MB.HEALTH

MENTAL • PHYSICAL • BALANCE

HSA ESSENTIALS HANDBOOK

Your guide to understanding and making the most of your **HSA ESSENTIALS MEMBERSHIP**

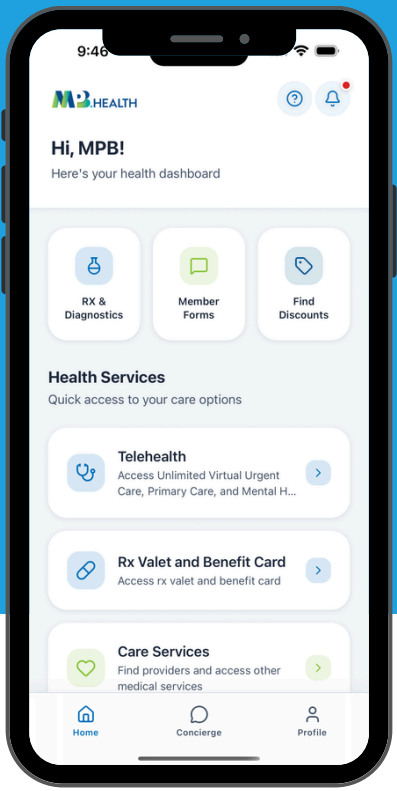
UPDATED: SEPTEMBER 2026

Download The MPB Health App Today!

24/7 Virtual Health

Pet Telehealth

MPB Concierge Assistance



Mental Health Support

Exclusive Discounts

[Download now on the App Store and Google Play]

Questions?
(855) 816-4650
Visit: www.mpb.health

MPB.HEALTH

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WELCOME

Dear Valued Member, on behalf of our entire team at MPB Health, we warmly welcome you to the **HSA Essentials** membership, an innovative approach to managing your healthcare. We're thrilled you've chosen us as your trusted partner on your journey to optimal health and wellness.

Your **HSA Essentials** membership gives you access to a full range of services and resources to help you manage your healthcare with confidence and ease.

- **Hospital Debt Relief**
- **Preventive Care**
- **Virtual Health**
  - Virtual Primary Care
  - Virtual Urgent Care
  - Mental Health
  - Pet Telehealth
- **RX Valet**
- **MPB Concierge Support**
- **Exclusive Discounts**
  - Vitamin & Supplement Discounts
  - DNA Testing Discounts

If you ever need assistance, clarification, or have questions, please don't hesitate to contact our dedicated Concierge Support Team at (800) 519-2969

Regards,

MPB Health Team

NEXT STEPS

1 Download the MPB Health App

Easily manage your membership, access your preventive care card, and connect with Virtual Care. Available on both the App Store and Google Play

2 Schedule Your Welcome Call

Connect with our Concierge Team for a personalized call to help you maximize your membership experience. *Please schedule this call AFTER your membership effective date.*

Click HERE to schedule your call.

3 Review the Member Handbook

Familiarizing yourself with the Member Handbook helps you understand your membership and what to expect when you need care.

MEMBERSHIP FEATURES



Hospital Debt Relief

Reduce or possibly even eliminate large medical and hospital bills via statute-required financial assistance programs. **Must meet eligibility requirements.*



Preventive Care

Provides 100% covered routine screenings, vaccinations, and annual wellness visits at $0 when using an in-network provider.



Health Savings Account Compatibility

A tax-advantaged account that lets you save pre-tax dollars for medical expenses, roll over funds yearly and keep your savings permanently.



Virtual Health

Virtual access to: Primary Care, Urgent Care, Mental Health, Dermatology, and Pet Health.



MPB Concierge Support

Personalized guidance to help you navigate your healthcare, answer questions, and make the most of your membership.



RX Valet

Provides transparent pricing and a nationwide network to help you save on medications, with over 1,000 prescriptions available at $0 or under $14.95.



