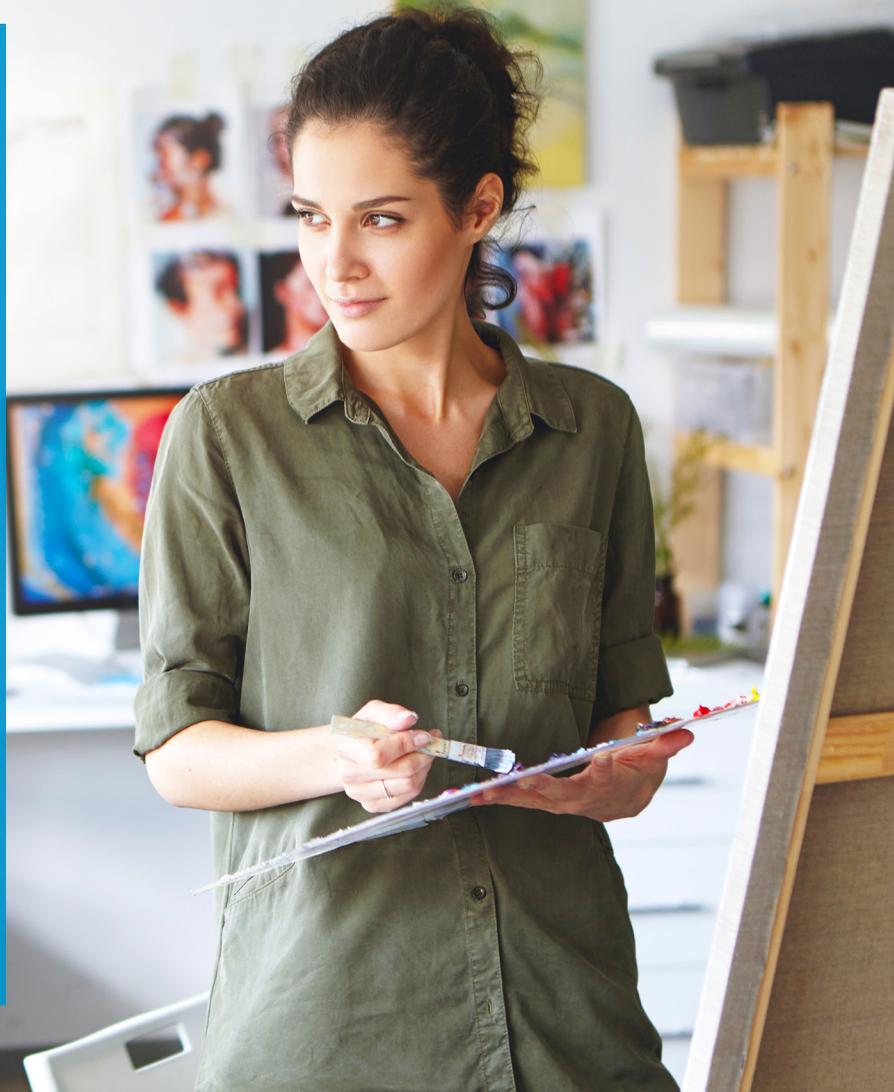


Member Guide

motivhealth[®]

Lower premiums. Better benefits. Building health savings.





Welcome to MotivHealth

We're so glad you've joined MotivNation!

We are motivated to change healthcare, and we need your help to do it. As an insurance company, we are committed to providing you with information to become a better consumer of healthcare. As we help you find the best providers that offer the best price, your healthcare costs will be lower and your care will be better. The combination of these two things have the potential to lower your monthly premium and keep more money in your pocket.

How your plan works.

Your plan has 3 components:

1. Health Insurance

Rest easy knowing you are protected against medical expenses, illness, and injury by one of the most proactive, competitive, member-friendly insurance providers in the state.

2. Health Savings Account (HSA)

Personal, tax-free account you can use to pay for qualified medical expenses. All money deposited into your HSA is yours to keep, so if you don't spend it you keep it.

3. Pharmacy Benefits

MotivRX is committed to lowering your prescription costs. If you or a covered dependent is taking a medication, including insulin, that costs more than \$200 per month, we may be able to help lower or eliminate your out-of-pocket costs.



