

HealthDepot

Essential Protection



Agent Training

Premier Health Solutions, LLC.

- **Industry-leading administrator and general agency**

- Innovative benefits management and administration services
- Enrollment, fulfillment and customer service
- Billing reconciliation and back-office processes
- Customized solutions

- **Work with leading agents, associations and carriers**

- **Best-in-class benefits**

- Quality health plans
- Wellness products, discount programs, and consumer benefit solutions
- Customized solutions



Training Objectives

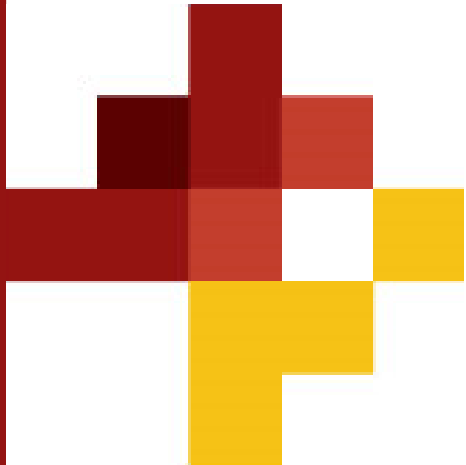
Review the following aspects of HD Essential Protection:

- ▶ Health Depot Association
 - ▶ Membership Association & Value-Added Benefits
 - Consumer
 - Business
 - Health Care
 - ▶ Membership Insurance Benefits
 - Accident and Sickness Limited Benefit Cash Insurance
 - Excess Accident Medical Expense Insurance
 - Accidental Death & Dismemberment Insurance (AD&D)
 - ▶ Eligibility Requirements
- ▶ HD Essential Protection 50-100-250-300 Add-on AD&D membership is available for members enrolled in Essential Protection (see Essential Protection 50-100-250-300 sales materials for more info)



HealthDepot

Association Benefits





Health Depot's mission is to expand access to affordable health and consumer benefits to the people who need these products most, and empowering members with valuable resources, information and support.

A Health Depot membership gives consumers access to:

- Best “members-only” services, discounts and benefit programs
- Innovative, top-quality solutions from trusted names
- Access to insured benefit plans



Health Depot Benefits – Consumer Discounts



Interactive Health and Fitness Programs – GymAmerica gives our members all the resources they need to develop a personalized plan for better health. You will receive personalized meal plans tailored to your needs, interactive tools for keeping you on track with fitness and nutrition goals, smart weekly shopping lists and much more.



Gym Memberships – Members receive discounted gym memberships at more than 10,000 gyms nationwide including, 24 Hour Fitness, Bally, Curves, Anytime Fitness, plus regional chains (New York Sports Clubs, etc.) and local favorites. Members can also take advantage of exclusive member savings on home exercise products, Nutrisystem, exercise videos and health coaching.



Retail Benefits – Retail Benefits is an online shopping site with a wide array of offerings. Members can earn up to 40% cash back at more than 5,000 leading merchants.

MAGAZINES

Magazine Discounts – Members save up to 85% off regular subscription rates on popular titles through these magazine subscription discount services.



Moving Services – Through our partnership with Cord northAmerican, an agent for North American Van Lines, we can give our members valuable discounts on moving and relocation services from a highly reputable and reliable company.

Health Depot Benefits – Consumer Discounts



Massage Envy – A spa day isn't just a way to pamper yourself—a massage can also offer health benefits to many people. Whether you suffer from chronic pain such as headaches and back issues or have a high-stress life, a massage may help. That's why Health Depot has negotiated savings for our members through Massage Envy—the nation's premier provider of massage membership plans. As our valued member, you'll receive up to 20% off many of their plans and services.



Member Auto Buying Service – Save time and money shopping for a new or used car through True Car's network of thousands of Certified Dealers. Members receive exclusive pricing and price protection, so you will be guaranteed to receive the lowest price and will experience hassle-free buying at home and at the dealer.



Car Rental Discounts – Members can take advantage of affordable auto rental rates from Avis®, Budget® and Dollar® Rent A Car.



Gifts and Flowers – Members will save 15% when they order flowers and gifts from 1-800-Flowers, either online or by phone.

Health Depot Benefits – Business Solutions



Payroll Processing – Through our relationship with ADP, Health Depot members can access a 25% discount on processing costs and a free month of payroll processing. In addition, the one-time setup fee will be waived.



Web Services – Through our partnership with NAC Web Services, Health Depot members can access discounts on website development and maintenance. These professionals are extremely knowledgeable about the latest design and programming capabilities. Their websites are creative, intuitive and custom-built to your specifications. They also offer our members discounts on web hosting.



Office Supplies – Through Office Depot/Max, our members can save 15% off hundreds of brand name office supplies and 60% off printing.



FedEx Shipping – This program offers member discounts on delivery services for a variety of Standard, Priority, Express Saver, Ground and Express International shipping options.



Sprint Wireless Services – New business subscribers can have unlimited freedom, better choice of plans and up to \$250 in service credits.

Health Depot Benefits – Business Solutions



Shipping-National and Worldwide – This UPS program offers our member discounts on delivery services for a variety of next day, 2-day and 3-day shipping options.



Computer and Technology Products – Hewlett-Packard offers members affordable pricing on business and home office products. Our members will receive discounts on HP notebooks, laptops, desktops, servers, printers, digital cameras, handhelds, point-of-sale (scanners, cash registers, etc.) and more.



Office Supplies – Through this program, we ensure that our members are receiving the guaranteed lowest prices on office supplies. Penny Wise offers a vast selection of 20,000 products and free, fast delivery within the contiguous United States. Next day shipping is also virtually guaranteed from the 40 Penny Wise distribution centers nationwide.



Paint and Accessories – Sherwin Williams offers exclusive member discounted pricing up to 40% off key product lines such as paint and accessories. Program offers Color Marketing & Design, plus field technical support including spec. writing, onsite tech assistance, Custodian Reports on products and colors used at all new, renovated, and existing properties, plus training.

Health Depot Benefits – Health Care Services



Telemedicine Services



Vision Savings Network



Discount Dental



Diabetic Savings Program



Discount Rx



Hearing Network



Lab Testing



Nutritional Products



MRI, PET, & CT Scans

Benefit details on the following slides

Teladoc Telemedicine Service

Teladoc is a national network of physicians, available 24/7/365, who use electronic health records, telephone consultations and online video consultations to diagnose, recommend treatment and write short-term, non-DEA-controlled prescriptions, when appropriate.



Teladoc Highlights:	Call Teladoc:	Teladoc Can Treat:
▶ Convenient and Fast Access	▶ When your physician is not available	▶ Cold & Flu symptoms / Ear Infection
▶ No fees for consultations	▶ For non-emergency medical care	▶ Bronchitis / Allergies / Sinus problems
▶ Save Time and Money	▶ After normal hours of operation	▶ Poison Ivy / Pink eye
▶ Doctors live and work in U.S.	▶ When on vacation or a business trip	▶ Urinary Tract & Respiratory infections
▶ 95% Member Satisfaction	▶ For second opinions	▶ and more!



