's contracted rates for procedure (CPT) code **70551**. Please note that these costs are based on normal patient experiences. Your final price can vary from the quoted amounts below because of changes/additions to billing codes, complexity at the time of the procedure, or administrative errors by providers.

- The Criteria Used Were:
- Timely New Patient Appointments
 - Reputation For High Quality Care
 - Proximity To Your Home
 - Cost Effective
 - UHC All Savers In-Network Provider
 - Meets Alight Quality Standards
 - Courteous Staff
 - Brain MRI without Dye

CHOICE	A	B	C
Name	North Star Diagnostic Imaging	Touchstone Imaging	Memorial MRI & Diagnostic
Staff Rating 1 = cold 5 = warm	5	5	5
Phone	(214) 618-3420	(972) 378-6858	(972) 479-9500
Location	8501 Wade Blvd Ste 200 Frisco, TX 75034	3304 Communications Pkwy Ste 201 Plano, TX 75093	1360 W Campbell Rd Ste 122 Richardson, TX 75080
Office Hours	M - F: 8:00 AM - 9:00 PM Sa: 9:00 AM - 3:00 PM	M - F: 7:00 AM - 8:30 PM Sa: 8:00 AM - 2:00 PM	M - F: 8:00 AM - 5:00 PM
Specialty Name	Imaging Center (Radiology)	Imaging Center (Radiology)	Imaging Center (Radiology)
Accreditation	ACR	ACR	ACR
Website	Go To Site	Go To Site	Go To Site
Estimated Total Cost Doctor + Facility	\$3,670	\$883	\$600

*Clean records are confirmed through online state license verification websites by the absence of malpractice claims, criminal history, and disciplinary actions by state medical boards.

Appointment availability is subject to change.

As with all visits to health care providers, you should verify that your provider is in-network with your insurance carrier upon arrival for your appointment and request that they verify your benefits prior to your appointment.

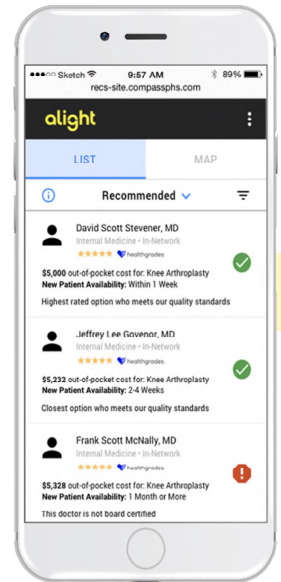
A better experience and better health outcomes

Guide employees to the right doctor from the start

Most organizations underestimate the costs associated with employees going to the wrong doctor. When people use traditional methods to find a doctor, like asking a friend or using Google or Yelp, they tend not to know much about that provider. With 30.8 billion price points across 66 payer networks for over 13,000 procedures, Alight guides people to the highest quality, lowest cost options.

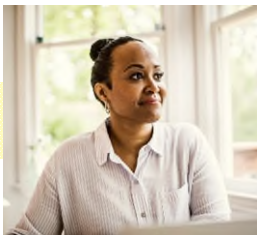
Smart Recommendations:

- Combine an employee's health plan information and personal preferences with the best options for that individual based on cost, quality and physician availability.
- Simplify decision-making by curating all options into a few distinct recommendations.
- Make it easy for employees to act on the information provided.



In-the-moment benefit guidance

Employers offer a wide variety of valuable benefit programs. Delivering information when employees are motivated and ready to listen is important. In-the-moment benefits education simplifies employee decision making, whether it occurs during live interactions between the employee and their Health Pro, or through monthly outreach. The monthly outreach comes via email, directly from your dedicated Health Pro, making engagement easy by simply hitting reply.



People need answers, not the runaround

Healthcare can be frustrating. We believe changing that experience into something positive starts with the support of a passionate team of real people. Alight Health Pro consultants have created an exceptional health benefits experience for more than 2,000 companies nationwide—helping people navigate the complex healthcare landscape more than 1.5 million times.

