13 Benefits, Zero Out-of-Pocket Cost

The first Health-to-Wealth™ benefit program designed to help you get better care, spend less, and build your financial future.

The WellthCare Way™

Receive up to $1,100 a year toward retirement, $1,000–$2,800 in Health Store rewards, and essential healthcare benefits—all at $0 out of pocket.

How is that possible?

Most healthcare waits until you get sick. WellthCare rewards you for taking care of your health and makes it easier to get the care you need.

You get a doctor, a Care Concierge, a personalized Plan of Care, and valuable health and wealth rewards—all working together.

Take care of your health and automatically build your wealth.

That's the WellthCare Way.

Start Here

1 Create Your Health Profile

One Time Setup

Tell us about your health history and goals so we can personalize your care.

$ Health Store Rewards

Deposited Monthly

$ Retirement Contributions

Deposited Yearly

2 Complete Two 40-Second Scans Each Month

Free preventive care

Identify potential health concerns early, keep your plan of care up-to-date & qualify you for rewards

3 Your Plan Updates Automatically

Always Personalized

Every scan and doctor visit updates your personal Plan of Care, helping your care team provide great care.

4 Choose Your Care Team

One Time Setup

Your primary care doctor & concierge nurse coordinate your care.

5 Get The Care You Need

From Diagnosis To Done

Not Urgent?
Book a call with your Primary Care doctor.

Urgent?
Speak with an Urgent Care doctor immediately or get a call back within 15 minutes.

After Care
Your Care Concierge then coordinates whatever the Doctor says you need: Labs, Testing, etc.,

6 Before Procedures, Call WellthCare Navigators

Don't Pay Thousands, Call Us.

Need a procedure, scan, or specialist? We'll find you quality care for significantly less.

7 After Care, BillReducer™ Will Save You Money

Average 70% Discounts Nationwide

Our experts find overcharges in your hospital bills and look for additional discount opportunities.

Repeat steps 2 - 7

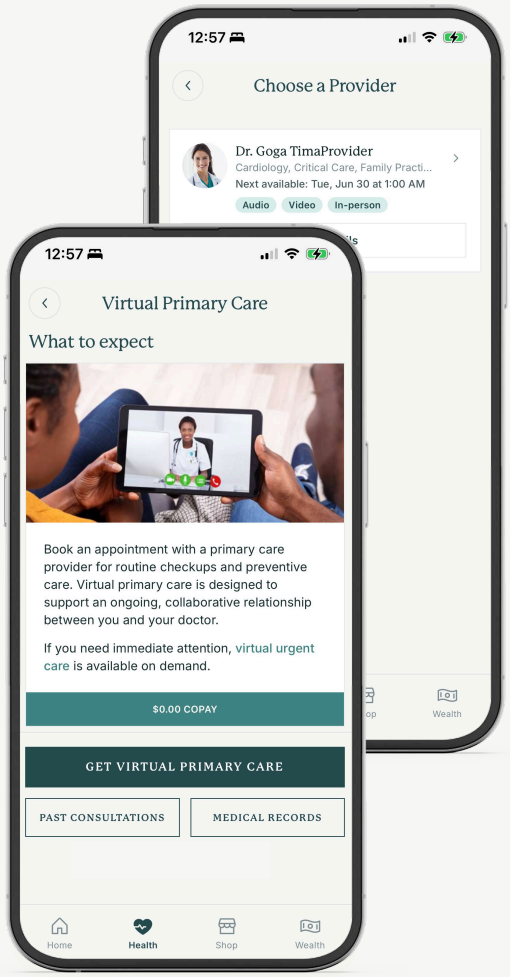
Available for:
Employee, spouse & children

Cost:
$0 Deductible, $0 Co-Pay,
No Out-of-Pocket Costs

From Diagnosis to Done.

Your Primary Care Doctor & Concierge

Your doctor determines the care you need. Your Concierge helps you get it.



How It Works

With WellthCare app finding a doctor and getting care is only a few clicks away.

1. Choose your primary care doctor
2. Meet from the comfort of your home
3. Your doctor determines what you need (labs, meds, tests, etc)
4. Your concierge makes it happen, at no cost to you

Employee Benefit

- Choose a primary care doctor licensed in your state
- Unlimited virtual primary care for employees and their families
- Approximately 80% of healthcare needs resolved immediately
- Estimated annual savings of $3,000 on common healthcare costs
- Expert help finding no-cost & lower-cost care

"I don't have to figure healthcare out on my own anymore. I start with my doctor, and WellthCare helps me with everything that comes next."

LeDawn WellthCare Member

FAQ

Q: I already have a primary care doctor I've seen for years. Do I have to switch?

No. WellthCare Virtual Primary Care is designed to work alongside your existing care relationships, not replace them. Think of it as your first call to a dedicated clinical resource available immediately, at no cost, that can handle most issues on the spot, from the comfort of your home. If your existing doctor is needed, your WellthCare doctor can coordinate and share your plan of care to ensure continuity.

Q: What if my issue turns out to be something serious that actually needs in-person care? Will I be left on my own?

No. If your virtual primary care or urgent care doctor believes you need in-person care, they'll guide you to the next step. They may recommend one of our partner urgent care centers, a specialist, or a diagnostic test such as a mammogram or colonoscopy.

