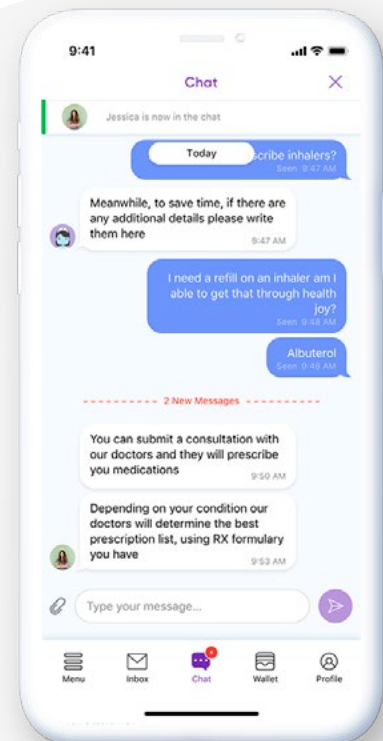




# Our Concierges Make Healthcare Simpler

HealthJoy's team of healthcare concierges understand how to navigate the healthcare system so that you don't have to. Our concierge are highly-trained specialists with a wide variety of backgrounds, ranging from registered nurses to benefits and claims specialists, who work together to deliver exceptional service. They are committed to doing whatever it takes to make your life easier. That could mean assisting with benefits questions, claims, clinical issues, appointment setting, research, recommendations, health spending accounts, paperwork, or other important matters. They are great problem solvers and empowered to do whatever is needed to help you with your needs.

HealthJoy can be accessed 24/7 through our mobile app. Our regular concierge business hours are Monday through Friday from 7:30 AM to 12:00 AM CST and Saturday through Sunday from 10:00 AM - 6:00 PM CST. Online medical consultations are available 24/7/365.





## PROVIDER RECOMMENDATIONS

Our concierge will extensively research every recommendation (1-2 hours on average) and call to confirm in-network participation and availability.



## FACILITY RECOMMENDATIONS

We direct members to the highest-quality, fairest priced, and most convenient facilities based on each specific situation. Research time is 1-2 hours.



## PROCEDURE RECOMMENDATIONS

Get provider, lab, and facility recommendations for a procedure. Let us review your doctor's recommendation to make sure everything is within your insurance network and the highest quality of care possible.



## ANSWER BENEFITS QUESTIONS

Questions about your health plan, HSA/FSA, dental plan, or other employee benefits? We have answers.



## APPOINTMENT BOOKING

We can schedule the earliest appointment with hard-to-reach specialists. We'll arrange for facility appointments or tests. We'll even let you know about parking.



## HEALTH COST ESTIMATION

We provide cost and quality transparency that makes shopping for medical services simple. We even recommend cash prices in some instances to save money.



## MEDICAL BILL REVIEW

Medical bills are confusing and often incorrect. Our team of experts can help by answering questions, explain how billing works, and negotiate on your behalf if needed.



## RESOLVE CLAIM ISSUES

We provide advice or assistance when you're filing a complaint or grievance with your insurance provider. We'll be there for you every step of the way.



## HEALTH SPENDING ACCOUNTS

We can assist with HSAs, HRAs and FSAs. We can explain what's a qualified medical, prescription, dental and vision expense and ways to use your accounts.



## MEDICAL DEVICE HELP

Been prescribed a home medical device and don't know where to start? We can help you find the perfect product for your specific needs.



## DENTAL AND VISION ASSISTANCE

We can help members with their dental and vision needs. Find providers, make appointments, explain benefits, and much more.



## RX SAVINGS REVIEW

We've developed a proprietary algorithm to identify lower-cost medication alternatives by using nine different strategies. Let our team help you reduce your medication spend.