Money can get into your HSA in three ways:

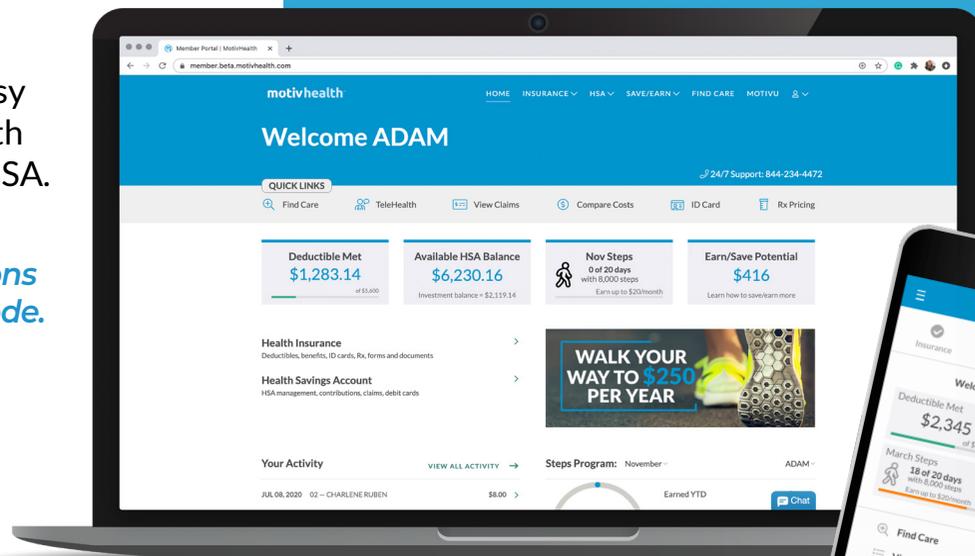
- Your employer can put money in your HSA
- You can put money in your HSA
- Others can put money in your HSA, including MotivHealth. We'll get to that later.



Easy Access

With MotivHealth you always have easy access to your health benefits and your HSA.

Download instructions here with this QR Code.



To access your information, go to member.motivhealth.com.

- **Create an account.** You'll be asked to enter personal information to identify you as the actual account holder.
- **Log in.** Go to member.motivhealth.com, and type in the username and password you chose when creating your account.
- **Questions?** MotivHealth's personal healthcare assistants are available at 844-234-4472, every hour of every day to answer your health benefit questions.



A few of the key features that you will have access to:

- Find and compare the price of procedures and medications.
- See how much of your deductible has been met.
- View your HSA balance.
- Get details about your claims.
- Access a telemedicine provider and save money.

Your member portal is built to help you view and understand your health benefits. Log in often to stay updated.

Programs to help you save.



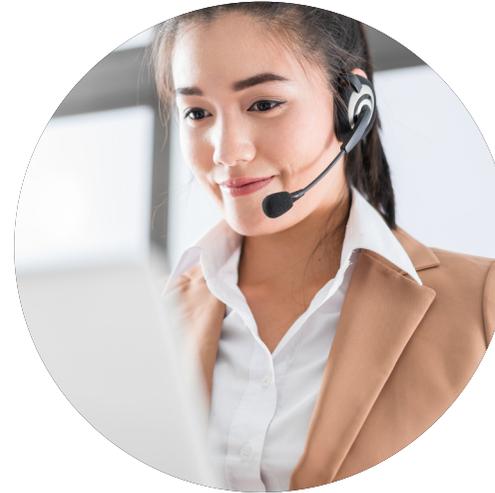
PRICE TRANSPARENCY
Know the cost of care.



STEPS PROGRAM
Earn money for every step.



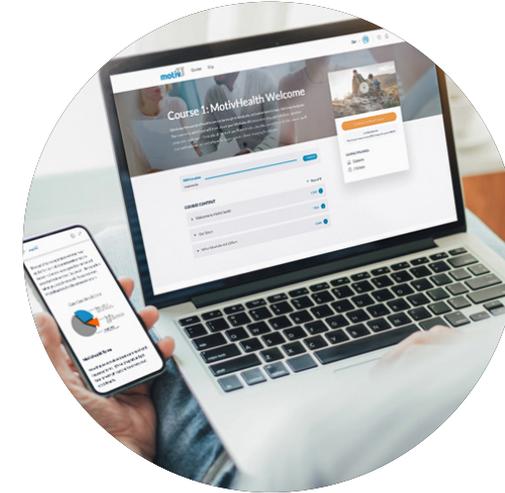
PRESCRIPTION ASSISTANCE
Spend less on prescriptions.



24/7 MEMBER SERVICE
Local, knowledgeable.



HSA SAVING & INVESTING
Grow and maximize your health savings.



