

Benefit by being In The Know about your Health Benefits

Many wellness or preventative services are not subject to meeting your annual deductible. Early detection can greatly reduce your long-term medical expenses.

- ✓ Routine preventative care
- ✓ Flu shots and other routine immunizations

Benefit from Other Preventative Services

- ✓ Dental exam
- ✓ Vision exam

Other ways that you can manage Health Care Costs

- ✓ Utilize in-network providers
- ✓ Shop around
 - Real Time Choices rewards employees who use it to shop for Fair Price providers for specific procedures.
 - Prescription Costs. Try these websites.
 - <https://www.medtipster.com/>
 - <https://www.goodrx.com/>
 - <https://americaspharmacysource.com/>
- ✓ Request a 90-day script
 - Navitus offers cost savings with 90-day scripts as compared to 30-day. It's like buying two and get one free.
- ✓ Make the most of your Health Savings Account
 - The list of eligible items was significantly expanded under CARES Act legislation. It now includes OTC medications and the menstrual products. Both are reimbursable with receipts dating back to December 31, 2019.
 - Contributions to your HSA offer tax savings by reducing your income subject to social security taxes, federal income tax, and state income tax.
 - Funds in your HSA account belong to you.
- ✓ Dental accumulator
 - If you don't utilize \$500 or more of your annual benefit, \$250 will be added to your accumulator; however, you are required to use some dental benefits during the plan year to qualify.
- ✓ Familiarize yourself with benefit plans and coverage
 - Call or contact the insurance carrier and speak with a customer service representative before obtaining services
 - Download these mobile apps for quick access to plan information
 - The Benefit Guide is located on "In The Know" under Resources

ASR (Medical Services) 800-968-2449

Group 895, Ask for Melissa

Mobile App:



Real Time Choices App

Mobile App Code: AHDIDQR



Further (Health Savings Account) 800-859-2144

Mobile App:



Principal (Dental Services) 800-986-3343

Mobile App:

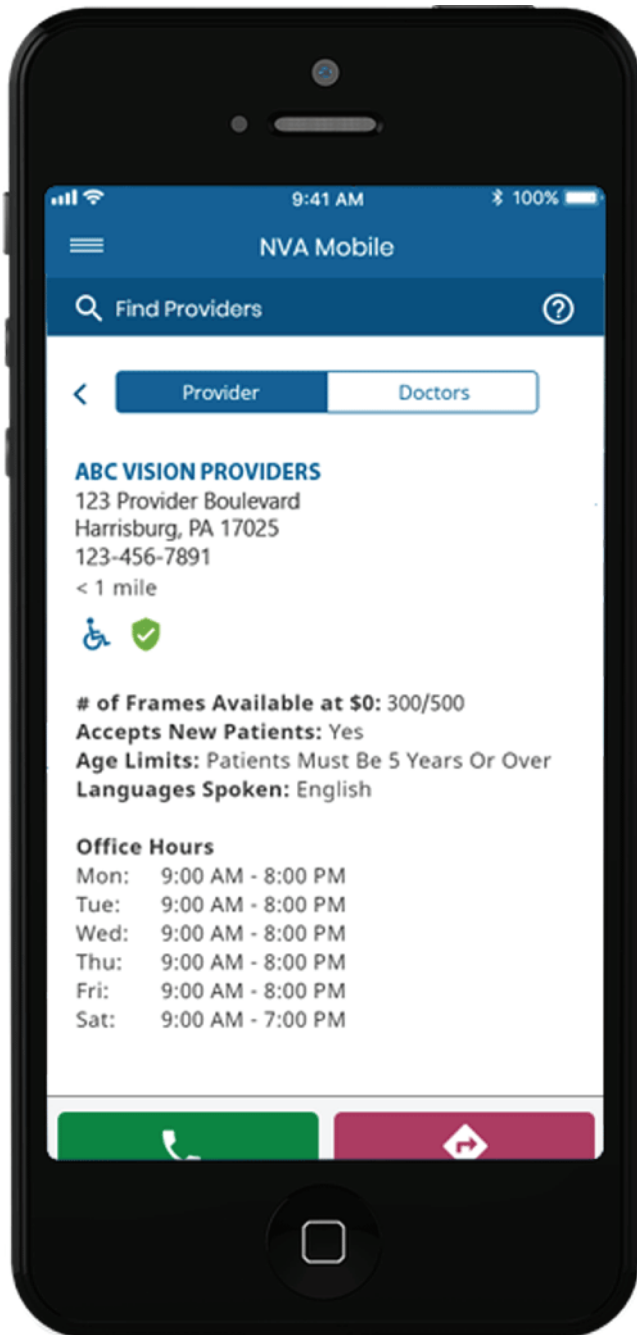


National Vision Administrators, NVA (Vision insurance) 800-672-7723
www.e-nva.com
Group number 3222000001



NVA Member Mobile App

Vision Benefits on the Go



On the go?

Take NVA with you, with the NVA mobile app.

Log into our app to:

Find Vision Care Providers

Search for network providers by locations and by number of frames available to you at \$0 out-of-pocket cost.

View Benefits

Gain quick access to eligibility and plan coverage information.

Access Your ID Card

Simply pull up your ID card image whenever you need it.

Discover the NVA Smart Buyer®

Get the information you need to help make smarter buying decisions on eye care and eyewear.

* To view ID cards your plan must allow ID cards to be viewable.

** Only NVA active main cardholders can access the NVA vision benefits member app. Dependents cannot create their own accounts on the app.

Get the free NVA vision benefits member mobile app for your iPhone or Android at:





Go Green to Get Green™ Rewards

What is Go Green to Get Green?

Go Green to Get Green Rewards provides cash rewards for employees who use RealTimeChoices to shop for Fair Price providers for specific procedures.

How do I earn Go Green to Get Green Rewards?

Rewards are already built in to the RealTimeChoices system - there are no additional forms to submit to be eligible for the rewards. You can earn rewards simply by visiting green providers for rewards-eligible services.

Eligible Services

Here are the eligible services and the rewards amounts. Additional information about qualifying procedures and reward amounts can be found by logging on to RealTimeChoices.

Procedure	Cash Reward
Colonoscopy (screening, with and without biopsy)	\$100
Upper GI Endoscopy (with and without biopsy)	\$100
Knee Arthroscopy	\$100
Shoulder Arthroscopy	\$100
Heart Perfusion Imaging	\$50
Remove Tonsils and Adenoids	\$50
Ear Tube Replacement	\$50
Cataract Surgery	\$50
Laparoscopic Cholecystectomy/ Removal of Gallbladder	\$50
Lithotripsy	\$50
Sleep Study	\$50
Doppler Exam of the Heart	\$25
Heart Echo Imaging	\$25
Most MRI's	\$25
Most CT's	\$25



Frequently Asked Questions:

Do I need to submit any forms to be eligible for a reward?

No - you are eligible for rewards simply by visiting a green provider for the procedures RealTimeChoices and your employer have determined to be eligible for rewards.

Is my health information kept private?

RealTimeChoices does not share information about individual employees or the services received with your employer. All health care information is kept confidential.

How will I receive my reward? How long does it take?

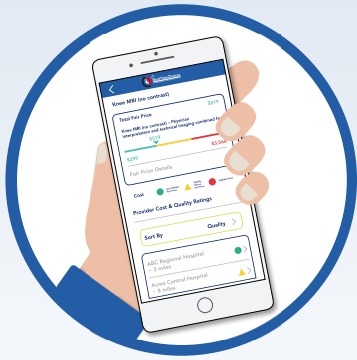
Rewards are processed on a monthly basis and will be sent to the address on file with your employer. A letter of explanation will accompany the reward.

Are my family members eligible to receive rewards?

Rewards are paid to the employee but family members who are participating in the health plan can also earn rewards.