Teladoc is simply a more convenient way for you to resolve many of your medical issues.



Cigna Discount Dental

Members and their dependents can save 15% to 50%* on dental care through the Cigna Dental network of over 110,000 participating provider listings, including both general dentists and specialists across America.



Features:

- ✓ Simply select a participating dentist in your area
- ✓ Present membership card at your appointment to receive the discounted rates
- ✓ There is no limit to the number of visits
- ✓ You can change dentists within the network at any time for any reason

*Actual costs and savings vary by geographic area.

ScriptSave Prescription Savings

The ScriptSave Prescription Savings Card provides access to discounted prescription drug prices. All household members are covered – including pets, if the pet medication is a common drug that is also used by people. There are no limits on how many times members and their family can use the card.



Features:

- ✓ Save between 15% to 75%, with average savings of 44% (based on 2014 national program savings data)
- ✓ Accepted at over 62,000 participating pharmacies nationwide, including major chains and independent pharmacies
- ✓ Can be used for all prescription drugs, both brand-name and generics
- ✓ Members will always receive the lowest price available on their prescription purchase

Honored at Over 62,000 Participating Pharmacies, including:



Plus Thousands of Additional Chains and Independent Pharmacies Nationwide.

DISCOUNT ONLY - NOT INSURANCE. Discounts are available exclusively through participating pharmacies. The range of the discount will vary depending on the pharmacy or provider chosen and services rendered. The program does not make payments directly to the pharmacies or providers. Members are required to pay for all health care services.

MyMedLab

MyMedLab offers an efficient, affordable and confidential solution to medical laboratory testing. You can purchase the same testing ordered by your doctor at a cost 50%-80% less than in your doctor's office or local hospital lab.



Features:

- ✓ Testing can be purchased 24 hours a day on the MyMedLab website
- ✓ Nearly 2,000 local Patient Service Centers (PSC)
- ✓ Results are securely uploaded to member's private personal health record (PHR), most within 24-48 hours

Get Your Test Results Online in 6 Easy Steps!



Order Test
Online



Our Doctor
Approves



Print Lab
Order



Visit Local
Lab



View Results
Online



Buy Expert
Review

One Call Care

Members can save 20%-50% on MRIs, PET and CT scans when these tests are ordered by a doctor. As the nation’s largest diagnostic imaging network, One Call Care offers PPO access to a specialty panel of over 3,000 high-quality radiology imaging centers nationwide. Since 1993, One Call Care has been the preferred solution for ensuring access to high-quality radiology testing at lower cost for participants.



Savings Example*

Scan	Average Charge	Average OCC Cost	Percent Savings	Dollar Savings
MRI	\$1600	\$800	50%	\$800
CT	\$900	\$500	45%	\$400
Other	\$3000	\$1700	45%	\$1300

* Savings may vary based on plan design and geographic location.

Beltone Hearing

Members and their immediate family members (grandparents, parents, spouse and children) will receive complimentary hearing screenings and a 15% discount off the usual and customary retail price of any Beltone hearing instrument.



Features:

- ✓ Over 1500 locations throughout the United States
- ✓ 70 years of experience, highly trained professionals and friendly service
- ✓ Beltone is the most trusted brand among adults 50+
- ✓ Revolutionary digital hearing instruments that offer clear, more comfortable hearing and a virtually invisible appearance
- ✓ Exclusive BelCare™ commitment

Neglecting, denying or ignoring hearing loss can hasten its progression.

Untreated hearing loss is also linked to depression, social isolation—even Alzheimer's disease.

Conversely, early detection can help members hear better for life.

Vision Savings Network

Members and their dependents have access to a national network of over 65,000 vision providers in 26,000+ locations, including LensCrafters®, Sears Optical®, Target Optical®, JCPenney Optical® and most Pearle Vision® locations. Members enjoy their choice of participating independent optometrists, ophthalmologists and opticians located throughout the country.



Vision Care Services:

- ✓ Exam with Dilation as Necessary
- ✓ Frames*, Lenses*, Len Options* and Contact Lenses
- ✓ Laser Vision Correction
- ✓ Unlimited Frequency

*Complete Pair Eyeglasses Purchase Discounts: Frame, lenses, and lens options must be purchased in same transaction to receive full discount.

THIS IS NOT INSURANCE

Not all discounts available at all providers. Members must pay for products or services at the time they are purchased. This program will provide savings over the normal cost. Limitations & Exclusions apply – see Member Guide for full details of the vision program.

Diabetic Savings Program

Through this program, members can get your diabetic testing supplies shipped directly to their door each month at a savings of up to 50% less than the retail drug store prices! Monthly fees are based on the number of testing times per day and the supplies will meet the member's monthly need.



Features:

- ✓ Includes glucose meter, ultra-thin lancets, test strips and carrying case
- ✓ No inconvenient trips to the pharmacy; supplies delivered to the member's home with free shipping
- ✓ Automated shipments to ensure testing supplies never run out
- ✓ No health restrictions and no limit on the number of times a year this service can be used
- ✓ Nine Years of Experience; knowledgeable and courteous customer service representatives
- ✓ 100% satisfaction guaranteed

Reliable, affordable testing supplies for the thousands of diabetics who are uninsured, under-insured or have to pay out of pocket.

IDLife Nutrition Products

Individually Designed Nutrition Program



A systematic approach to achieving health and wellness!

IDLife products are scientifically formulated to provide therapeutic doses of specific nutrients to:

- Restore nutrients depleted by a Rx program
- Help the body resist Rx side effects
- Improve overall nutrition status thus optimizing health

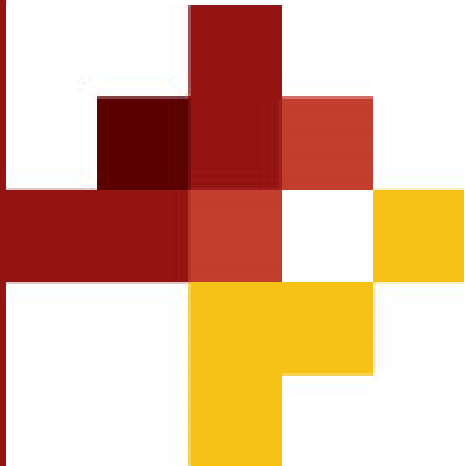


IDLIFE PRODUCTS:	ENERGY	MEAL REPLACEMENT
APPETITE CONTROL	PRE-WORKOUT	POST-WORKOUT
SLEEP STRIPS	HYDRATE	LEAN

These statements have not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, cure or prevent any disease.
* IDLife does not represent that its products are certified organic under the United States Department of Agriculture rules and regulations.

HealthDepot

Value-Added Benefits



PPO Network

HD Essential Protection includes the MultiPlan Limited Benefit Plan network. Members have access to the largest primary PPO (Preferred Provider Organization) in the nation, which offers them:



Choice → Broad access to nearly 4,400 hospitals, 79,000 ancillaries and more than 700,000 healthcare professionals.

