



Member Information Packet

Welcome to a
Healthier You!

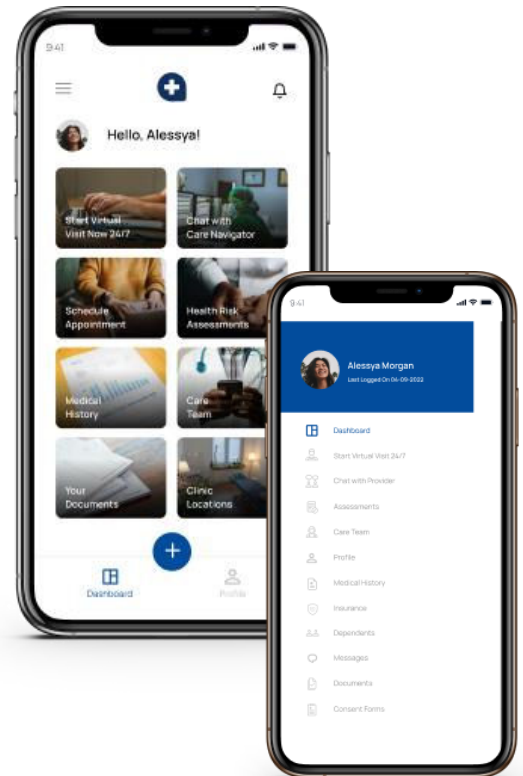
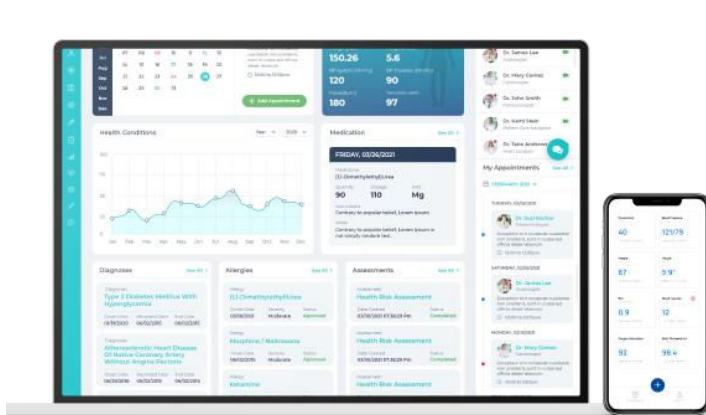
Finally, a healthcare management
plan with defined health benefits
for you.



Comprehensive Care at no out-of-pocket cost!

Benefits Include:

- Payments for qualified out-of-pocket hospital expenses
- Virtual Urgent Care
- Virtual Primary Care
- Virtual Behavioral Health
- Health Management Coaching
- Prescription Benefit
- Health Risk Assessments
- Laboratory and Radiology Screenings
- Behavioral Change Workshops and Paths
- Emotional Well-Being Solutions
- Digital Coaching
- Professional Tax Consulting Services



Your E3 Health Navigator supplemental plan benefits are supported through a partnership with AkosMD; and includes services and resources that broaden your access to care and health management resources.

Log into your [Akos MD Portal](#).

AkosMD Comprehensive Care Management Portal

When it comes to working toward your health and well-being goals, you don't have to do it alone! The Akos Virtual Care Ecosystem is supported by a comprehensive care management system.

Behavioral Change Workshops can help you learn about a variety of topics to enhance your well-being. Our workshops are designed to help you boost your well-being knowledge, develop new skills and healthy habits, and take action to lead a healthier lifestyle.

Our interactive challenges make it fun for everyone to jump-start healthy changes and reach their well-being goals by tracking healthy behaviors.



Akos Comprehensive Care

As a member of the Akos health plan, you have unlimited access to many of the services Akos has to offer. The benefits listed are available to you with no copay and \$0 deductible.

Primary Care

- 24/7/365 access to care
- Unlimited virtual visits
- Dedicated primary care provider
- Real-time consultations
- No appointment necessary
- HIPAA-compliant platform
- National provider coverage
- Prescriptions and refills
- Sick & return-to-work notes

Care Navigation

- Dedicated care navigator
- Guidance to providers
- Scheduling support
- Referrals to specialists
- Specialty care coordination
- Lab and imaging coordination

Planner & Preventive Care

- Whole health evaluation
- Health risk assessment
- Chronic care management
- Health & wellness coaching
- Smoking cessation
- Diabetes prevention
- Weight Management