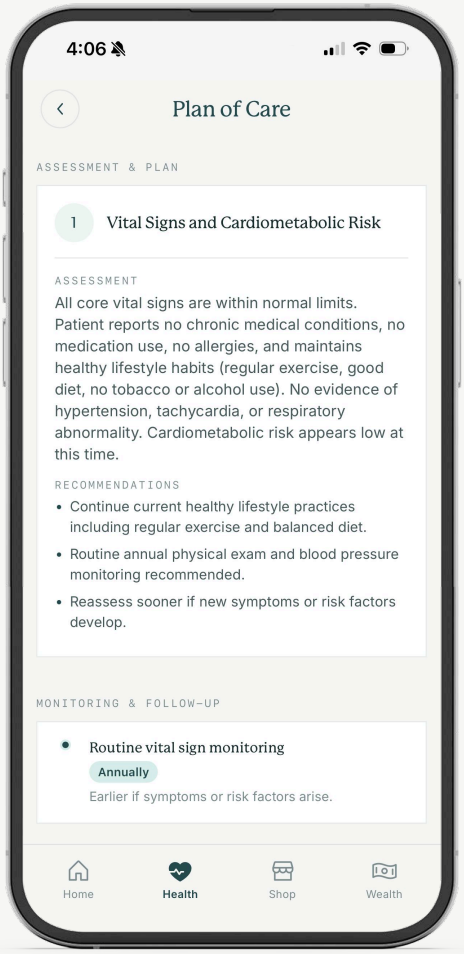
Available for:
Employee, spouse & children

Cost:
$0 Deductible, $0 Co-Pay,
No Out-of-Pocket Costs

A Care Plan That Evolves With You.

Your Personalized Care Plan

Your personalized Plan of Care brings your health information into a single location. As you scan and receive care your WellthCare team can provide more personalized and proactive support.



How It Works

A licensed professional builds your plan around your conditions, your goals, and the services needed to treat them.

1. Your scan provide a starting picture of your health and goals
2. Each new scan helps to keep your Plan of Care up to date
3. Your care adds to the picture. Doctors update your plan, to keep it current.
4. WellthCare clinicians consult your current Plan of Care to better understand your health
5. Your Plan of Care evolves with you over time

Employee Benefit

- A personalized health plan built around you
- Continually updated as you complete scans and use WellthCare
- Helps identify potential health concerns earlier
- Continually updated by our team
- Gives your care providers a more current picture of your health in order to provide better care over time

"For the first time, I feel like someone is keeping an eye on my health—not just waiting until something goes wrong."

Angie WellthCare Member

FAQ

Q: How is this different from generic health advice I could find online or from a wellness app?

The Plan of Care is not a generic checklist — it is a personalized document created and maintained by a licensed medical professional based on your actual scan data, lab results, medical history, and consultations. It changes as you change. Generic online health advice cannot account for your specific biometrics, conditions, medications, or lifestyle. This is the difference between a map drawn for everyone and a map drawn for you.

Q: Can I share my Plan of Care with my outside doctors and specialists?

Yes, and you are encouraged to. The Plan of Care is designed to serve as a central health record that any provider you see can reference. Sharing it with your outside physicians ensures they have the full picture of your health, your current medications, and your wellness goals — leading to more coordinated and effective care.

160 W Canyon Crest Rd, Alpine, UT 84004 | ERISA-compliant, patent-pending | 877-264-5727

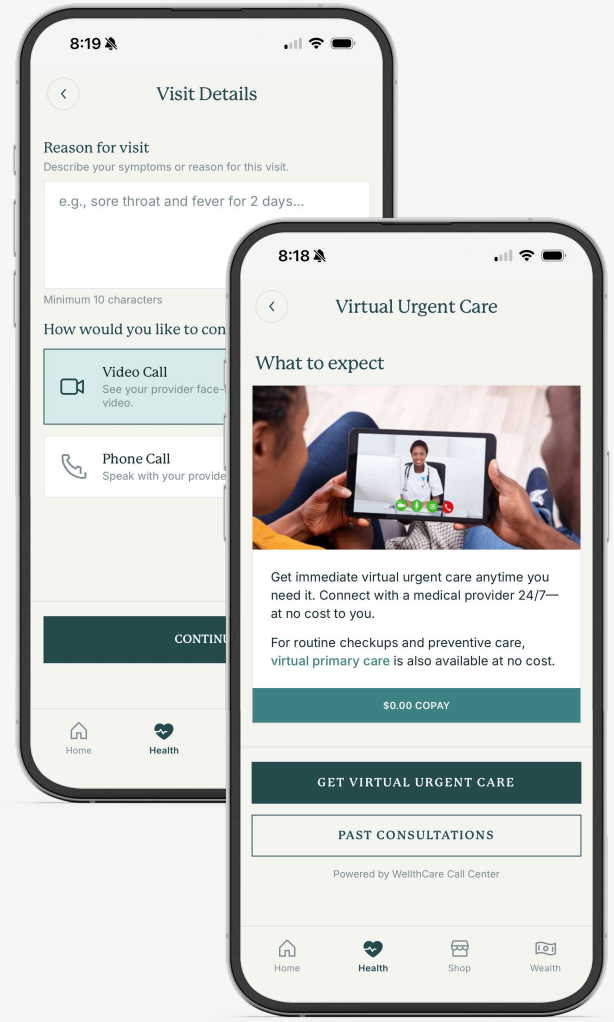
Available for:
Employee, spouse & children

Cost:
$0 Deductible, $0 Co-Pay,
No Out-of-Pocket Costs

A Doctor When You Need One.

Virtual Urgent Care

Get on-demand medical attention for sudden, non-emergency health issues, any hour of any day.



How It Works

Skip the waiting room and the surprise bill. When something comes up suddenly, the WellthCare app connects you with a medical professional in minutes.

1. When something comes up suddenly, call virtual urgent care
2. You'll be connected to a doctor immediately ~90% of the time—or one will call you back within 15 minutes.
3. Get the care you need
4. If a follow-up is needed, WellthCare helps with whatever is next
5. Your plan of care is updated and always stays current

Employee Benefit

- 24/7/365 access for employees and their families
- Get connected to a doctor within 15 minutes
- Prescriptions are sent electronically when clinically appropriate
- Avoid costly emergency room and walk-in clinic bills

"I got an Urgent Care doctor immediately; he checked my daughter's breathing and submitted the prescription I needed."