Savings → Negotiated discounts that result in significant cost savings when members visit in-network providers, helping to maximize their benefits. A MultiPlan logo on their ID card tells the provider that a MultiPlan discount applies.

Quality → MultiPlan applies rigorous criteria when credentialing providers for participation in the MultiPlan Network, so members can be assured they are choosing their healthcare provider from a high-quality network.

Please note: MultiPlan, Inc. and its subsidiaries are not insurance companies, do not pay claims and do not guarantee health benefit coverage.

Patient Advocacy

Karis360's team of Advisors offer personalized, caring, expert service helping members navigate the complex and expensive healthcare maze. With services from Healthcare Navigator to Bill Negotiator to Surgery Saver to Chaplaincy, Karis360 will sort through your healthcare paperwork saving you time and money.



Healthcare Navigator

- ✓ Locate a Physician or Hospital
- ✓ Help find Alternative Treatments
- ✓ Provide Health Cost Estimates
- ✓ Organize Transfer of Medical Records
- ✓ Insurance Policy Assistance
- ✓ Schedule Appointments

Bill Negotiator¹

- ✓ Work with healthcare provider to help reduce medical bills
- ✓ Negotiate potential medical costs before a procedure
- ✓ Members see up to 65% average savings

Surgery Saver

- ✓ Experienced on-site Advisor researches up to five surgical facilities for non-emergency procedures with information regarding cost, quality, availability and physician privileges
- ✓ Advisors have found a 66% difference between the highest and lowest quoted surgery costs between facilities

¹All bills must be related to a single medical incident and out-of-pocket medical services must exceed \$2,000.

Note: Karis360 is not insurance and does not provide funds to pay for bills. Despite Karis360's diligent efforts on member's behalf, some providers refuse to make accommodations to help resolve outstanding medical bills.



HD Essential Protection Membership Insurance Benefits Overview



HD Essential Protection Membership Highlights

The HD Essential Protection membership also provides each Member coverage under Accident and Sickness Limited Benefit Cash Insurance and Voluntary Accident Insurance. HD Essential Protection Insurance benefits can help with out of pocket medical expenses as well as living expenses. And these memberships are offered year round versus short enrollment periods. Whatever your member's circumstance, HD Essential Protection may be the solution they are looking for.

Advantages of an HD Essential Protection membership:

- ✓ Accident and Sickness Limited Benefit Cash Insurance for Inpatient and Outpatient services
- ✓ Voluntary Accident insurance up to \$2,000 Excess Accident Medical Expense and \$10,000 AD&D
- ✓ Membership can be effective as early as the next day
- ✓ Perfect for individuals looking to supplement their current insurance plans or help with living expenses
- ✓ Association benefits provide discounts on many health care and every day services

About the Carrier



Federal Insurance Company, a Chubb company (“Chubb”), is one of the strongest carriers in the market: a specialty Accident & Health carrier with the experience, and financial strength to offer rich options, broad coverages and higher limits at competitive rates. Over the past 55 years, Chubb has offered accident and health solutions to a wide range of markets including large and small businesses, professional practices, schools and colleges, financial institutions, membership associations, civic, church and nonprofit organizations. Chubb Accident & Health has consistently demonstrated an exceptional ability for creative collaboration with policyholders, through their flexible and innovative approach to products and services.

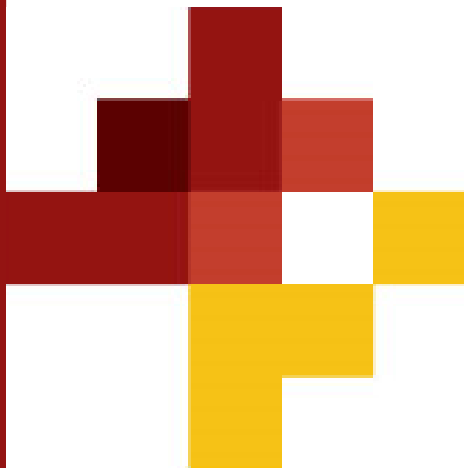
Chubb receives consistently high ratings for financial strength from A.M. Best, Moody’s and Standard & Poor’s, the leading independent analysts of the insurance industry.

HealthDepot

HD Essential Protection

Accident & Sickness Limited Benefit Cash Insurance and Voluntary Accident Insurance

Underwritten by Federal Insurance Company, a Chubb company



Accident & Sickness Limited Benefit Cash benefits

Benefit Description	Essential Protection Level 1	Essential Protection Level 2	Essential Protection Level 3	Essential Protection Level 4	Essential Protection Level 5	Essential Protection Level 6
Hospital Admission Indemnity Benefit						
Pays a Hospital Admission benefit if a Covered Person is admitted to a Hospital and Confined due to an Accident or Sickness. The Covered Person must become Confined within 6 months after the covered Accident.						
Benefit Amount per Hospital Admission	N/A	N/A	\$250	\$500	\$750	\$1,000
Maximum Number of Admissions per Sickness or Accident per plan Year	N/A	N/A	1	1	1	1
In-Hospital Indemnity Benefit						
Pays a daily benefit after the Elimination Period ¹ for each day a Covered Person is Confined to a Hospital due to an Accident or Sickness. The first day of Confinement in the Hospital must occur within thirty (30) days of the Accident, causing the injury						
Daily Benefit Amount	\$100	\$200	\$250	\$500	\$750	\$1,000
Maximum Number of Days per Period of Confinement	6	10	5	5	5	5
Maximum Benefit Amount per Plan Year	\$1,200	\$4,000	\$2,500	\$5,000	\$7,500	\$10,000

¹ Elimination Period for Sickness or Accident: 1 day. If a Covered Person is Confined in a Hospital or ICU after the Elimination Period, the daily Benefit Amount will be paid retroactively to the first day of Confinement.

Accident & Sickness Limited Benefit Cash benefits

Benefit Description	Essential Protection Level 1	Essential Protection Level 2	Essential Protection Level 3	Essential Protection Level 4	Essential Protection Level 5	Essential Protection Level 6
Recuperation Indemnity Benefit						
Pays a daily benefit after the Covered Person has been discharged from the Hospital if (a) a sickness or accident caused the hospitalization, and (b) the covered person received a benefit for in-Hospital Indemnity. This benefit pays for the same number of days for which the in-Hospital benefit is paid, and is payable in a lump sum after discharge from the hospital. If the Covered Person dies while in-hospital, no benefit is payable.						
Daily Benefit Amount	N/A	N/A	\$100	\$100	\$100	\$100
Maximum Benefit Amount per Plan Year	N/A	N/A	\$1,000	\$1,000	\$1,000	\$1,000
Intensive Care Unit (ICU) Indemnity Benefit						
Pays a daily benefit after the Elimination Period ¹ for each day of Confinement if an Accident or Sickness causes a Covered Person to be Confined to an Intensive Care Unit (ICU). This benefit is paid in addition to the In-Hospital Indemnity Benefit Amount. The first day of Confinement in the Intensive Care Unit must occur within thirty (30) days of the Accident. This benefit is paid in addition to the In-Hospital Indemnity Benefit Amount.						
Daily Benefit Amount	N/A	N/A	\$250	\$500	\$750	\$1,000
Maximum Number of Days per Period of Confinement	N/A	N/A	5	5	5	5
Maximum Benefit Amount per Plan Year	N/A	N/A	\$2,500	\$5,000	\$7,500	\$10,000

¹ Elimination Period for Sickness or Accident: 1 day. If a Covered Person is Confined in a Hospital or ICU after the Elimination Period, the daily Benefit Amount will be paid retroactively to the first day of Confinement.

