CONTACT

1 (800) 519-2969
info@mympb.com
www.mpb.health

ARM LTD.

DEAR MEMBER,

Thank you for joining MPB Health! We are thrilled to be on this path together, providing better healthcare solutions for families and businesses.

You have chosen to include the Affordable Care Act (ACA) Compliant annual wellness screenings as part of your membership. Download the MPB Health App to access the Virtual Card that you will need to present when seeking preventive screenings. You will be served best by visiting a provider who accepts the PHCS network. Please contact the MPB Health Concierge Team for assistance locating a provider or answering questions.

This membership is paired with a Minimum Essential Coverage plan, which allows you to open and contribute to a Health Savings Account.

The maximum funding amounts increase every year. In 2026**,** if you are single, you can contribute up to $4,400, and the maximum contribution for families is $8,750. For HSA users aged 55 and older, you can contribute an extra $1,000 to your Health Savings Account.

We congratulate you on joining our MPB Health community of health-focused individuals. We look forward to serving you with a great healthcare experience!

Stay healthy,
MPB HEALTH

SCHEDULE OF BENEFITS

Preventive Benefits: 1 Visit per calendar year, $0 Copay. Plan covers 100% of the cost for certain preventive health services delivered by your doctor or provider in your plans network. Services include but are not limited to:

- **For Adults:** Screening for blood pressure, cholesterol, colon cancer, and immunizations.
- **For Women:** Screenings for breast cancer, cervical cancer,r and osteoporosis.
- **For Children:** Immunizations, screenings for child development, vision, and hearing.

*Please contact concierge before scheduling Colonoscopies and Mammograms.

For a full list of covered preventive health services, visit: **https://www.healthcare.gov/coverage/preventive-care-benefits/**

RX VALET
Feel better.

- **Tier 1 Formulary:** $0 cost.
- **Tier 2 Formulary:** $14.95 or less.
- **Non-Formulary:** Industry's Best Discounts.
- **Diabetic Supplies:** Industry's Best Discounts.
- **Prescription Drug Plan Tier 1:** Visit the MPB Health App to view the full Tier 1 medication list.
- **Prescription Drug Plan Tier 2:** Visit the MPB Health App to view the full Tier 2 medication list.

Virtual Mental & Behavioral Health

Support you need, when you need it.

Taking care of your mental health is just as important as managing your physical health. See a licensed therapist anytime, anywhere.

What's included:

- Immediate Crisis Management
- Unlimited talk therapy with a licensed clinician to help navigate life challenges such as grief, divorce, job loss, and more — $0.00
- Treatment for complex issues like major depression, generalized anxiety, and PTSD with a licensed Ph. D-level clinician — $100.00.
- Psychiatry: $205.00 for the initial intake appointment, followed by $100.00 for ongoing maintenance treatment

Minimum Essential Coverage (MEC) Health

Preventive healthcare offers numerous benefits for individuals and society as a whole. These benefits include:

- Early Detection and Prevention of
- Disease Improved Health
- Outcomes Reduced Healthcare
- Costs Increased Productivity
- Enhanced Quality of Life Protection
- Against Infectious Diseases
- Promotion of Healthy Behaviors Empowerment and Patient Engagement

*Unlimited Behavioral Health: For treatment of acute conditions. An intake clinician will determine a baseline for the number of sessions pending assessment. Sessions can be extended at the providers discretion, with no annual limit of use. *Please note: RX prices are subject to change. For the most up-to-date pricing, please view the MPB Health App.

GENERAL DISCLAIMER: The preventive coverage included in your membership is issued by Atlantic Risk, a sovereign U.S. entity, that follows applicable federal rules. The preventive health plan component of your membership is HSA compatible & ACA compliant. This coverage is not regulated by state insurance departments and is not protected by state insurance guaranty funds. A HealthShare membership may also be included and is not insurance.

VIRTUAL PRIMARY CARE, URGENT CARE, MENTAL AND BEHAVIORAL HEALTH

$0 COST / UNLIMITED USE / HEALTHCARE 24/7/365

MESSAGING, CHAT, VIDEO & CALL ENABLED

MPB Health is pleased to introduce VPC as an important addition to your plan. Seamless care for the whole person. Our integrated team of top primary care and behavioral health physicians provides unbiased, confidential care through message-based and video interactions.

Convenient
Contact a primary care or behavioral health physician and answer a few questions. Our doctors will get to the bottom of the issue.

Personalized
Treatment plans based on the unique needs of every patient. Interactions with physicians include follow-up questions free of charge.

Comprehensive
We provide health screenings and assessments to determine potential risk factors in order to manage specific issues and conditions.