Michelle WellthCare Member

FAQ

Q: How fast can I actually get seen? I've used telehealth apps before and waited over an hour.

WellthCare Virtual Urgent Care is designed to connect you with a medical professional immediately 90% of the time or they'll call you back within 15 minutes, worst case. This is not a general consumer telehealth app with thousands of anonymous users in a queue — it is a benefit specifically provisioned for your employer's workforce, which means access is meaningfully faster.

Q: Can a virtual doctor actually prescribe medication, labs or testing? What if I need something right away?

Yes. Licensed providers on the WellthCare platform can prescribe medications electronically, which are sent directly to your preferred pharmacy. For covered prescriptions, your WellthCare Rx benefit means you may pay $0 at the pharmacy. For non-covered prescriptions, use the Pharmacy Savings Card on your WellthCare app; call to get up to 80% discounts. The entire process, from consultation to prescription can happen in a single session.

Available for:
Employee, spouse & children

Cost:
$0 Deductible, $0 Co-Pay,
No Out-of-Pocket Costs

Hands-On Care. Without the Big Bill.

In-Person Urgent Care

Pre-paid urgent care visits at 7,000+ curated clinics, with no surprise bills afterward.

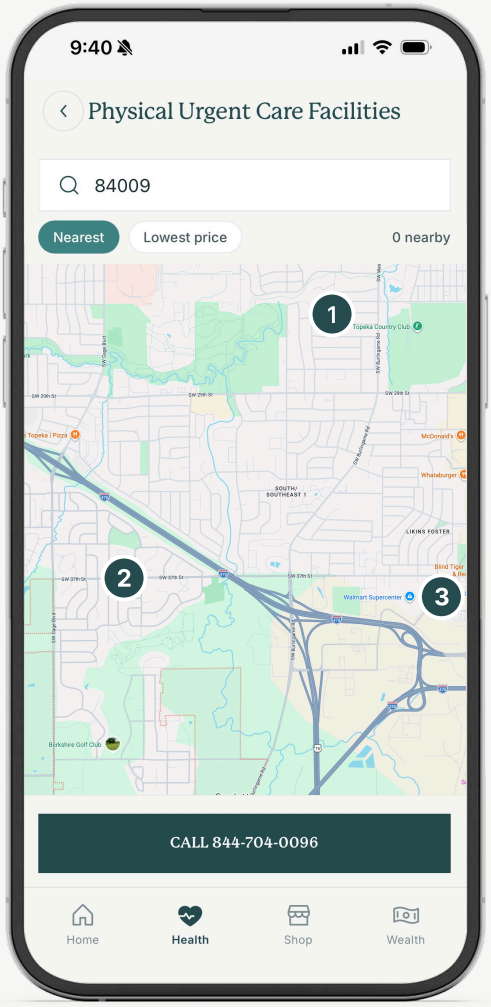
How It Works

For non-emergencies, choosing urgent care instead of the ER can potentially save you hundreds or even thousands of dollars—and hours of waiting.

1. Start with virtual urgent care
2. Your doctor determines what you need
3. If you need hands-on care, we'll help get you there
4. Need more care? Call us before you pay.

Employee Benefit

- Up to 6 in-person urgent care visits per year for your family, at no cost
- Access to 7,000+ locations nationwide
- Hospital-owned centers with hidden facility fees excluded
- Absolutely no surprise bills
- Convenient walk-in care while avoiding large ER bills for non-emergencies



"Saved me thousands of dollars when compared to a typical trip to the emergency room"

Mike WellthCare Member

FAQ

Q. What if I already know I need to be seen in person?

You can search for a participating urgent care facility by ZIP code in the WellthCare app or call WellthCare and we'll help find one near you.

Whenever you're unsure, start with Virtual Urgent Care. A doctor can help determine the appropriate next step.

Q. What if the urgent care doctor orders an X-ray, blood work, or another procedure?

The WellthCare urgent care benefit covers the eligible visit itself, up to $200 per visit. Additional services performed or ordered by the facility, such as X-rays or procedures, aren't automatically included.

However, other WellthCare benefits may cover lab work, preventive testing, medications, or other services.

Start Virtually. Go In-Person When Needed. We'll help you get the right care, in the right place, at the right cost.