Inpatient Hospital Benefits - EXAMPLE

These examples and the examples follow this slide are based on the Accident & Sickness Limited Benefit Cash Insurance and the Association discounts provided by the HD Essential Protection Membership Levels.



- John enrolled in the HD Essential Protection Membership Level 4.
- Three months later he was in a car accident and was taken to the Emergency Room.
- From the ER, he was admitted to the hospital and stayed in ICU for 2 days before he was moved to a regular hospital room, where he stayed for an additional 3 days, for a total hospital stay of 5 days.
- Therefore, he would receive \$250 for the ER, \$500 for Hospital Admission, \$500 per day for 2 days of ICU and \$500 per day for 5 days of Hospital Confinement, for a total of \$4,250 in benefits. (The ICU Benefit is paid concurrently with the Hospital Confinement Benefit.)
- His HD Essential Protection Membership Level 4 also includes an Accident Medical Expense Benefit that pays up to \$2,000 (after a \$200 deductible) for excess medical expenses.
- He also receives pre-negotiated discounted rates by going to a hospital in the **MultiPlan Limited Benefit Plan Network**, helping to further to reduce his out-of-pocket expenses.
- After he is discharged from the hospital, he contacts **Karis360 Patient Advocacy Services** to review his charges and help him resolve any balance billings.

Accident & Sickness Limited Benefit Cash benefits

Benefit Description	Essential Protection Level 1	Essential Protection Level 2	Essential Protection Level 3	Essential Protection Level 4	Essential Protection Level 5	Essential Protection Level 6
In-Hospital Surgical Indemnity Benefit						
Pays the Surgical Indemnity Benefit if a Covered Person has a Major or Minor Surgical Procedure performed while In-Hospital. A surgical procedure due to Accident must occur within thirty (30) days of the Accident, causing an Injury.						
Benefit Amount per Procedure per Covered Person per Plan Year	N/A	N/A	\$250	\$500	\$750	\$1,000
Maximum Number of Procedures per Covered Person per Plan Year	N/A	N/A	1	1	1	1
In-Hospital Anesthesia Indemnity Benefit						
Pays the Anesthesia Indemnity Benefit for the administration of anesthesia related to a covered Major or Minor Surgical Procedure performed while In-Hospital, if the Surgical Indemnity Benefit is payable.						
Benefit Amount per Procedure per Covered Person per Plan Year	N/A	N/A	\$62.50	\$125	\$187.50	\$250
Maximum Number of Procedures per Covered Person per Plan Year	N/A	N/A	1	1	1	1

Inpatient Surgery Benefits - EXAMPLE

These examples and the examples follow this slide are based on the Accident & Sickness Limited Benefit Cash Insurance and the Association discounts provided by the HD Essential Protection Membership Levels.



- In the previous scenario, John was enrolled in a HD Essential Protection Membership Level 4 and he would receive benefits for an ER Visit, Hospital Admission, 2 days of Hospital ICU and 5 days of Hospital Confinement.
- If a surgery was required during his stay, he would also receive \$500 for the In-Hospital Surgery Benefit and \$125 for the In-Hospital Anesthesia Benefit, for a total of \$625 in Surgery benefits in addition to the hospitalization benefits.
- He also receives pre-negotiated discounted rates by using providers in the **MultiPlan Limited Benefit Plan Network**, helping to further to reduce his out-of-pocket expenses.
- After he is discharged from the hospital, he contacts **Karis360 Patient Advocacy Services** to help him find a top quality physical therapist in his network for follow up care.
- He also goes to a pharmacy in the **ScriptSave** network to fill his prescriptions.

Accident & Sickness Limited Benefit Cash benefits

Benefit Description	Essential Protection Level 1	Essential Protection Level 2	Essential Protection Level 3	Essential Protection Level 4	Essential Protection Level 5	Essential Protection Level 6
Emergency Room Indemnity Benefit						
Benefit pays if an Accident or Sickness causes the Covered Person to require and receive Emergency Medical Care in an Emergency Room (ER) of a Hospital. Treatment must be received within twenty-four (24) hours of the Accident.						
Per Visit Benefit Amount	\$50	\$50	\$250	\$250	\$250	\$250
Maximum Number of ER Visits per Plan Year	1	1	2	2	2	2
Ground Ambulance Transportation Indemnity Benefit						
Benefit pays if a Covered Person requires the use of an ambulance service by ground for transportation to or from a Hospital or from one Hospital to another Hospital for care and treatment of a Covered Accident or Sickness.						
Per Trip Benefit Amount	N/A	N/A	\$250	\$250	\$250	\$250
Maximum Number of Trips per Plan Year	N/A	N/A	1	1	1	1
Outpatient Physician Office Visit Indemnity Benefit						
Benefit pays if a Covered Person requires and receives care at a Physician's office or clinic due to an Accident or Sickness. The visit must occur within thirty (30) days of the Accident, causing an injury. This benefit is not payable for routine eye exams, dental exams (unless the result of an accident), or annual physical exams.						
Per Visit Benefit Amount	\$50	\$50	\$50	\$50	\$60	\$60
Maximum Number of Visits per Plan Year	3	5	3	3	3	3

Outpatient Physician Office Visit Benefit - EXAMPLE

These examples and the examples follow this slide are based on the Accident & Sickness Limited Benefit Cash Insurance and the Association discounts provided by the HD Essential Protection Membership Levels.



- Jane enrolled in the HD Essential Protection Membership Level 3.
- She needed to go to the doctor for a sinus infection. She contacted **Karis360 Patient Advocacy Services** to find an in-network ENT doctor.
- Her doctor prescribed Amoxicillin 500 mg, three times a day for 10 days.
- Jane's doctor is in the **MultiPlan Limited Benefit Plan Network**, so she received his discounted office visit rate of \$100.
- Her HD Essential Protection Membership Level 3 paid \$50 towards that cost, leaving Jane with a \$50 charge for the visit.
- Jane entered her zip code and drug specifications into the drug pricing tool on the **ScriptSave** website. It displays information for 10 pharmacies in her area with the drug price listed so she can compare.
- With her **ScriptSave** discount, she is able to get her prescription filled for \$4.00.

Lab & X-Ray Association Benefits - EXAMPLE

These examples and the examples follow this slide are based on the Accident & Sickness Limited Benefit Cash Insurance and the Association discounts provided by the HD Essential Protection Membership Levels.