Alight's Health Pro model includes:

- **COMPREHENSIVE SUPPORT** for medical, dental, vision, Rx and ancillary healthcare benefits
- **SOLVES PROBLEMS**—critical-thinking, college graduates anticipate employee needs and provide solutions that exceed expectations
- **YOU'RE A PRIORITY**—A dedicated, personal, trusted, long-term relationships that provide consistent support over time
- **QUALITY-DRIVEN**—support team evaluated on solution quality, employee satisfaction and money saved. Health Pro support drives a Net Promoter Score of +83

Alight Navigator

Get Help Navigating Healthcare and Insurance

If your doctor says:
'SCAN'
'SPECIALIST' or
'SURGERY'
Contact your Health Pro

Meet your Health Pro



Ellen Wang

mybenefits@alight.com

800.513.1667 x 1606

What Alight Navigator Does for You

- ▶ The price transparency tool allows you to compare costs for providers, procedures, and prescriptions
- ▶ Highly trained Health Pros:
 - Help you understand your insurance benefits
 - Provide guidance related to plan selection
 - Explain care options
 - Find highly rated doctors
 - Analyze providers based on experience and cost
 - Help find ways to pay less for prescriptions
 - Review medical bills and resolve errors
 - Assist with scheduling appointments
 - Help with issues related to dental and vision benefits
 - Respond to most requests by the next business day
 - Have passed rigorous credentialing and completed extensive training



300%

In-network healthcare prices vary by 300% or more



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Doctors Online

**Trusted
Online
Source**
for Reliable
Healthcare
Advice and
Information



- ▶ Instead of an expensive doctor visit or an inaccurate Google result, employees get answers to their non-emergency health questions by messaging a medical professional
- ▶ Employees can get trusted answers to questions like:
 - My throat is sore and I'm feeling pretty warm... should I go see my doctor?
 - I was just diagnosed with diabetes and I don't know what to do next...what are my options?
 - My dentist says I need a root canal and it's going to cost me \$1,200. Does that sound reasonable?
- ▶ Employees can access the benefit through the **My Benefits Work mobile app** and **MyBenefitsWork.com**

\$200 billion is wasted on unnecessary medical visits every year

80% of Internet users search for health information online

How Doctors Online Works

- ▶ Employees have email access to doctors, pharmacists, psychologists, dentists, dieticians and more to get treatment options and advice
- ▶ Employees can review articles, videos, and Health Encyclopedia
- ▶ Responses are provided within a few hours
- ▶ The employee's Personal Health Record is secured
- ▶ Unlimited, confidential services include the employee's immediate family

Health Savings Benefits

Prescription Savings: save 10% - 85% on most prescriptions at 60,000 pharmacies nationwide including CVS, Walgreens, Target and more. Just present your card to save an average of 46% on their prescriptions.

Amplifon Hearing Health Care: find the right hearing aid solution through personalized service and exceptional products.

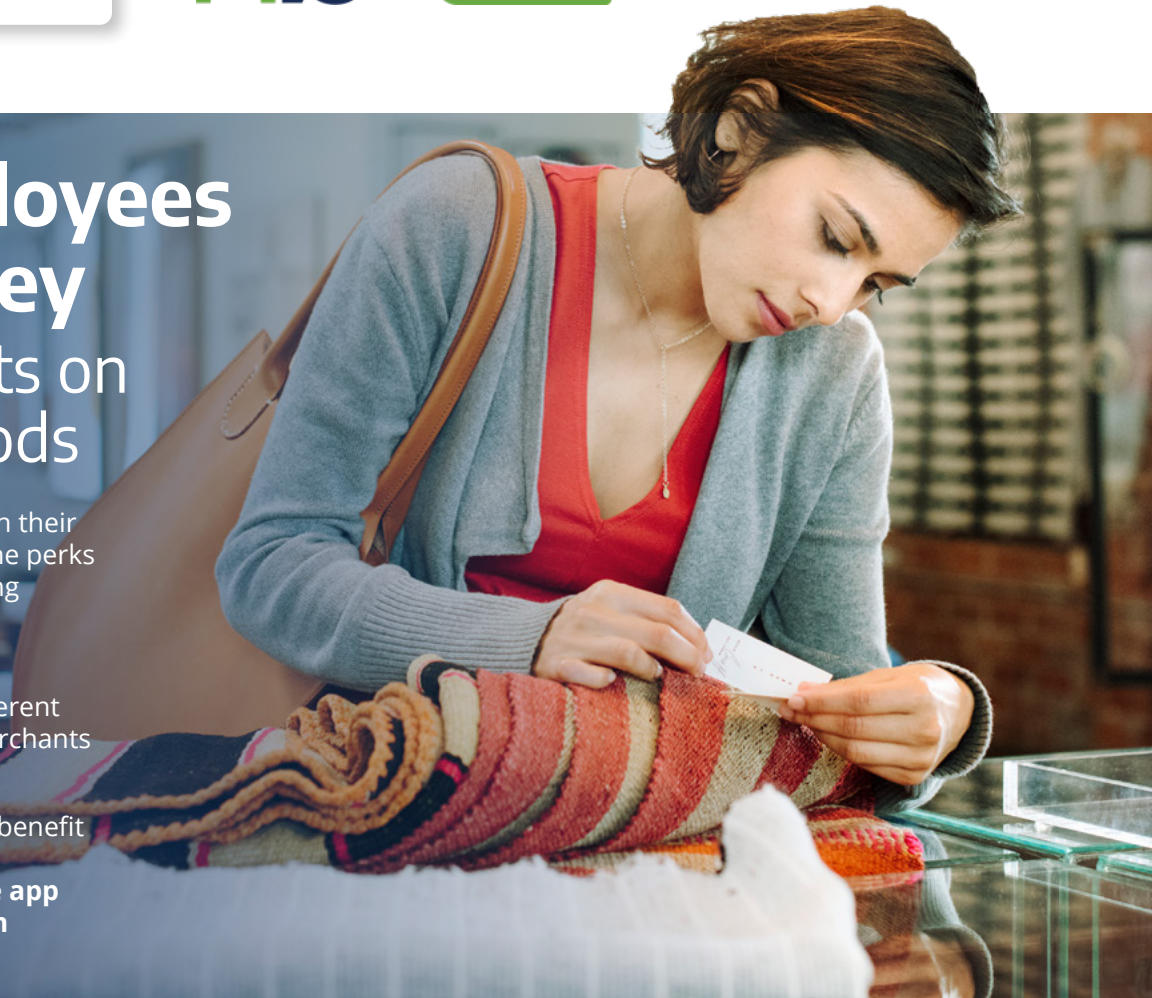
Diabetic Supplies: save 10% to 50% off diabetic supplies