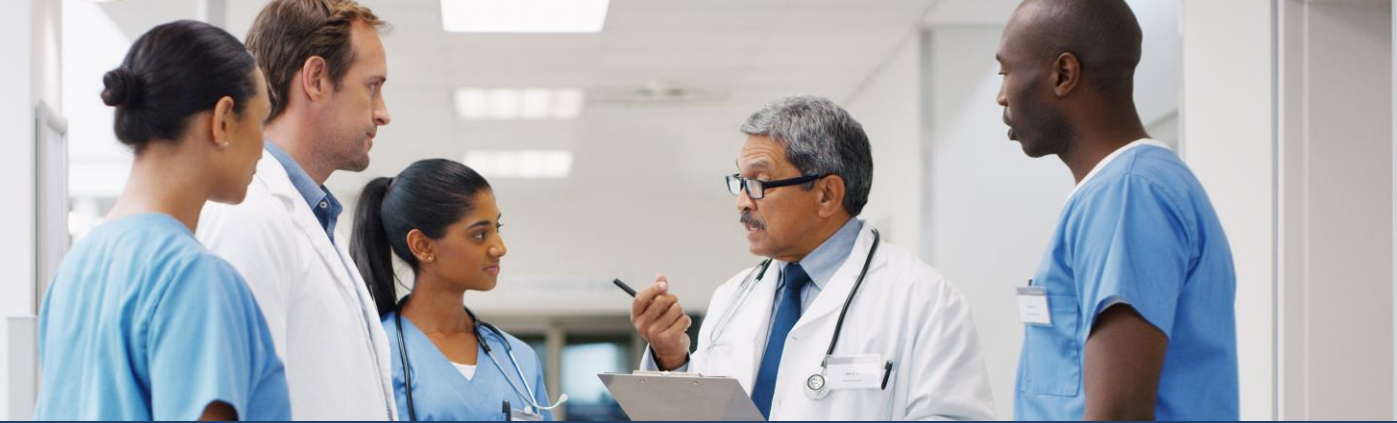
Patient Dashboard

- Medical records
- Health score and goals
- Claims data
- Plan benefit information
- Low-cost prescription finder
- Education material

What's included in your plan

- + Primary Care
- + Urgent Care
- + Behavioral Health Services
- + Care Navigation
- + Preventative & Wellness Care
- + Health Coaching
- + Health Risk Assessments
- + Patient Dashboard





Akos Virtual Primary Care

As a member of Akos concierge health, you have unlimited access to all the services Akos has to offer. Your Akos care team assists with access to your benefits. Benefits available to you with no copays and \$0 deductible.



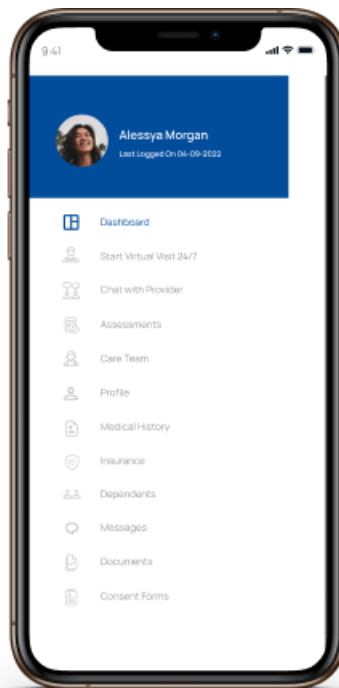
On-Demand Care

No commutes. No waiting rooms. No need to reschedule the work day. Akos delivers high-quality care when and where your employees need it, 24/7. Our focus is on quality: from the seamless experience we offer to our national network of providers and care coordinators.



Dedicated Care Team

Get peace of mind with a personalized and coordinated care team for every patient. Our care navigators oversee the entire patient journey to ensure the patient is getting the care that best meets their needs. Combined with the power of our connected care portal, the entire care team has a unified view of the treatment plan to pro actively make data-driven medical decisions.



What's included in your plan

- + 24/7/365 access to health care
- + Unlimited virtual visits via video or telephone
- + Dedicated primary care provider
- + No appointment necessary
- + National provider coverage
- + Virtual physicals
- + Prescriptions and refills
- + Laboratory and/or radiology orders
- + Sick & return to work notes



(844) 228-4772 | healthnavigator@E3peo.com



What's included in your plan

- + Available 24/7/365
- + Unlimited Virtual Visits
- + National Provider Coverage
- + Real-Time Consultations
- + Prescriptions and refills

Akos Virtual Urgent Care

Access to a virtual primary care plan with a national network of board certified, state licensed doctors conveniently treating primary care issues over message or video.



It is important to have an expert to turn to when you have questions about your health. The AkosMD Nurseline is here to answer your questions and offer advice on things such as:

- Your health symptoms and concerns
- Medications and side effects
- Reliable self-care home treatments
- When to go to the doctor
- When to go to urgent care
- When to go to the emergency room
- Local physician and hospital resources
- Wellness information

Get free confidential help today.