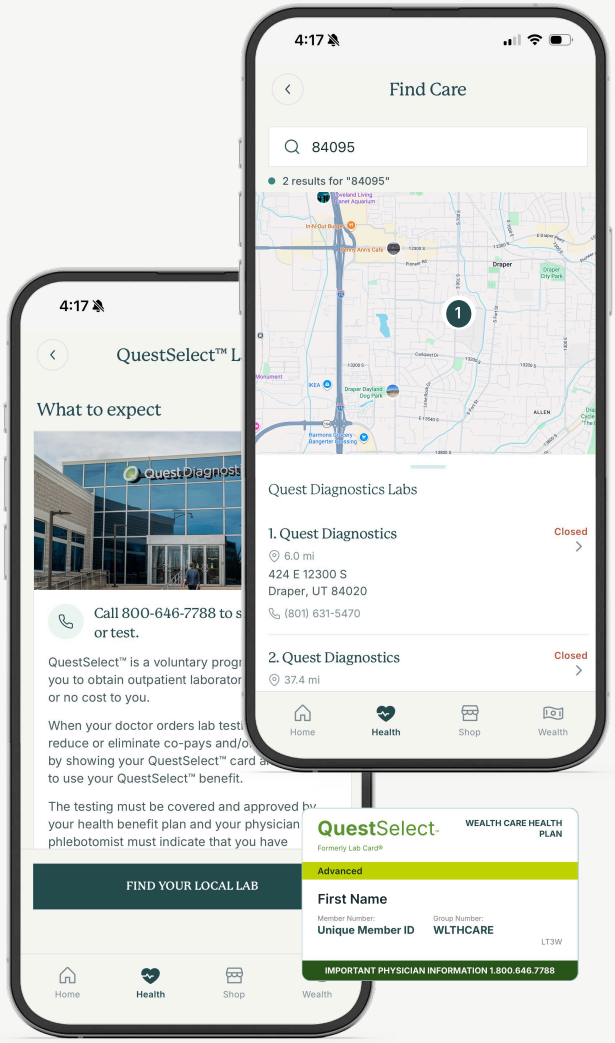
Available for:
Employee only

Cost:
$0 Deductible, $0 Co-Pay,
No Out-of-Pocket Costs

Over 1,000 Lab Tests. $0 Out of Pocket.

QuestSelect™ Labs

Get 1,000+ covered outpatient lab tests with $0 deductible and $0 copay at 2,800 Quest Diagnostics locations nationwide.



How It Works

When your doctor orders covered lab work, present your QuestSelect™ card and ask that it be routed to Quest Diagnostics.

1. Your doctor orders lab work
2. Use Quest Diagnostic and visit a convenient location
3. Pay $0 for covered tests
4. Need help? Call us

Employee Benefit

- Over 1,000 covered outpatient tests at $0
- Blood testing, cytology, pathology, and urine cultures included
- 2,800 patient service centers nationwide with kiosk check-in
- Keep your existing doctor
- Removes the cost barrier for essential diagnostics, ensuring employees never have to skip a doctor-recommended test due to cost

"Lab work is the most common expense prescribed by a doctor. Saved me over $2,300"

Jared WellthCare Member

FAQ

Q: My doctor doesn't use Quest Diagnostics. Can I still use this benefit?

Yes. You don't need to change doctors.

Show your QuestSelect™ card and ask your doctor's office to route covered testing through Quest Diagnostics. If they don't normally use Quest, call the dedicated QuestSelect Lab Line shown on your member ID card.

The QuestSelect team can help coordinate the testing and, when available, arrange for the sample to be picked up directly from your doctor's office.

Q. Are all lab tests covered?

QuestSelect covers more than 1,000 eligible outpatient laboratory tests when ordered by your physician and processed according to the program requirements.

Covered testing includes many:

Blood tests, such as cholesterol and CBC, Urine tests, Cultures, Cytology, Pathology, And other common diagnostic lab tests

Not every possible test is covered, so if you're unsure, call the "QuestSelect Labs" line before having the test performed.

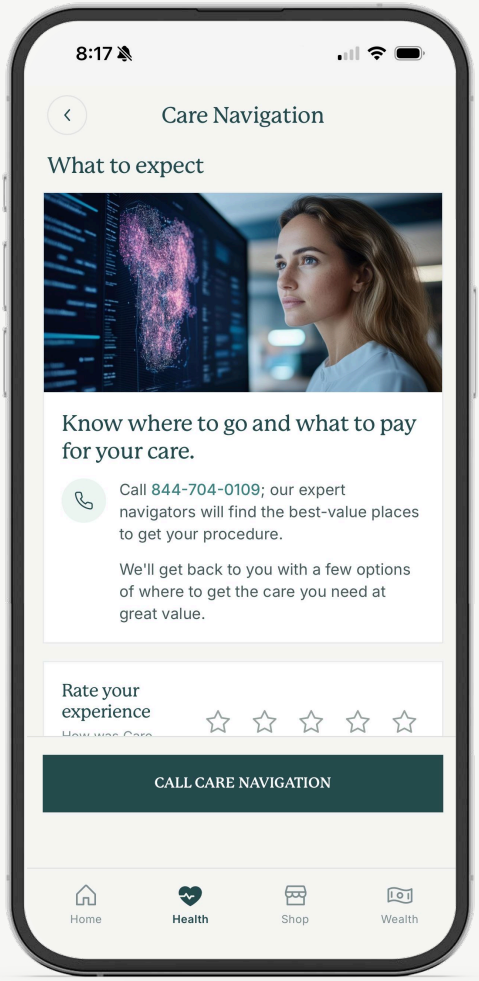
Available for:
Employee, spouse & children

Cost:
$0 Deductible, $0 Co-Pay, No Out-of-Pocket Costs

Stay Ahead of Health Problems.

Preventive Screenings & Immunizations

Recommended preventive screenings and vaccines at $0 out-of-pocket cost.



How It Works

WellthCare helps you get important preventive care before you feel sick. That can include eligible screening mammograms, screening colonoscopies, immunizations, and other preventive services.

1. Your doctor recommends preventive care
2. Call your care navigator before scheduling
3. We help confirm what's covered and where to go
4. Get the care before there's a problem

Employee Benefit

- Eligible screening mammograms at $0
- Eligible screening colonoscopies at $0
- Preventive immunizations at $0
- Other required preventive services
- Identify health risks before they become more serious

"My doctor told me it was time for my screening. WellthCare found a location nearby and helped me get it done without paying out of pocket."

Jenny WellthCare Member

FAQ

Q: What's the difference between preventive screening and diagnostic testing?

A preventive screening is generally performed when you don't have symptoms, with the goal of finding a potential health problem early.

A diagnostic test is usually performed because you already have symptoms, an abnormal finding, or a known medical concern that needs further investigation.

This WellthCare benefit covers eligible preventive screenings and immunizations—not diagnostic testing.

Q: What kinds of preventive services can I call about?