MOTIVU
Learn and earn \$50 in 1 hour.

**Smart members
learn how to save
on medical care.**



PRICE TRANSPARENCY TOOLS

Are you motivated to know the cost of care before you choose a provider? Knowledge is power, which could save you \$1,000s. Here are some examples of price variance in healthcare:

\$10,400 to \$42,365
KNEE REPLACEMENT

\$550 to \$3,402
MRI

\$4,850 to \$13,850
BABY DELIVERY

Call us before you schedule a medical procedure or fill a prescription so we can help you find the best care at the best price, keeping more money in your HSA.

 **Telemedicine**
We'll also show you convenient, affordable telehealth options.

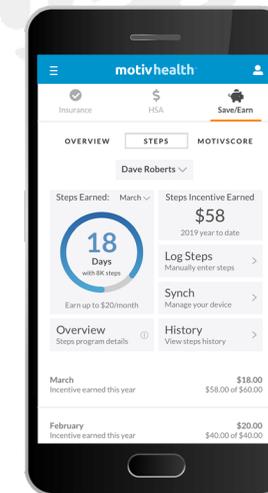
 (844) 234-4472

**Ever wanted to
be a paid athlete?
Now you can be.**



STEPS PROGRAM

Are you motivated to earn money for your HSA? Participate in our Steps Program and earn up to \$250 annually, or \$500 if your spouse or significant other is covered by the plan. Call us or log into your member portal for more details.



If you don't have a steps device, call us and we'll give you one for free.

**Significant
savings on your
medications.**



PRESCRIPTION ASSISTANCE PROGRAMS

If you are worried about how to pay for a high-cost prescription drug, there is a great chance that we can help — in a big way. We save our members thousands of dollars a month on name-brand and specialty medications.

If you're spending more than \$200/mo on prescriptions, including insulin, call us at 844-234-4472 to see if we can help.

 (844) 234-4472

MOTIVHEALTH.COM

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**We're here for
you...always.**