- ✓ 24 hours a day, 7 days a week, 365 days a year.
- ✓ Get convenient around-the-clock guidance from our team of expert, caring nurses.
- ✓ Call 911 in case of medical emergency. This service is not a substitute for doctors care.



(844) 228-4772 | healthnavigator@E3peo.com



Akos Virtual Behavioral Health Services

AkosMD administers a virtual based behavioral health program that helps navigate members to counseling and psychological services. The patients dedicated AkosMD Care Navigator helps navigate the patient to the appropriate services and schedules the initial appointment and any follow-up appointments the patient may need.



Access convenient behavioral health services today! Akos will pair you with one of our licensed therapists to provide feedback, guidance, and support as you navigate your mental health journey. You are not alone.

What's included in your plan

- + Appointments available 7AM-10PM, 7 days/week
- + Virtual behavioral health assessments
- + Virtual behavioral health therapy
- + Unlimited visits
- + Referral to behavioral health clinic when necessary
- + Dedicated case manager

A better mind for better health.

Conditions Treated Via Video Consult:

- Depression
- Stress
- Anxiety
- Eating Disorders
- Grief
- Family/relationship issues



(844) 228-4772 | healthnavigator@E3peo.com



Akos Health Coaching

When it comes to working toward your health and well-being goals, you don't have to do it alone! The Health Management Platform offers support from a Human Performance Coach to guide you on your path toward meeting your goals.

Health Education Session

Engage with a Health Coach to discuss health screening results, PHP, and/or health goals

Personal Coaching Unlimited Sessions

Work with a coach to address a specific area of interest or for general well-being goals

JumpStart Coaching

Unlimited engagements with a Health Coach to work on specific goals to get started on your path to better health

What's included in your plan

- + Health Education
- + Scheduling Support
- + Dedicated Health Coach
- + Goals Support
- + Unlimited Sessions



Akos Health Risk Assessments

The Health Risk Assessment tool is designed to help patients understand their health risks and take proactive measures to improve their well-being. Your Care Navigator will complete your personal health assessment with you, assign you a virtual primary care provider and you can even make your first appointment today.

- Demographic characteristics – age, gender
- Lifestyle behaviors – exercise, eating habits, alcohol and tobacco use
- Emotional health – mood, stress, life events
- Physical health – weight, blood pressure, cholesterol levels
- Current and previous health conditions
- Preventive screenings
- Readiness to change behaviors to improve health

Why is it so effective?

Because when employees are motivated by their values and interests, they feel empowered to move forward.

1. Complete a health risk questionnaire online or through the Akos app. The questionnaire will ask you about your medical history, lifestyle habits, and health goals.

2. Receive a personalized health report based on your answers. The report will show you your current health status, risk factors, and areas for improvement.

3. Consult with a board-certified provider via phone or video call. The provider will review your health report, answer your questions, and prescribe any necessary medications or referrals.

4. Follow a customized health plan created by the provider and a health coach. The plan will include recommendations for nutrition, exercise, stress management, and other wellness activities.

E3 Health Navigator Additional Benefits

Hospital Indemnity Benefit

The Limited Benefit Insurance Policy through E3 Health Navigator is a supplemental health plan. Employees are eligible to receive a Hospital Indemnity payment when a valid claim is filed. The payable benefit will correspond to the plan you are enrolled in. Your Federal Life claim form can be accessed within your AkosMD Portal.

Limited Benefit Health Plan Premium Options	Plan 3	Plan 1e	Plan 2e	Plan 4e
Initial Hospital Admission Benefit				
Benefit Payable Per Day of Initial Confinement	N/A	N/A	\$500	\$500
Maximum Number of Days Payable	N/A	N/A	1 Day	1 Day
Daily In-Hospital Benefit				
Benefit Payable Per Day of Confinement	\$100	\$100	\$200	\$200
Maximum Number of Days Payable	10 Days	30 Days	30 Days	30 Days
Emergency Room Benefit				
Benefit Payable Per Day	\$100	\$100	\$100	\$100
Maximum Number of Days Payable	1 Day	1 Day	1 Day	1 Day
Ambulance Benefit				
Benefit Payable Per Day	\$100	\$100	\$100	\$100
Maximum Number of Days Payable	1 Day	1 Day	1 Day	1 Day

Health Management Benefit

In addition to the Hospital Indemnity benefit, employees see a tax savings and increase in their net pay when enrolled in the E3 Health Navigator Plan. Your pre-tax premium will adjust your taxable income and reduce your tax liabilities. For participating in the E3 Health Navigator Plan, you will receive a post-tax claim payment, resulting in an increase in your take home pay as seen in the illustration below.