Examples can include eligible:

- Screening mammograms
- Screening colonoscopies and other colorectal screenings
- Recommended immunizations
- Certain preventive screenings based on age and risk
- Other preventive services included under applicable ACA requirements

If your doctor recommends something and you're not sure whether it's covered, call WellthCare first.

Available for:
Employee, spouse & children

Cost:
$0 Deductible, $0 Co-Pay,
No Out-of-Pocket Costs

Free Meds. No Catch.

Prescription Benefits

Get 1,200+ of the most commonly prescribed generic medications at $0. If your prescription isn't on the free formulary, use your WellthCare Rx Savings Card to save up to 80%.

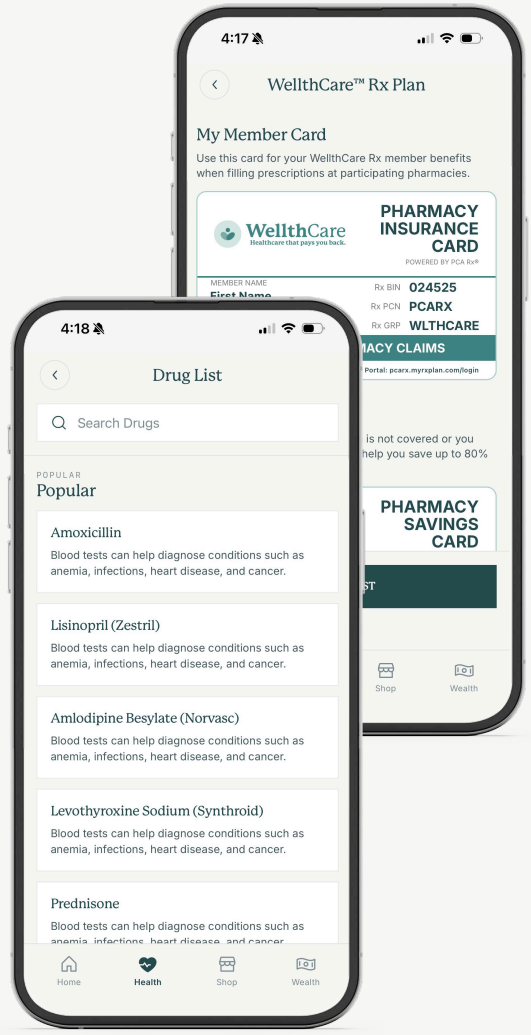
How It Works

Pick up prescriptions at 62,000+ participating pharmacies nationwide or use available home-delivery options.

1. Your doctor prescribes what you need
2. First, check the $0 list of prescriptions
3. Pay $0 for covered medications
4. If your prescription is not free, don't pay full price
5. Need help? Call us.

Employee Benefit

- 1,200+ of the most common generic prescriptions are free
- Up to 80% off medications outside the free formulary
- Convenient home delivery options
- Pick up at 62,000+ pharmacies or get home delivery
- Potentially save hundreds each year



"I'm saving $256 a month on my meds!"

Tanasha WellthCare Member

FAQ

Q. What if the pharmacy says my medication isn't covered and tries to charge me?

Don't just pay and assume it isn't covered.

Show your WellthCare Rx member card (in the app) and confirm that the medication is on the $0 formulary. If there's still a problem, call WellthCare Rx support.

Our team can verify coverage and help troubleshoot the issue. If the medication isn't on the free formulary, we can help you explore available savings.

Q: What if I take an expensive or specialty medication?

Specialty and other high-cost medications generally aren't included in the $0 generic formulary.

But call us before assuming you have to pay the quoted price.

Your WellthCare Rx resources can help you look for available discounts or other savings options. Your Rx Savings Card may provide savings of up to 80% on eligible medications.

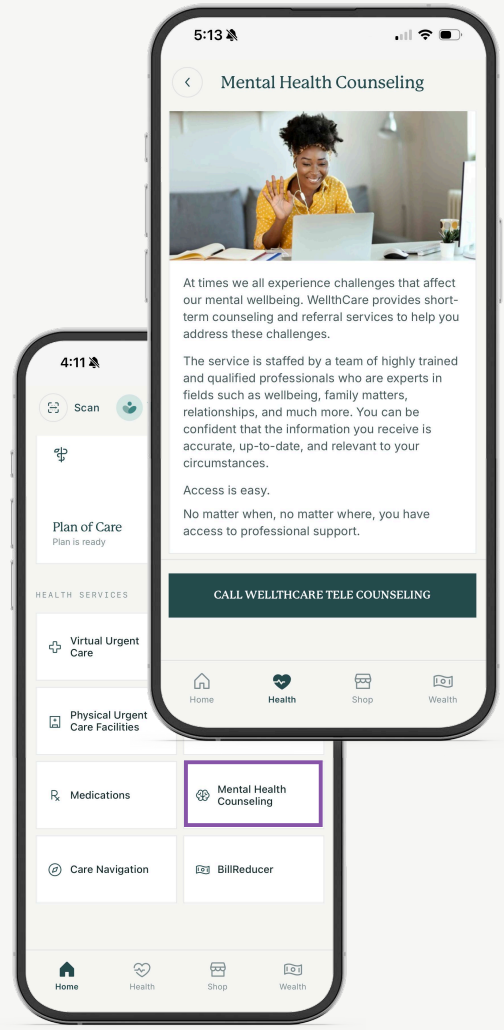
Available for:
Employee, spouse & children

Cost:
$0 Deductible, $0 Co-Pay,
No Out-of-Pocket Costs

Someone to Talk To. Always.

Mental Health Telecounseling

Private, professional counseling for employees and their families, available any hour of the day with no out-of-pocket cost.



How It Works

Whether you're dealing with stress, anxiety, grief, relationship challenges, or simply going through a difficult time, you don't have to handle it alone.