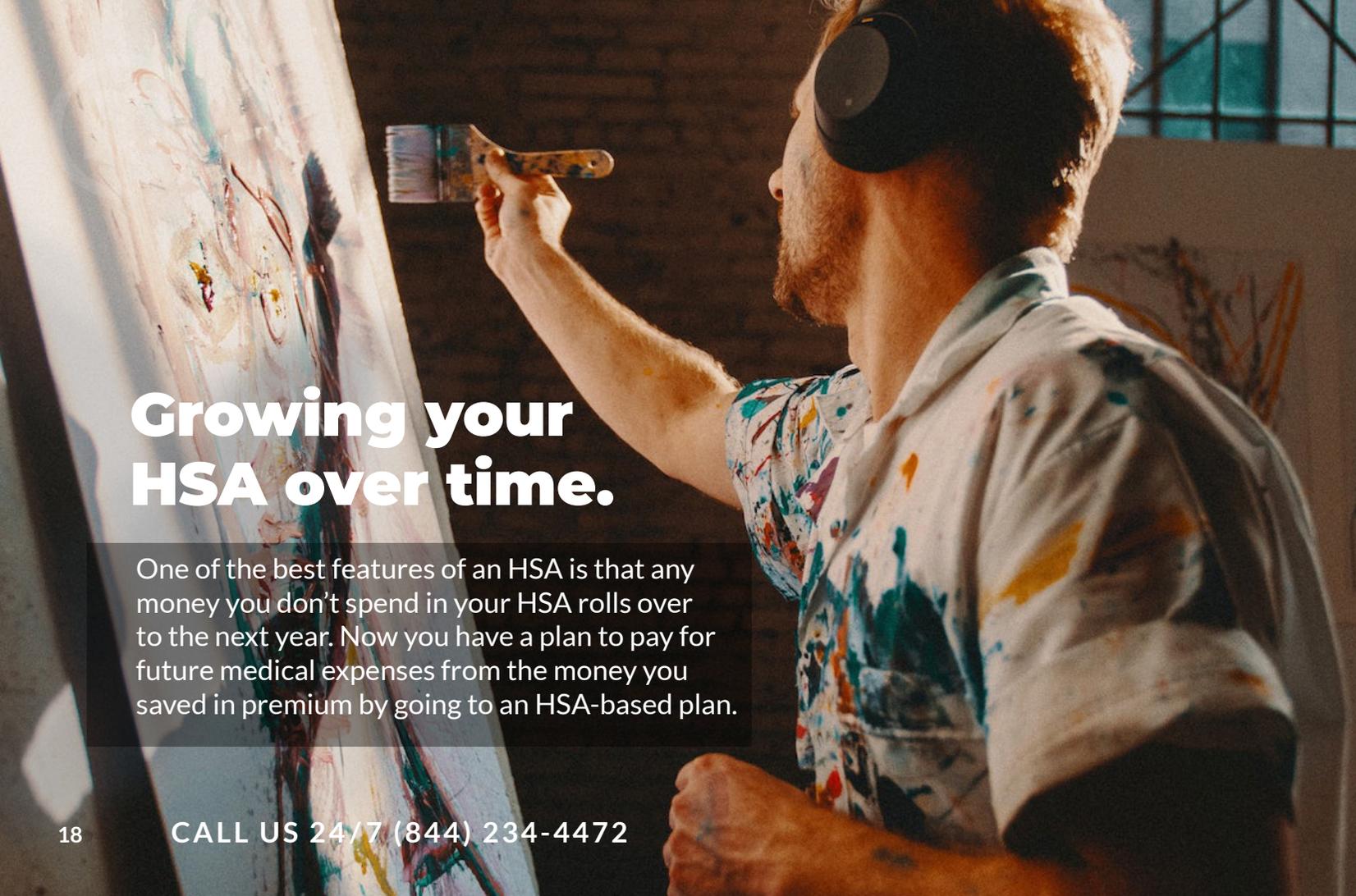


24/7 PERSONAL HEALTH ASSISTANCE

When you need us, we'll be here, 24/7. Your Personal Health Assistant is here to help. Call us anytime you have a question or concern about your health, your health plan or your HSA account. When you call us, we'll answer the phone because we are personally committed to being there when you need us, no matter what time it is.

 **(844) 234-4472**

We also contract with **bilingual and interpreter services** to enable us to communicate with you in your native language. Just call us at 844-234-4472 and we will arrange for an interpreter to join the call. You can also reach us by calling 711 to connect with Relay Utah, a public service which guarantees all citizens access to prompt, professional and accurate communication through the telephone for individuals who are deaf, deaf-blind, hard of hearing or have difficulty speaking and can communicate on the telephone via TTY/TDD, Voice Carry Over (VCO), Hearing Carry Over (HCO), Speech-to-Speech (STS), Spanish and Captioned Telephone.



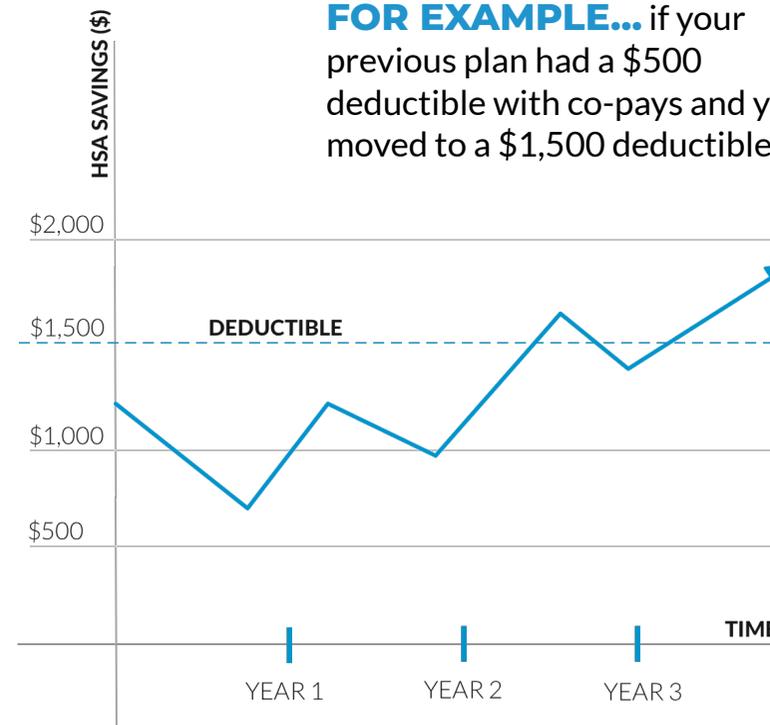
Growing your HSA over time.

One of the best features of an HSA is that any money you don't spend in your HSA rolls over to the next year. Now you have a plan to pay for future medical expenses from the money you saved in premium by going to an HSA-based plan.

HSAs are the best tool to save up for future medical expenses.