- Tom injured his wrist. His doctor sent him to get an x-ray to determine if it was fractured or just badly sprained.
- Tom scheduled his x-ray through the **One Call Care** benefit included his HD Essential Protection Membership and received a significant savings on the cost of the x-ray. One Call Care is an association benefit that can save members 20% to 50% on diagnostic imaging.
- Upon confirmation that his wrist was fractured, Tom's doctor also requested lab work in preparation for surgery.
- Tom went to a lab in the **MyMedLab** network and received his lab results in 24-48 hours at a deeply discounted rate. MyMedLab is an association benefit that offers members savings of 50% to 80% on laboratory testing.
- With all of the association benefits and services available in his HD Essential Protection Membership Level 5, Tom's out-of-pocket costs were greatly reduced!

Accident & Sickness Limited Benefit Cash benefits

Benefit Description	Essential Protection Level 1	Essential Protection Level 2	Essential Protection Level 3	Essential Protection Level 4	Essential Protection Level 5	Essential Protection Level 6
Outpatient Surgical Indemnity Benefit						
Pays the Surgical Indemnity Benefit if a Covered Person has a Major or Minor Surgical Procedure performed on an outpatient basis in an Outpatient Unit. A surgical procedure due to Accident must occur within thirty (30) days of the Accident, causing an Injury.						
Benefit Amount per Procedure per Covered Person per Plan Year	N/A	N/A	\$250	\$500	\$750	\$1,000
Maximum Number of Procedures per Covered Person per Plan Year	N/A	N/A	1	1	1	1
Outpatient Anesthesia Indemnity Benefit						
Pays the Anesthesia Indemnity Benefit for the administration of anesthesia related to a covered Major or Minor Surgical Procedure performed on an outpatient basis in an Outpatient Unit, if the Surgical Indemnity Benefit is payable.						
Benefit Amount per Procedure per Covered Person per Plan Year	N/A	N/A	\$62.50	\$125	\$187.50	\$250
Maximum Number of Procedures per Covered Person per Plan Year	N/A	N/A	1	1	1	1

Outpatient Surgeon Benefit - EXAMPLE

These examples and the examples follow this slide are based on the Accident & Sickness Limited Benefit Cash Insurance and the Association discounts provided by the HD Essential Protection Membership Levels.



- Continuing the previous example, Tom's fractured wrist required surgery.
- He went to a local Outpatient facility in the **MultiPlan Limited Benefit Plan Network** for the procedure. He receives pre-negotiated reduced rates by using in-network providers, helping to reduce his out-of-pocket expenses.
- His HD Essential Protection Membership Level 5, pays \$750 for the Outpatient Surgery Benefit and \$187.50 for the Outpatient Anesthesia Benefit, for a total of \$937.50 in Outpatient Surgery benefits.
- His HD Essential Protection Membership Level 5 also includes an Accident Medical Expense Benefit that pays up to \$2,000 (after a \$200 deductible) for excess medical expenses.
- After his procedure, he contacts **Karis360 Patient Advocacy Services** to help him find a top quality physical therapist in his network for follow up care.
- When his bills start coming in, he contacts **Karis360 Patient Advocacy Services** to review his charges and help him with balance billing.

Voluntary Accident Benefits

Benefit Description	Essential Protection Level 1	Essential Protection Level 2	Essential Protection Level 3	Essential Protection Level 4	Essential Protection Level 5	Essential Protection Level 6
Accident Medical Expense*						
Benefit reimburses up to \$2,000 if Accidental Bodily Injury causes an Insured Person to first incur Medical Expenses for care and treatment of the Accidental Bodily Injury within ninety (90) days after an Accident. The Benefit Amount is payable only for Medical Expenses incurred within 52 weeks after the date of the Accident causing the Accidental Bodily Injury.						
Maximum Benefit per Covered Accident per Insured	N/A	\$1,000	\$2,000	\$2,000	\$2,000	\$2,000
Deductible per Covered Accident per Insured	N/A	\$200	\$200	\$200	\$200	\$200

Excess Provision: The Accident Medical Expense Benefit is payable on an excess basis. This means charges that are not covered or payable under any Other Plan are eligible for payment under this benefit. In no event will the Insured receive more than the Maximum Benefit Amount.

*The Accident Medical Expense Benefit is payable on a primary basis for residents of FL, IN & OH. In all other jurisdictions, the Accident Medical Expense Benefit is payable on an excess basis.

The Benefit Amount for Excess Accident Medical Expense does not apply to charges and services:

1. *for which an Insured Person has no obligation to pay for;*
2. *any injury where worker's compensation benefits or occupational injury benefits are payable;*
3. *any injury occurring while fighting, except in self-defense; or*
4. *treatment that is educational, experimental or investigational in nature or that does not constitute accepted medical practice; or*
5. *treatment by a person employed or retained by the Policyholder*
6. *treatment involving conditions caused by repetitive motion injuries, or cumulative trauma and not as the result of an Accidental Bodily Injury.*

Voluntary Accident Benefits

Benefit Description	Essential Protection Level 1	Essential Protection Level 2	Essential Protection Level 3	Essential Protection Level 4	Essential Protection Level 5	Essential Protection Level 6
Accidental Death & Dismemberment (Principal Sum)²						
Benefit pays a lump sum for accidental loss of life, limb, speech, sight or hearing. The covered Loss must occur within one (1) year after the Accident. If more than one loss is sustained as the result of one Accident, the single largest benefit will pay.						
Loss of: Life; Speech and Hearing; Speech and One Hand, One Foot or Sight of One Eye; Hearing and One Hand, One Foot or Sight of One Eye; Both Hands or Feet; Sight or a combination of any two of Hand, Foot or Sight of One Eye	N/A	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Loss of: Hand; Foot; Sight of One Eye; Speech; Hearing	N/A	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Loss of: Thumb and Index Finger of the Same Hand	N/A	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500

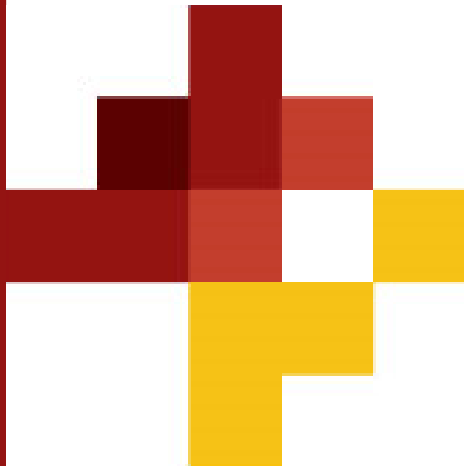
² The Primary Member's benefit is equal to 100% of the Principal Sum listed. The Spouse's or Domestic Partner's benefit is equal to 50% of the Member's Principal Sum. Dependent Children's benefit is equal to 10% of the Member's Principal Sum.