1. Reach out when you need support
2. Talk with a licensed mental health professional
3. Meet privately from wherever you are
4. Call back and continue as needed

Employee Benefit

- 24/7/365 access for employees and their families
- Fully private, secure sessions with a professional therapist
- No referrals, no waitlists, no scheduling hurdles
- Support for stress, anxiety, and ongoing mental health needs
- Help with life's difficult moments when you need it the most

"The counselor really helped my teenage daughter feel better about herself."

Mary WellthCare Member

FAQ

Q: Is this actual licensed therapy, or just a wellness app with chatbots and breathing exercises?

It's real human support.

You'll connect with a qualified mental health professional for a private, one-on-one conversation—not a chatbot or automated wellness program.

Counselors can help with concerns including anxiety, depression, stress, grief, relationships, trauma, and other mental health challenges.

Q: What if I need ongoing counseling? Can I see the same counselor again?

You can request the same counselor for future sessions when available. Continuity can be valuable when you're working through something over time, so the program seeks to provide consistency where possible.

Available for:
Employee, spouse & children

Cost:
$0 Deductible, $0 Co-Pay,
No Out-of-Pocket Costs

Before You Pay Thousands, Call Us.

WellthCare Navigation™

Need a procedure, scan, or specialist? Let us help you find high-quality care nearby, at no cost or for significantly less.

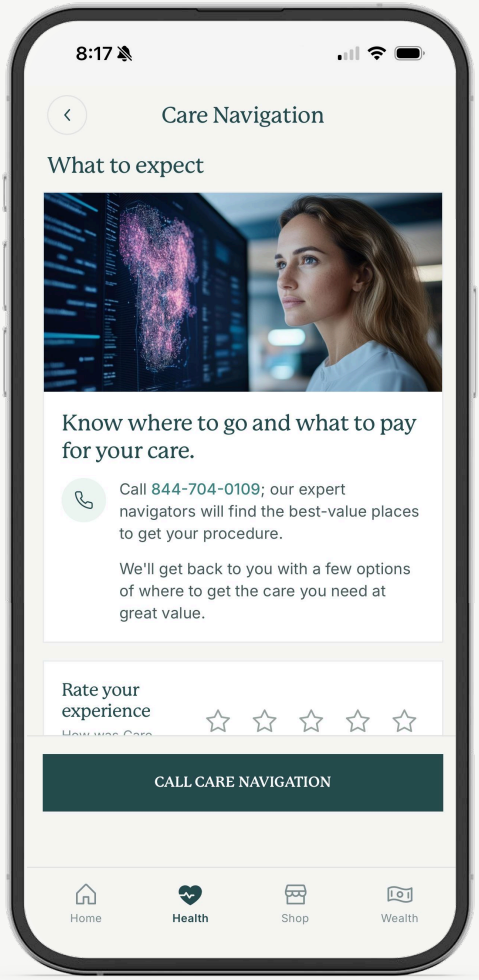
How It Works

Healthcare prices can vary dramatically from one provider to another, even for the same procedure. Before scheduling planned care, call your WellthCare Care Navigator.

1. Call us before you schedule any planned major care
2. Our team looks for $0 or reduced-cost care
3. If it's not free, we'll help you find a better value
4. You choose you your care provider
5. You can potentially save thousands

Employee Benefit

- Potentially save thousands on procedures, imaging, and surgery
- Avoid unnecessary hospital facility costs
- Compare cost & quality of providers
- Unlimited use of expert Care Navigators at a $0 access fee
- Access a team of care researchers who know what questions to ask



"WellthCare found a way for me to get my procedure at no cost. They saved me $5,146."

Daniel WellthCare Member

FAQ

Q: My doctor already referred me somewhere. Can I still call WellthCare and look for another option?

Absolutely. In fact, that's one of the best times to call.Your doctor's referral may be an excellent choice, but it may not be your only choice. Prices for the same service can vary significantly between facilities.

Your Care Navigator can help you compare available options based on both cost and quality. You decide which provider is right for you.

Q: How can WellthCare sometimes find care at no cost?

Your Care Navigator can check programs and resources that may provide free or substantially reduced-cost care based on factors such as the service you need, your location, income, and eligibility.

Not everyone or every procedure will qualify, but it's worth checking before you pay.

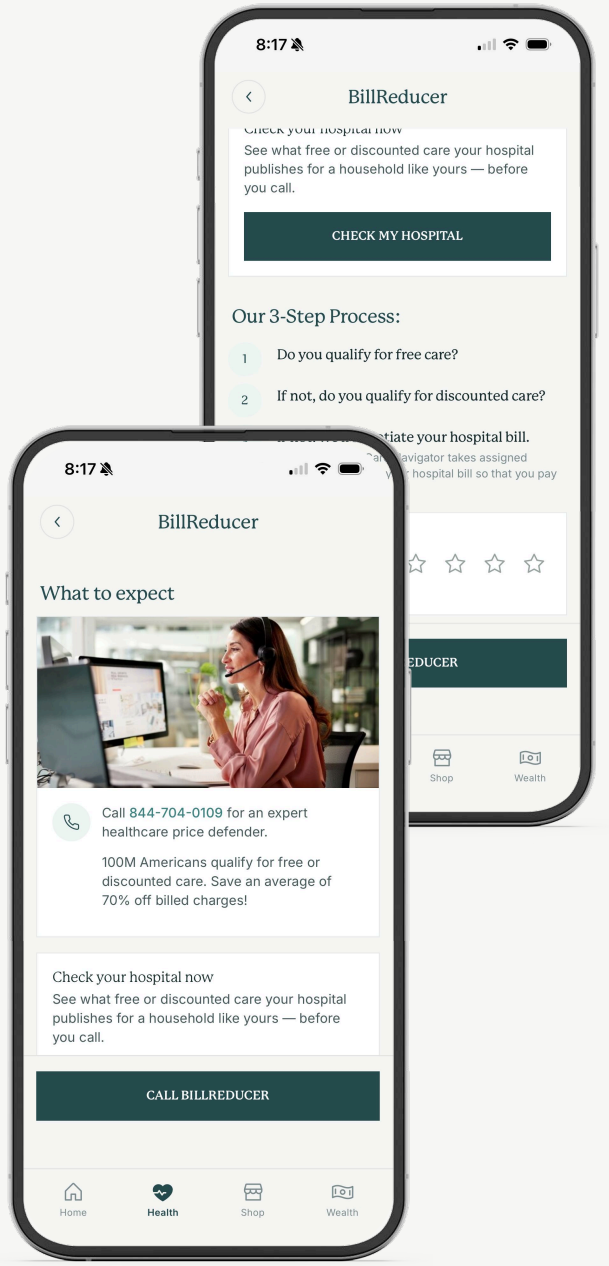
Available for:
Employee, spouse & children