Vitamins: save money on the most trusted brands of vitamins, supplements, health foods, sports nutrition and wellness products.



Help Employees Save Money with Discounts on Everyday Goods

- ▶ With access to discounts on their phone, employees enjoy the perks of budgeting and couponing without the hassle
- ▶ On-demand discounts are available from over 40 different categories across 500+ merchants nationwide
- ▶ Employees can access the benefit through the **My Benefits Work mobile app** and **MyBenefitsWork.com**



80% of U.S. workers are living paycheck-to-paycheck

Employees stressed about money are 8x more likely to have sleepless nights

Average credit card debt exceeds \$5,000 per person

How NBDeals Works

- ▶ To use NBDeals, employees just search through the different categories to find a deal that grabs their interest, then follow the instructions to save
- ▶ Employees save up to 65% on shopping, travel, entertainment, home goods, pet care, and more
- ▶ New deals are added weekly





Reduce Employee Burnout with Exclusive Travel Discounts

- ▶ Improve employee health, productivity, and mental wellness by encouraging time off with exclusive travel deals
- ▶ This one-stop-shop travel discount network puts employees a click away from deep savings on hotels, car rentals, activities, and flights
- ▶ Employees can access the benefit through the **My Benefits Work mobile app** and **MyBenefitsWork.com**

54%

of employees said they are concerned with the cost of traveling

60%

NBTravel saves employees up to 60% off hotel public pricing

900k

Deals available at more than 900K hotels worldwide and 200+ airlines

How NBTravel Works

- ▶ Offers deeper discounts on hotels, car rentals, flights, and activities all over the world
- ▶ Employees gain access to exclusive rates that are much lower than what the average consumer can find online
- ▶ Includes a massive inventory of hotels with wholesale pricing and uses a unique flight search algorithm to find and deliver cheaper rates

Employee Engagement at Every Touchpoint

Employee engagement is vital to the success of strong benefit programs. We create touchpoints in every format to make sure we deliver the right message, at the right time.



Employees are mailed membership cards and booklets with benefit descriptions and instructions.

The New Benefits mobile app and web portal provide employees:

Easy Access

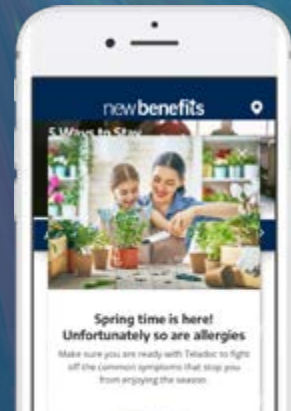
Benefits are just a 'tap' away

My Wallet

Store all their cards in one place

Push Notifications

Keep benefits top-of-mind



Disclosures: This program is NOT insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00. **It contains a 30 day cancellation period**, provides discounts only at the offices of contracted health care providers, and each member is obligated to pay the discounted medical charges in full at the point of service. The range of discounts for medical or ancillary services provided under the program will vary depending on the type of provider and medical or ancillary service received. Member shall receive a reimbursement of all periodic membership fees if membership is cancelled within the first 30 days after the effective date. Discount Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 803475, Dallas, TX 75380-3475, 800-800-7616. Website to obtain participating providers: NewBenefits.com.