FOR EXAMPLE... if your previous plan had a \$500 deductible with co-pays and you moved to a \$1,500 deductible

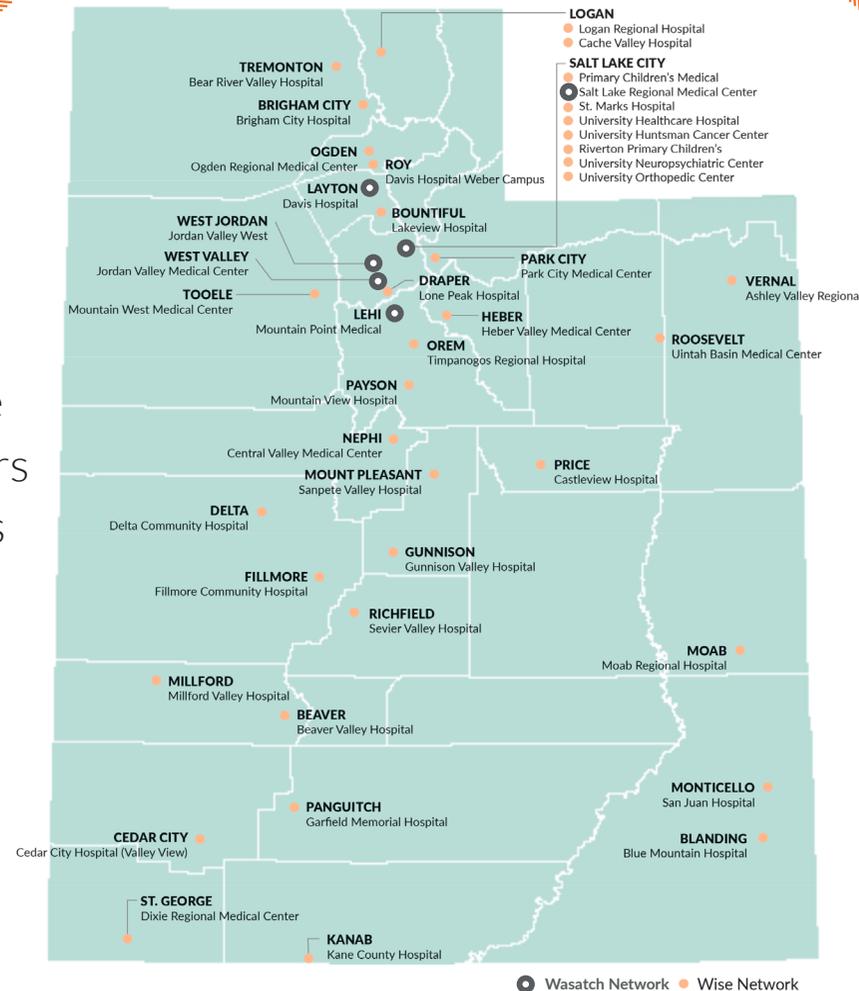
plan and saved \$100 a month, the \$100 savings could be put into an HSA. That is \$1,200 a year that is your money to save and grow.



If you had \$700 of medical expenses you would "roll over" \$500 in your HSA into the next year. If the same scenario happened the following year you would roll over another \$500 for a total HSA balance of \$1,000. If this scenario played out year over year, by year 3 you would have the money in your HSA to cover your deductible.

This could never happen in a co-pay plan because no matter how much you spend, you never roll any money over.

Access to high quality care
 8,000+ Utah-Based Providers
 40+ Utah-Based Hospitals



motivNET™

The MotivHealth Provider Network.

MotivHealth members have access to a premier, extensive network which includes more than 8,000 Utah-based providers and 40+ Utah hospitals.

If you live outside the Wasatch Front, all the hospitals are in-network. Always call us before going to a hospital, so we can make sure it's in network, and that we are getting you the best price possible.

If you have a life-threatening emergency, go to the nearest hospital. All emergency care is considered in-network.

OUT-OF-STATE COVERAGE: Either the First Health or Cigna PPO network. Employers with 20 or more employees enrolled in a plan outside of Utah would have access to medical care and treatment accessed through the Cigna PPO network.



 (844) 234-4472



**Creatively solving
the high costs of
healthcare.**

CALL US 24/7 (844) 234-4472

Keywords.

Premium: The amount you and/or your employer pay monthly for health insurance coverage.

Deductible: The amount you pay before your health insurance starts paying for covered medical expenses and prescriptions. Certain preventive services are covered 100% before the deductible is met.