Cost:
$0 Deductible, $0 Co-Pay,
No Out-of-Pocket Costs

Got a Big Medical Bill? Let the Experts Check It.

WellthCare BillReducer™

Expert bill review and advocacy that saves members an average of 70% on eligible medical bills.



How It Works

Medical bills can contain errors, duplicate charges, unnecessary line items, or prices far above what the same care typically costs.

1. Send us your bill
2. We check line-by-line whether the price is fair
3. We look for additional savings
4. Our experts advocate for you
5. You keep the savings

Employee Benefit

- Save on average 70% on your hospital bills
- Get expert help to find billing problems you might never notice
- Know what your care should cost
- Find extra discounts & financial assistance
- Get a dedicated team fighting the hospital on your behalf, turning a terrifying financial burden into a manageable or entirely eliminated expense.

FAQ

Q: What exactly does BillReducer look for on my bill?

A lot more than just discounts.
Our team analyzes your bill to determine whether the charges appear accurate and whether additional savings may be available.

We use healthcare pricing data and technology to help identify potential duplicate charges, unnecessary line items, billing discrepancies, unusually high prices, and other potential waste, abuse, or fraud. Our experienced advocates then review the available opportunities and work with the provider on your behalf.

Q: What if my bill is correct? Can you still help?

Potentially, yes.

Even when the charges are accurate, you may qualify for financial assistance, provider discounts, or other reductions. BillReducer looks for those opportunities and helps you pursue them.

160 W Canyon Crest Rd, Alpine, UT 84004 | ERISA-compliant, patent-pending | 877-264-5727

Available for:
Employee, spouse & children

Cost:
$0 Deductible, $0 Co-Pay,
No Out-of-Pocket Costs

Forty Seconds. Twice Monthly.

Preventive Care Scan

Keep an eye on your health. Keep your Plan of Care current.
Keep earning your rewards.

How It Works

40 seconds. Twice a month. Better insight into your health and rewards for taking care of it.

1. Open the WellthCare app
2. Scan for about 40 seconds
3. Instant results provide a snapshot of core health indicators
4. Your living plan of care is updated
5. You earn your monthly store rewards and retirement contributions

Employee Benefit

- Biometric health assessment in approximately 40 seconds
- A consistent, twice-monthly overview of your health
- Encourages consistent health engagement throughout the year.
- Unlocks store rewards and retirement contributions
- Help you and your care team follow supported health indicators and changes over time

"I love getting a quick health check, and it earns me store & retirement rewards."

LeDawn WellthCare Member

FAQ

Q: How can a 40-second scan on my phone actually tell me anything meaningful about my health?

The scan is powered by Binah AI, the leading AI-powered health and wellness assessment platform, which uses your phone's camera to analyze subtle physiological signals including heart rate, heart rate variability, stress indicators, and other biometric markers. While it is not a replacement for a full clinical workup, it provides a consistent, longitudinal picture of your health trends over time. The real value is in the pattern of two scans a month, every month, creates a data record that can detect changes before they become symptoms.

Q: What if I miss a scan, do I lose my benefits?

The scan is required twice a month to keep your benefits, store rewards, and retirement contributions active. Missing a scan does not immediately terminate your benefits, but consistent non-compliance can affect your eligibility for the rewards and contributions tied to the program. Think of it as the two-minute monthly commitment that keeps everything else running.