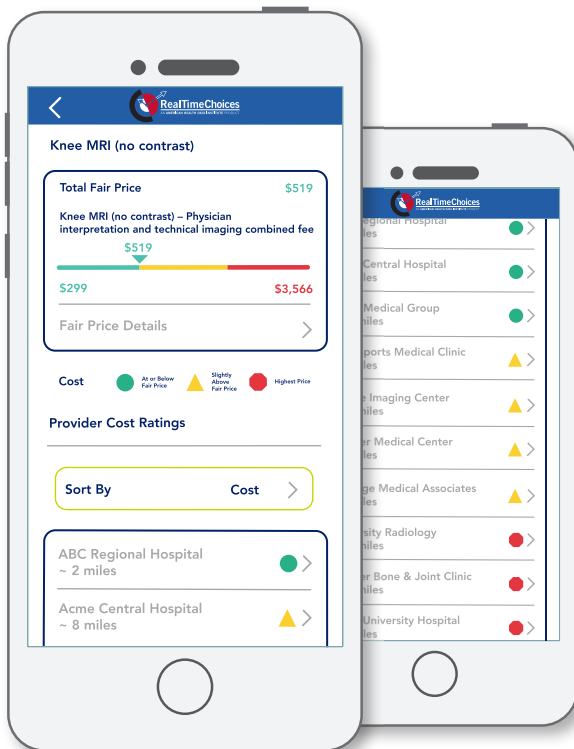
Can I earn multiple rewards?

You may receive multiple rewards for procedures rendered on the same day. For example, if you had cataract surgery on both eyes, you would receive two separate rewards for using a high-value provider.



Find the best care with the **RealTimeChoices** App.

Available at:



1

Open the Apple App Store or Google Play Store

2

Search for RealTimeChoices

3

Select the app and tap 'Install' to begin downloading

4

Open the "RealTimeChoices" app, enter your company code, and follow the instructions

5

Or, enter your mobile access code found on the desktop version of RealTimeChoices

Mobile App Code:

AHDIDQR

If this doesn't work, try all lower case, ahdidqr

Check it out: www.healthcarebluebook.com/cc/rtcqr

Getting Started



Desktop Computer

Windows

1. Open App Store
2. Search the store for RealTimeChoices
3. Select the RealTimeChoices app
4. Tap the Get button
5. Enter your Apple password to download (there's no charge for the app)

Mac

1. Open iTunes
2. Select iTunes Store from the menu on the left
3. Search the store for RealTimeChoices
4. Click on the RealTimeChoices app
5. Click Download to get the free app
6. Enter your Apple password to download (there's no charge for the app)



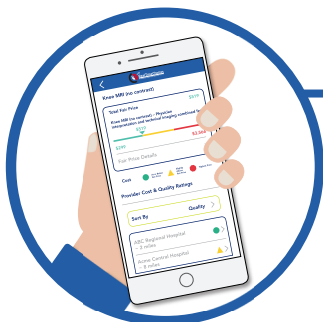
Mobile Devices

Android

1. Open the Google Play Store App
2. Search the store for RealTimeChoices
3. Select the RealTimeChoices app
4. Tap the Download button
5. Tap Accept & Download to accept the app permissions – the app will start downloading immediately

iPhone

1. Go to the Google Play app store (<http://play.google.com>)
2. Search the store for RealTimeChoices
3. Select the RealTimeChoices app
4. Click the Install button
5. Select the device on which you'd like to install the app from the drop-down menu
6. Click Install to accept the app permissions – your item will begin downloading



Using the Custom App

During set-up, enter your company code and follow the prompts

Or

1. Login to your RealTimeChoices desktop site
2. Locate the mobile access code on the homepage
3. Launch the RealTimeChoices app in your device
4. Tap **My Employer Provides RealTimeChoices** and then enter the mobile access code in the field provided

Check it out: www.healthcarebluebook.com/cc/rtcqr