Coinsurance: The portion you pay once your deductible has been met. You will pay this percentage until you have hit your out-of-pocket maximum.

Invested HSA: You are eligible to invest any HSA savings over a \$2000 HSA balance in your account. HSA funds are invested and grow tax-free. The MotivHealth HSA investment platform is unique and highly successful. It truly pays to save and invest your HSA eligible funds.

Out-of-pocket maximum: This is the most you will need to pay towards healthcare expenses in a given year. Your deductible and coinsurance are all applied towards your out-of-pocket maximum.

PHA: Our personal health assistants are here for you 24/7. We are ready and willing to help you find the most optimal care for every healthcare situation. Our PHAs can save you thousands. Literally!

SmartPay: Our high value providers offer substantial discounts on many common procedures when paid same-day or before. We also offer a MotivAdvance program to assist you towards paying for procedures up front to save. To see if your medical procedure qualifies, call us: [844-234-4472](tel:844-234-4472)

Telemedicine: The use of telecommunication and technology to provide high quality health care from a distance. Costs vary between employer and provider, but is typically little to no cost. Again, call us. It's that simple.

HSA FAQs

What is an HSA-Based Plan?

An HSA Based Health Plan is a form of health insurance that is paired with a Health Savings Account or HSA. HSA Based Health Plan's protect individuals from high, unexpected medical costs, cover preventive care at 100% and offer lower monthly premiums. Premium savings can be deposited, tax-free into an HSA to pay for current or future qualified medical, dental, prescription, or vision expenses for you and your dependents. Any funds deposited into your HSA are yours to keep and can be saved, over time to help pay for deductibles and coinsurance.

What Are the Benefits of An HSA-Based Health Plan?

- Lower monthly premiums
- Access to a tax-advantaged health savings account (HSA)
- Preventive services covered at 100%
- Coverage for routine and major medical expenses

What is an HSA-Qualified medical expense?

A qualified medical expense is a healthcare related expense as defined by the Internal Revenue Service, Section 213(d). Examples of qualified medical expenses include, but are not limited to:

DOCTOR VISITS
DENTAL SERVICES

PRESCRIPTION DRUGS
VISION CARE

How do HSAs compare to FSAs and HRAs?

Health Savings Accounts:

- Financed with employee pre-tax dollars and/or employer contributions
- Distributions for qualified medical expenses are tax free (*employees required to substantiate*)
- Account balance belongs to employee and rolls-over from year to year
- Amount withdrawn after age 65 taxable as ordinary income

Flexible Spending Accounts:

- Financed with employee pre-tax dollars
- Distributions for qualified medical expenses are tax free (*compliance determined at time of payment*)
- Account balance does not roll from year to year; You must "use it or lose it"

Healthcare Reimbursement Accounts:

- Financed with employee pre-tax dollars and/or employer contributions
- Distributions for qualified medical expenses are tax free (*compliance determined at time of payment*)
- Unused funds may be carried to future years

HSA Contributions

How Much Can Be Contributed Annually to My HSA? (For 2021)

INDIVIDUAL	\$3,600
FAMILY	\$7,200
CONTRIBUTION 55+ CATCH-UP	\$1,000

- Pre-tax contributions via payroll deductions
- Post-tax contributions
- One-time lump payment
(Contributions may be made any time after your HSA is opened)

Who can make HSA contributions?

- You, the account holder (*tax deductible*)
- Your employer (*tax deductible*)
- Us—your insurance company
- Anyone



Preventive care.

CALL US 24/7 (844) 234-4472

Utilize care that's covered 100%

MotivHealth covers certain age, gender, and condition appropriate preventive services at no cost to you, even before you've met your deductible. Examples of covered preventive services include colorectal cancer screening, screening for diabetes, blood pressure, cholesterol, or depression, immunizations like flu shots, eye exams, contraceptives, and certain medications such as aspirin or folic acid. Some of these preventative services may also qualify for HSA savings incentives. Your Personal Health Assistant can help you decide what preventive services are right for you.

Certain preventive medications are covered at no cost to you.

As required by law, these medications are covered at no cost to you when age and gender appropriate, prescribed by a health care professional, and filled at a participating pharmacy. Types of preventive medications include contraceptives, emergency contraception, fluoride, aspirin, folic acid, and certain vitamins.

Member Guide

motivhealth[®]

THE SMARTER APPROACH TO HEALTH INSURANCE.

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