HealthDepot

HD Essential Protection

Disclaimers and General Exclusions

Underwritten by Federal Insurance Company, a Chubb company



Disclaimers

Agents must read the Important Notice to all prospective members:

Important Notice: The insurance provided under the Accident and Sickness Limited Benefit Cash Policy is a **SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES.**

Agents must read the following question to all prospective members residing in DC or Nevada:

Do you currently have major medical insurance as required by the Affordable Care Act?

If an individual says he or she does not have major medical, they cannot enroll in HD Essential Protection. Please offer them a different Health Depot Limited Benefit or Short Term Medical membership.

Accident and Sickness Limited Benefit Cash Insurance and Voluntary Accident Insurance are underwritten by Federal Insurance Company, a Chubb company. The coverage described in this literature may not be available in all jurisdictions. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued: Accident & Sickness Limited Benefit Cash policies #9908-09-15 and #9907-85-41 and Voluntary Accident policies #9907-85-42 and #9907-85-86. Exclusions and limitations apply. Chubb, 202 Halls Mill Road, Whitehouse Station, N.J. 08889.

General Exclusions

Accident and Sickness Limited Benefit Cash Insurance

The following exclusions apply to the Accident and Sickness Limited Benefit Cash policy. This insurance does not apply to any loss that is caused by or resulting from, directly or indirectly:

1. any Accident caused by or resulting from, directly or indirectly, the Covered Person entering, flying or exiting any aircraft while acting or training as a pilot or crew member. This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency.
2. Cosmetic surgery or care or treatment solely for cosmetic purposes, or complications therefrom. This exclusion does not apply to cosmetic surgery resulting from an Accident if initial treatment of the Covered Person is begun within twelve (12) months of the date of the Accident or to treat congenital defects in covered newborns.
3. any service, supply or care that is Experimental or Investigational.
4. any Accident caused by or resulting from, directly or indirectly, a Covered Person's participation in scuba diving to depths of more than 130 feet; skydiving; hang-gliding or para-gliding; parascending other than over water; bungee jumping; mountaineering or rock climbing normally requiring the use of guides or ropes; or caving.
5. any Accident or Sickness caused by or resulting from, directly or indirectly, the Covered Person's commission or attempted commission of a felony or being engaged in an illegal occupation.
6. immunization shots and routine examinations including: health exams; periodic check-ups; pre-marital exams; and routine physicals, except as otherwise covered under the policy.
7. any Accident or Sickness caused by or resulting from, directly or indirectly any occurrence while the Covered Person is incarcerated.
8. sex changes or the reversal of tubal ligation and vasectomies, artificial insemination, in vitro fertilization, and test tube fertilization, including any related testing, medications, or Physician's services, unless required by law.
9. any Accident caused by or resulting from, directly or indirectly, the Covered Person being intoxicated, at the time of an Accident. Intoxication is defined by the laws of the jurisdiction where such Accident occurs. This exclusion does not apply to residents of NV.
10. alcoholism or drug or substance abuse. In addition, the insurance does not apply to any confinement in a detoxification facility or drug or alcohol rehabilitation facility that is not also a Hospital or part of a Hospital.
11. any Accident or Sickness caused by or resulting from, directly or indirectly, the Covered Person being under the influence of any narcotic or other controlled substance at the time of the loss. This exclusion does not apply if any narcotic or other controlled substance is taken and used as prescribed by a Physician.

General Exclusions

Accident and Sickness Limited Benefit Cash Insurance (cont)

12. any benefits for Sickness caused by or resulting from a Covered Person's Pre-existing Condition if the Sickness occurs during the first 12 months that a Covered Person is insured under this policy. There is a 6 months Pre-Existing Condition in FL, KY and NV.
13. Pregnancy, except a Complications of Pregnancy.
14. pregnancy of a Dependent Child, unless required by law.
15. any Accident caused by or resulting from, directly or indirectly, the Covered Person participating in any professional sporting activity for which the Covered Person received a salary or prize money.
16. any rest care or custodial care or treatment for any Accident or Sickness.
17. any Accident caused by or resulting from, directly or indirectly, the Covered Person being engaged in or participating in a motorized vehicular race or speed contest.
18. any Accident caused by or resulting from, directly or indirectly, the Covered Person traveling or flying on any rocket propelled or rocket launched conveyance.
19. any Accident or Sickness caused by or resulting from, directly or indirectly, the Covered Person participating in military action while in active military service with the armed forces of any country or established international authority.
20. related to the Covered Person's suicide, attempted suicide or intentionally self-inflicted injury.
21. voluntary abortion, except with respect to the Insured Person or his or her covered Spouse or Domestic Partner where such person's life would be endangered if the fetus were carried to term.
22. any Accident or Sickness caused by or resulting from, directly or indirectly, war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss.
23. routine newborn well baby care, including routine nursery charges.
24. Accident or Sickness arising out of and in the course of any occupation for compensation, wage or profit or which are payable under Occupational Disease Law, Workers Compensation or similar law, whether or not application for such benefits have been made.

General Exclusions

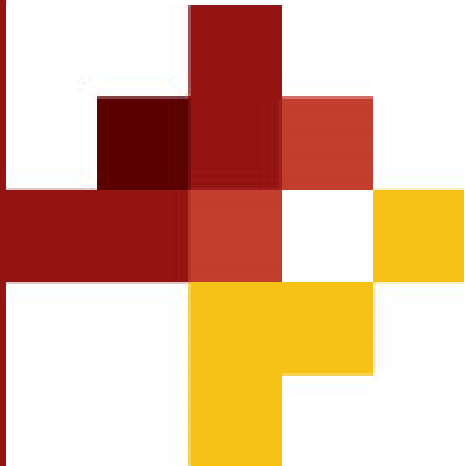
Voluntary Accident Insurance

The following exclusions apply to the Voluntary Accident policy. This policy does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing the insurance. In addition no benefits will be paid for any Accident, Accidental Bodily Injury or Loss caused by or resulting from any of the following:

1. an Insured Person entering, or exiting any aircraft while acting or training as a pilot or crew member. (This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.)
2. an Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment thereof. (This exclusion does not apply to an Insured Person's bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria.)
3. an Insured Person's commission or attempted commission of any illegal act, including but not limited to any felony.
4. any occurrence while an Insured Person is incarcerated after conviction.
5. an Insured Person being intoxicated, at the time of an Accident. Intoxication is defined by the laws of the jurisdiction where such Accident occurs.
6. an Insured Person being under the influence of any narcotic or other controlled substance at the time of an Accident. (This exclusion does not apply if any narcotic or other controlled substance is taken and used as prescribed by a Physician.)
7. an Insured Person being engaged in or participating in a motorized vehicular race or speed contest.
8. an Insured Person participating in military action while in active military service with the armed forces of any country or established international authority. (This exclusion does not apply to the first 60 consecutive days of active military service with the armed forces of any country or established international authority.)
9. an Insured Person's suicide, attempted suicide or intentionally self-inflicted injury.
10. a declared or undeclared War.