- Health Risk Assessments
- Triage for ER & Urgent Care
- Referrals to Specialists
- Lab Orders & Reviews
- Fever & Flu Symptoms
- Asthma & COPD
- Behavioral Health
- Preventative Care
- Acute Illness Treatment
- Gastrointestinal Issues
- VPC offered: 24/7 hours of operation Diet & Exercise Education and more!

ACCESS YOUR SERVICE PROVIDERS

PHCS IS A COMPREHENSIVE NETWORK OF MORE THAN 900,000 IN-NETWORK PROVIDERS AROUND THE U.S.

TO FIND PROVIDER VISIT: https://providersearch.multiplan.com/

- Choose your Network: PHCS Specific Services
- Then click on Select and Search. Green Button, bottom right
- Enter the provider type you are searching for: Physician, Specialist, Facility, Lab, etc.
- Enter City/County & State or Zip Code
- Click the Search Button; this will create a directory which is also printable. You will then be enabled to view and/or print a provider directory. For additional information or to verify a provider, please contact 1-800-952-1427

OUT-OF-NETWORK COVERAGE / What if my physician or provider is not in network?

Physicians and Providers can be nominated to participate.
When a PHCS Specific Services Network provider is not available within a 50-mile radius, eligible expenses as defined in the Plan Benefits Document will be covered utilizing a Non-Network provider, subject to the following limitation: The Maximum Allowable Charge for services rendered by a Non-Network Provider will be limited to 150% of the equivalent Medicare Allowed Amount. This does not apply to services that are ineligible benefits as defined in the Benefits Plan Document.

CUSTOMER SERVICE CONTACT INFORMATION

Questions regarding Benefits, Claims, Eligibility: 800-392-1770

To register your account with ARM, Ltd: www.altrisk.com, click on "Click here to access your account", then "First Time User" Register box. Once registered, you can request a copy of your ID Card, view EOBs, email member services, etc.

Sample



Sample



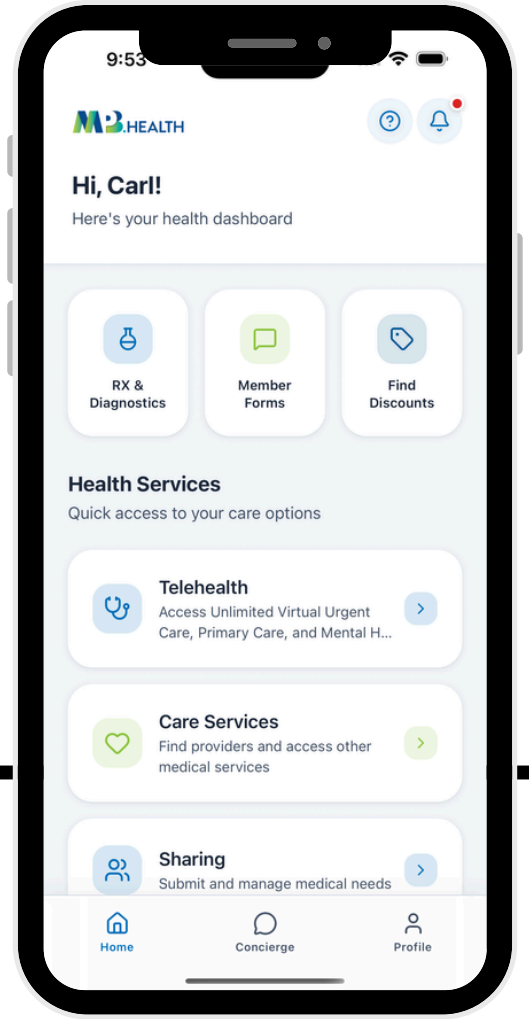
MPB HEALTH APP

VIEW ALL ASPECTS OF YOUR MEMBERSHIP

VIRTUAL CARE NAVIGATION, 0$ COPAY AND UNLIMITED USE

Access your ID Card and Information about your MPB Health Membership including: Guidelines, Virtual Care, Summary of Benefit Coverage (SBC), Explanation of Benefits (EOBs).

PRIMARY CARE	MENTAL & BEHAVIORAL HEALTH	URGENT CARE	PET TELEHEALTH
Ongoing, Personalized care from a provider committed toyour complete health.	Support for depression, anxiety, and other mental health concerns.	24/7/365 on demand access to licensed physicians to help with non-emergencies.	Access virtual veterinary support for your pets anytime, anywhere



RX AND PROVIDER SEARCHES

RX VALET

Tier 1: $0 Copay
Tier 2: Under $14.95 Copay
PLUS Deep discounts on Non-Formulary Medications

PHCS Network

Specific Services Network Search for doctor, urgent care, lab, specialist



MultiPlan.
PHCS Specific Services Network