Paycheck Example

Tax Allowance Settings:

Federal: \$/\$0.00

	Without Program	With Program
Weekly gross pay	\$800.00	\$800.00
Major medical premium	\$0.00	\$0.00
Additional pre-tax deductions	\$0.00	\$0.00
Indemnity Premium (HI125)	\$0.00	\$276.92
Taxable Income	\$800.00	\$523.08
Federal withholding	\$63.21	\$29.98
Social Security	\$49.60	\$32.43
Medicare	\$11.60	\$7.58
State withholding	\$0.00	\$0.00
Post-tax deductions	\$0.00	\$0.00
Post-tax Income (paycheck received from employer)	\$675.59	\$453.09
Indemnity Claim Payment (HIPAY)*	\$0.00	\$230.76
Total amount to bank account	\$675.59	\$683.85
Approximate increase in take home pay	\$0.00	\$8.26
Approximate monthly increase in take home pay	\$0.00	\$35.79

*Claim payments in excess of the employee's annual medical out-of-pocket expenses may be taxable.

The plan provides employees with 24/7 and on-demand personal tax advice at no additional cost to the employee.

(844) 228-4772 | healthnavigator@E3peo.com



MyTaxHOTLINE

1-888-959-4474

Tax Consulting Advice Line

All plan participants have free access to tax advisory services provided by MyTaxHotline (MTH) Live Advice. Through the MTH Indemnity Plan Tax Advice Line, plan participants will interact directly with tax professionals and receive individualized advice based on plan specifics. Members may contact MyTaxHotline professionals either online, by email or calling the tollfree number provided.

Your MyTaxHotline portal can be found at mytaxhotline.com/login

- Your username is your last name.
- Your password is your last name + DOB OR your last name + Last 4 digits of SSN.
- For further assistance or questions contact customerservice@mytaxhotline.com.

Indemnity Plan Tax Advice Line Benefits

- The tax advisory services are available to all members on an “on-demand” basis.
- The tax advisory services are free to all members.
- Unlimited tax assistance from tax professionals for indemnity plan questions.
- Frequently Asked Questions offer clear explanations of any tax implications.
- Hundreds of examples of common tax scenarios.
- Discounted personal tax filing services.

Contact MTH: 1-888-959-4474 | customerservice@mytaxhotline.com

Contact Us: Monday-Friday 8AM-7PM CST | (844) 228-4772 | healthnavigator@E3peo.com

Q. Is this a new benefit?

A. Yes. The E3 Health Navigator plan is a new benefit that is being offered by your employer for the first time.

Q. Does the E3 Health Navigator policy replace my health care coverage in any way?

A. No. This supplemental plan is separate and apart from any other coverage you may have.

Q. If I am auto-enrolled will it affect my take home pay?

A. Employees are only qualified to be auto-enrolled if they see an increase in their take-home pay under the plan.

Q. How does my take-home pay increase?

A. The plan premiums are deducted pre-tax, which lowers your taxable income and your taxes withheld. Then your health management claim payment is added back in after-tax, which results in a slight increase in take-home pay.

Q. If I don't qualify for other employee benefits, how will I be enrolled in this plan?

A. This supplemental program is separate and apart from major medical benefits. You may qualify even if you don't qualify for other benefits, and there are no out of pocket costs to you!

Q. How will I know if I qualify?

A. If you've qualified to be enrolled in the E3 Health Navigator plan, an email will be sent to you from AkosMD with instructions to log into your member portal.

Q. Can I opt out of the E3 Health Navigator Plan?

A. Yes. You can call the enrollment line with questions about your benefits or to opt out of the plan by calling 888-308-8085.

Q. I already opted out of my employer benefits, does that exclude me from this?

A. No. This is a new benefit offered to all employees that qualify.

Q. How did E3 Health Navigator obtain my information?

A. Employers routinely disclose employees' personal information to other companies for business purposes, such as administering payroll and health benefits. Your information will not be sold or redistributed by E3 Health Navigator; all employee data and content is secured.

Q. How will E3 Health Navigator communicate with me?

A. Emails from E3 Health Navigator will be sent from healthnavigator@e3peo.com. Text messages from E3 Health Navigator will be sent from (844) 228-4772.

DISCLAIMER

Nothing in the foregoing is intended to provide legal, financial, accounting, tax or health advice from E3 Health Navigator and the insurance carriers expressly disclaim, and you are hereby instructed not to rely on statements made in these foregoing materials for such advice. E3 Health Navigator and the insurance carriers are not in the business of providing legal, financial, accounting, tax, and health advice. Before considering or purchasing the Plan, you should consult with and rely on your own legal, financial, accounting, tax and or healthcare professional(s). E3 Health Navigator and the insurance carriers do not guarantee, and expressly disclaims guaranteeing, any and all employee health or wellness benefits or tax savings, and any employer cost savings or tax savings statement made in the foregoing materials is subject to these disclaimers and any nonreliance provisions.