HealthDepot

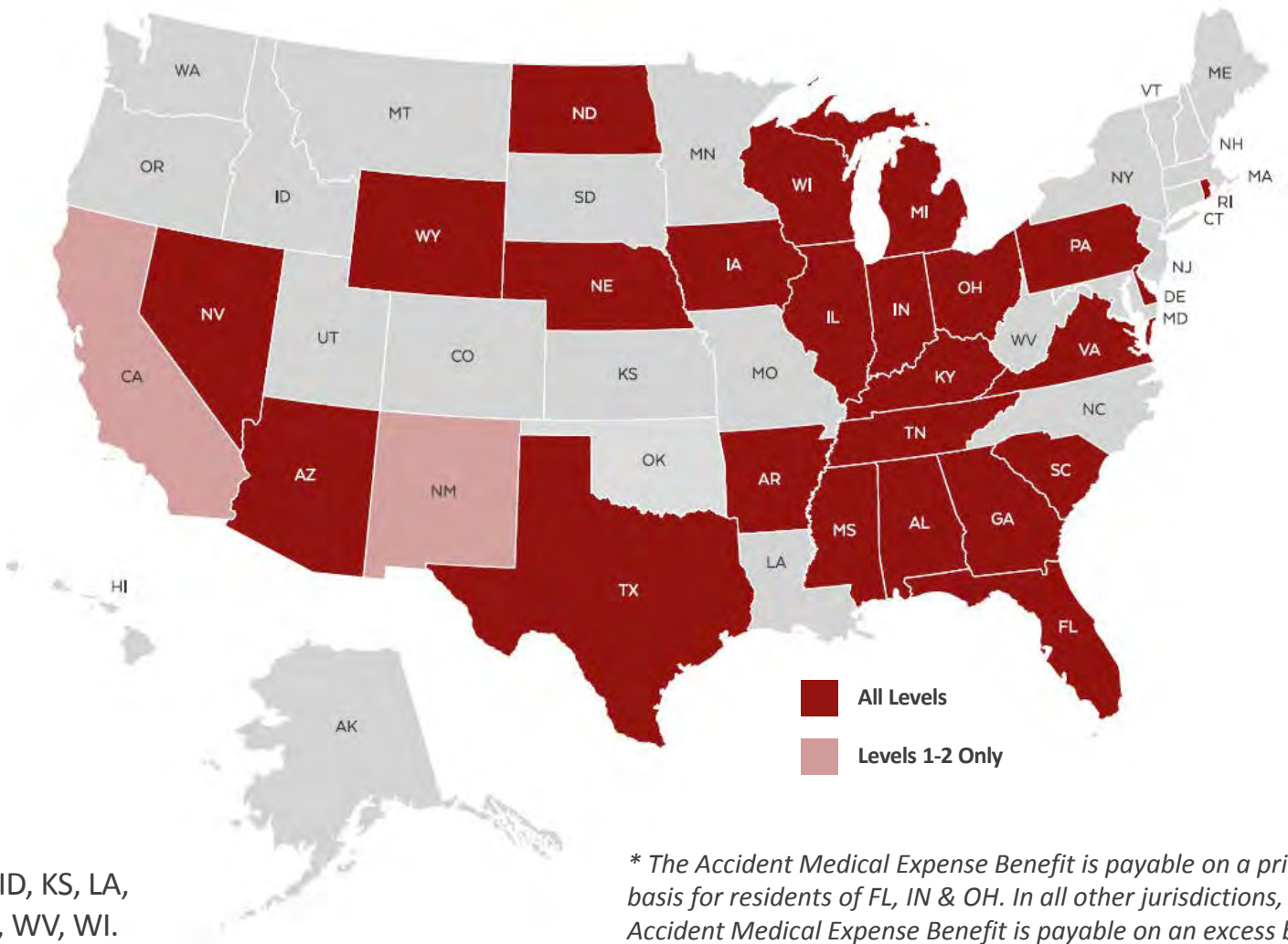
Eligibility and Rates



State Availability

Health Depot Essential Protection is available in the following states:

Alabama	Nebraska
Arizona	Nevada
Arkansas	New Mexico
California	North Dakota
Delaware	Ohio
District of Columbia	Pennsylvania
Florida	Rhode Island
Georgia	South Carolina
Illinois	Tennessee
Indiana	Texas
Iowa	Virginia
Kentucky	Wisconsin
Michigan	Wyoming
Mississippi	



Insurance benefits are not available to residents of: AK, CO, CT, HI, ID, KS, LA, ME, MD, MA, MN, MO, MT, NH, NJ, NY, NC, OK, OR, SD, UT, VT, WA, WV, WI.

HD Essential Protection Monthly Membership Rates

Essential Protection	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
Member	\$124	\$154	\$189	\$214	\$244	\$269
Member + 1	\$139	\$195	\$249	\$289	\$329	\$355
Member + Family	\$169	\$249	\$295	\$339	\$389	\$419

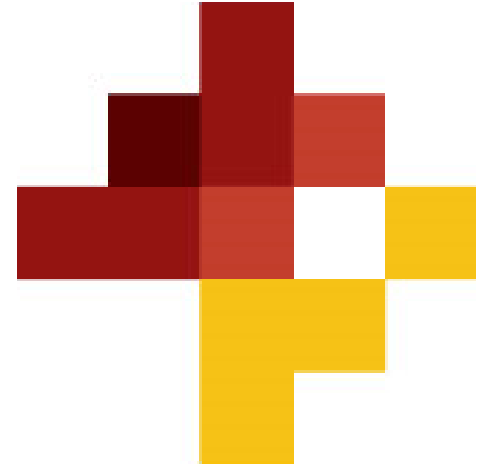
One-time \$99 enrollment fee applies for levels 2-6 and a one-time \$75 enrollment fee applies for level 1, charged by Health Depot Association.

REMINDER: HD Essential Protection 50-100-250-300 Add-on AD&D membership is available for members enrolled in Essential Protection. This is a great upsell opportunity for you at the time of enrollment in an Essential Protection membership, as well as going back to your active EP members and offering the add-on membership to them. See your Essential Protection 50-100-250-300 sales materials for more info.

Eligibility Requirements

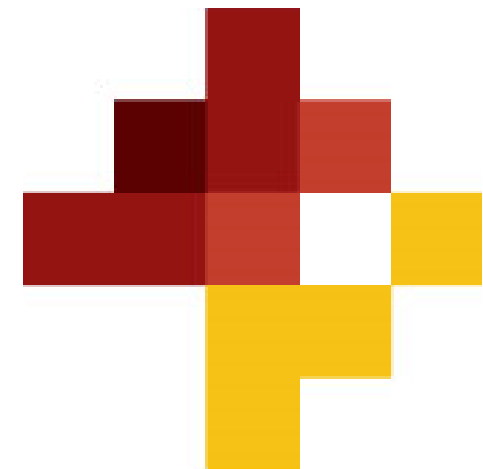
Health Depot Essential Protection Eligibility Requirements:

- Must be a U.S. citizen or lawful permanent resident
- Must be between the ages of 18 and 64 years old at the time of enrollment
- Dependent Children under age 19 or under age 25 if a Full-Time Student
- Must not be eligible for Medicare or Medicaid
- Currently not receiving Disability income
- Must have the ability to work at least part-time