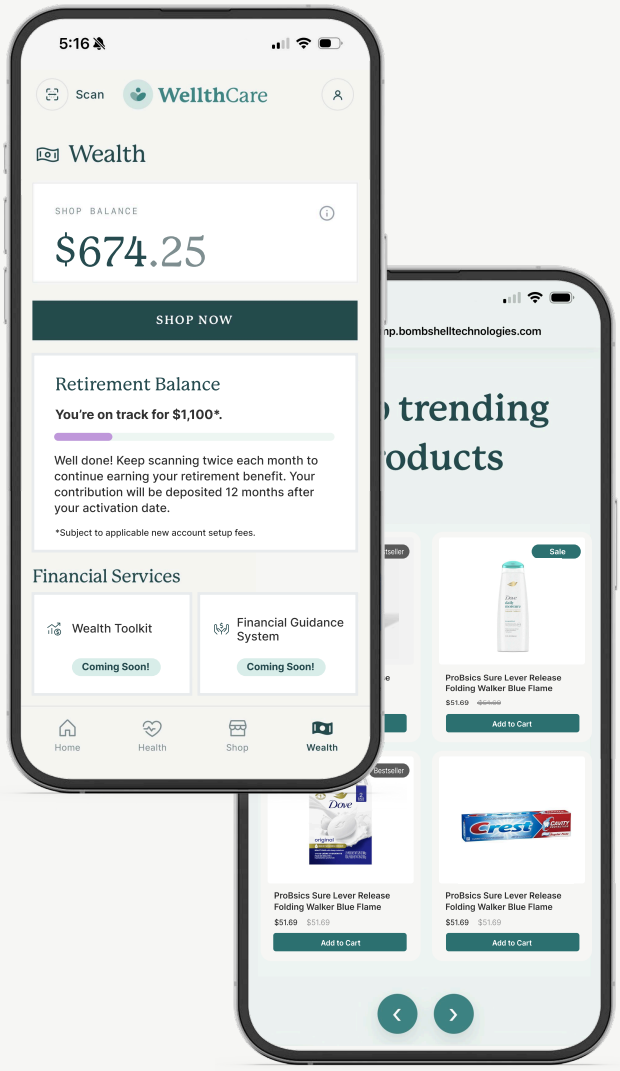
Available for:
Employee only

Cost:
Account is funded via your health scans. No out-of-pocket costs.

Healthy Habits That Actually Pay You Back.

WellthCare Store™ Rewards

Earn real money each month to spend on thousands of health and wellness products for you and your family.



How It Works

Taking care of your health should pay off. With WellthCare, it does.

1. Complete two quick scans each month to remain eligible
2. Earn your store rewards each month
3. Shop the WellthCare store
4. Have it shipped to your door
5. Save what you don't spend for when you need it

Employee Benefit

- Earn real money every month for taking care of your health
- Over 7,000 eligible health products available in our store
- Balances roll over year to year, never forfeited
- Spend it on yourself or for your family
- Shop right inside the WellthCare app and ships right to your home

"I did my scans, saw the money in my account, and used it to get vitamins and supplements my family already needed. It really is money I can use"

Luke WellthCare Member

FAQ

Q: Is this actually real money I can spend?

Yes. Your earned WellthCare Store rewards are real dollars you can use toward eligible products in the WellthCare Store.

Complete your required healthy actions, watch your Store balance grow, and use your available rewards on the health and wellness products you choose.

Q: What happens to my Store balance if I leave the company?

Don't worry. Your earned Store rewards remain available to you under the program rules. If you leave your employer, you'll receive instructions explaining how to use your remaining eligible Store balance.

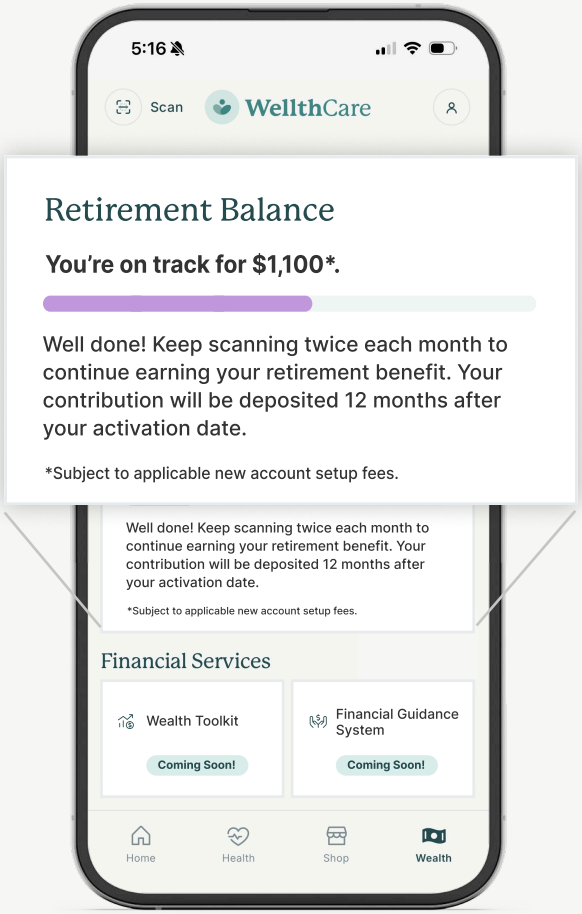
Available for:
Employee only

Cost:
Account is funded via your health scans. No out-of-pocket costs.

Take Care of Your Health. Build Your Future.

WellthCare Retirement Rewards

Earn up to $1,100 a year in retirement contributions without reducing your take-home pay.



How It Works

Complete your two required Preventive Care Scans each month and stay eligible for your WellthCare retirement contributions.

1. Complete two quick scans each month to remain eligible
2. Earn your retirement contribution each month
3. Your contribution is deposited into your account annually
4. Don't have an account? We help set one up for you
5. Sit back and watch your money grow

Employee Benefit

- Up to $1,100 per year contributed to your retirement
- No reduction to your take-home pay
- Deposited into your existing 401(k) or a new plan we help set up
- Compounds tax-free for long-term financial security
- Simple way to build long-term savings

"I've never been able to put much away for retirement. Knowing that taking care of my health is also helping me build something for my future means a lot."

Jason WellthCare Member

FAQ

Q: How can completing health scans result in money going into my retirement? It sounds too good to be true.

There's a real financial mechanism behind it.

WellthCare is structured so that when eligible employees participate, your employer can realize payroll-tax savings. Under the WellthCare plan, those savings are directed back toward eligible employees as retirement contributions rather than simply being kept by the employer. That is why your take-home pay doesn't have to decrease for you to receive the retirement contribution. WellthCare's technology tracks the required preventive activities and eligibility so the process can happen automatically.

Q: Do I have to put my own money into the account to receive the WellthCare contribution?

No. The WellthCare retirement reward is an employer contribution. You don't have to reduce your take-home pay by the amount of the contribution in order to receive it.

You may separately choose to save more for retirement if your plan allows it.

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