

Virtual care is available from your phone or tablet.



What is HealthiestYou™?

HealthiestYou is an app that allows you to talk to a doctor from anywhere, anytime—with no copay or cost to you. 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 you up to 85 percent on prescriptions, often beating your copay. The app allows you to compare prices for procedures and research doctors. It's also a one-stop shop to view your medical plan deductibles in real time.

How does HealthiestYou work?

If you're sick, you can talk to a doctor in HealthiestYou's physician network through the app or from your phone. (If you don't have internet access, you can just make a phone call.) These doctors may diagnose, treat and prescribe, and you'll have no copay. HealthiestYou is designed to complement the care you receive from your primary care doctor. If you need a prescription or procedure, you can use HealthiestYou's geo-based search engine to find prices to help you make a more informed decision. Don't stress; help save time and money!

How to sign up for HealthiestYou:

- Go to member.healthiestyou.com.
- Register for your HealthiestYou account and download the app.
- Sync your medical benefits to shop and book providers or view your 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 you and your eligible dependents the guidance and reassurance needed when facing any medical situation. If you have received a serious diagnosis, are considering multiple treatment options, need help deciding if surgery is right for you or have medical questions, Best Doctors can have a carefully selected expert physician conduct an in-depth review of your medical case and/or questions and provide a personalized response and recommendation.

How does Best Doctors work?

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

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

How to sign up for Best Doctors:

- Access Best Doctors through your HealthiestYou app at the click of a button.
- Call **1-866-904-0910**.
- 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.
- 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.

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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MT-1171000.2 9/18 ©2018 United HealthCare Services, Inc. 18-9703A