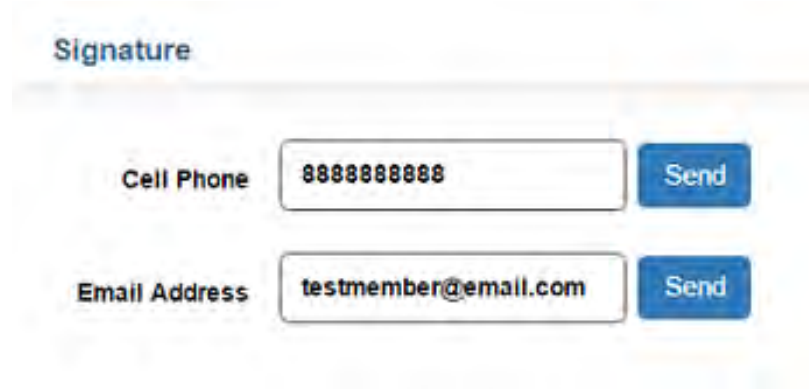
Overview

- **Members must e-sign and return the Authorization form prior to finalizing the sale** (see next 3 slides)
- An enrollment fee is collected by Health Depot Association with the first month's dues.
- After enrolling, members receive:
 - Welcome email including Member ID and access to Member Portal
 - Access to fulfillment materials at **members.healthdepotassociation.com** or by calling (855) 351-7535
 - Health Depot Association and Essential Protection Membership ID cards, within 7-10 days via mail
- Members have 30 days to review all membership materials or make any changes.
 - The 30-day period begins on the member's effective date.
 - If a member chooses to cancel their membership within the 30-day period, they will receive a full refund of monthly membership dues only.



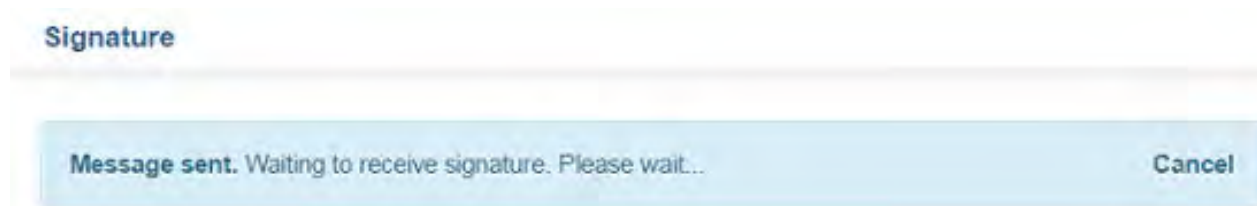
HD Essential Protection E-Signature Process

While you still have the member on the phone, you will see a section at the bottom of the enrollment form, titled "Signature" pre-filled with their Cell Phone and Email address. Please verify with the member that the phone number in the cell phone section is not a landline number. Then ask the member if they prefer to receive the authorization form link via text message or email.



The screenshot shows a section titled "Signature" with two rows of input fields. The first row is labeled "Cell Phone" and contains the text "8888888888" in a text box, followed by a blue "Send" button. The second row is labeled "Email Address" and contains the text "testmember@email.com" in a text box, followed by a blue "Send" button.

After you click **send** on the method they selected, you will receive a message that indicates "Message sent. Waiting to receive signature. Please wait..."



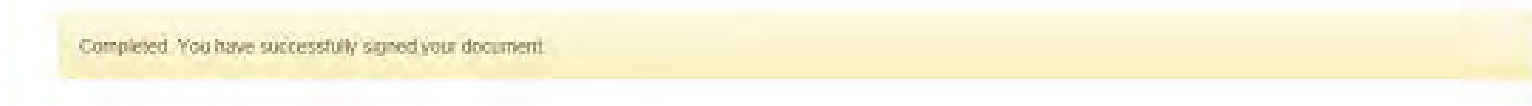
The screenshot shows the "Signature" section with a light blue confirmation message box. The message text is "Message sent. Waiting to receive signature. Please wait..." and there is a "Cancel" button on the right side of the box.

HD Essential Protection E-Signature Process (cont)

Once the member opens their text message or email, they need to click on the link provided to open the authorization form, sign it and send it back. The member needs to type their name in the box exactly as you entered it in the system. For example: Joseph Smith won't be accepted as Joe Smith or joseph smith.

A screenshot of a web form for e-signing. At the top is a large rectangular box for a signature. Below it is a text input field labeled "Type Your Name" containing the text "test Member". To the right of the input field is a small "Sign" button. Below the input field is a checkbox with the label "Check here if signing as a Parent or Legal Guardian for the Primary Applicant". At the bottom center is a red button labeled "Save Information".

When they click "Save Information," a confirmation box will appear to the member - "Completed. You have successfully signed your document."



HD Essential Protection E-Signature Process (cont)

You will not be able to submit their enrollment until the signature form comes back. You will see a confirmation green box in the Signature area once it is signed.

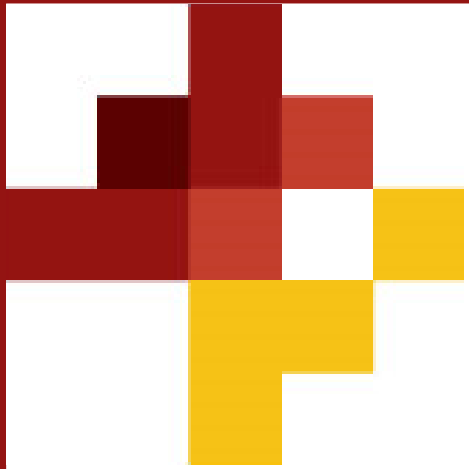


You can click "Submit Order" to complete the enrollment and the authorization form will automatically be uploaded to the member record in the "Documents" section.

Documents						1 - Documents ▼		Email Documents	Add Document
Type	Date	Category	Label	Information	File				
PDF	March 21, 2017	Signature	Signature	Received: March 21, 2017 Processor: Internal Code 1: test member Code 2: 11.222.333.444 Products: 16409 Note: IE 8.0 (Windows LFTOF 5.6; TTHD789; WMJHG/45; nb147)	Download	Edit	Delete		

IMPORTANT: If the member cannot sign the form while you are on the phone and you close out the enrollment window, the member data will be saved, but the payment information will not. So after the member sends the signature confirmation back, the payment will need to be manually processed to complete the sale. Please call (855) 351-7535 with the member's payment info and our Customer Service team will process the transaction and set their effective date. You will be copied on the member's Welcome Email when it is sent, which is your notification that the sale has been processed.

If the member cannot sign the form while you are on the phone, but plans to call you back shortly, you can leave your enrollment window open to complete the sale yourself. Please contact Agent Support at (214) 436-8018 if you have any questions about this process.



Thank you for your participation at today's Agent Training

HealthDepot

Essential
Protection

For more information, including
Member Guide, please visit:
www.healthdepotassociation.com