Exclusive Discounts

Access valuable savings:

- 30% off Vitamins
- $25 off DNA Testing

WHAT IS THE BEST PRACTICE WHEN I HAVE A/AN:

Small Medical Need

Use virtual health via the MPB Health app to access primary care physicians, urgent care, behavioral health, dermatology, and mental health professionals.

Large Medical Need

If faced with a substantial hospital bill, you may be eligible for financial assistance through the Debt Dismissal Program.

To apply for assistance, you must meet the hospital's financial eligibility requirements and complete the application process directly with the participating hospital. Provide the **Debt Dismissal Code: SS10610** when applicable.

Disclaimer: The Debt Dismissal Program is subject to hospital participation, financial eligibility requirements, program guidelines, and applicable hospital financial assistance policies. Approval and the amount of assistance are determined by the participating hospital. Members remain responsible for any charges not approved for assistance.

Urgent Care Need

Urgent care services available virtually through the MPB Health App when appropriate If/when it's not an emergency.

Emergency Need

Go to the nearest Emergency Room when a true emergency happens. Ask for the best cash price (Anywhere from 10%-80% discount).

WHAT IS THE BEST PRACTICE WHEN I HAVE A/AN:

Mental Health Need

Mental Health services are available through the MPB Health app. Visit with a caring mental health professional for depression, anxiety, or other concerns.

Annual Wellness Visit

Present your MPB Health Preventive Care card to help with eligibility, benefits, and claims questions. Access all Affordable Care Act (ACA) compliant annual wellness screenings within the PHCS/Multi-Plan Network: *http://www.multiplan.com/webcenter/portal/ProviderSearch?SiteId=84477*

*Preventive colonoscopies, mammograms, Pap screenings, some immunizations, and basic blood work are included when coded as wellness/preventive, not diagnostic.

See full list here: *https://www.healthcare.gov/coverage/preventive-carebenefits/*

VIP Appointment Booking Through the MPB Concierge

As part of your membership, you have exclusive access to our VIP MPB Concierge Service. Need help scheduling a doctor's appointment? We've made it easier than ever. Simply log in to the MPB Health App. Our dedicated team will assist you in:

- Finding a provider that meets your needs
- Booking your doctor appointments on your behalf

HOSPITAL DEBT RELIEF

Ask for Help Locating Nonprofit Hospitals:
Financial assistance may be available to individuals who meet applicable financial eligibility requirements.

Participating hospitals that receive federal assistance may offer financial assistance programs to help eligible individuals reduce or eliminate qualifying medical debt.

Planning Ahead? If it's not an emergency, ask MPB Concierge to help you locate nonprofit hospitals in your area.

Application Checklist:
Please have the following information ready prior to beginning your online application

Application Checklist

- [x] Provide debt dismissal code: SS10610
- [x] Pay stubs from the last two months
- [x] Bank statements from the last two months
- [x] Last year's W2
- [x] Last year's tax return

VIRTUAL HEALTH



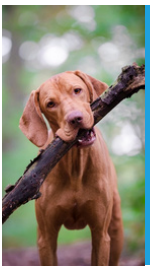
PRIMARY CARE
Continuous, personalized healthcare provided by a dedicated clinician focused on your overall well-being.



URGENT CARE
Around-the-clock virtual access to licensed physicians for prompt assistance with non-emergency health needs.



MENTAL HEALTH
Compassionate support for managing depression, anxiety, and other mental health concerns.



PET CARE
Convenient virtual consultations and care guidance for your furry family members.

Behavioral Health:
Short-term therapy 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 provider's discretion, with no annual limit of use.

Complex Mental Health Conditions:
For ongoing treatment of more serious conditions such as major depression, generalized anxiety, PTSD, etc., sessions with a licensed Ph.D.-level clinician are available for $100 per session.

Psychiatry:
- Initial Intake Appointment: $205
- Follow-Up/Maintenance Appointments: $100 per session

Pet Care:
This service is not for medical emergencies or urgent situations. This service should not be considered veterinary care and is not a substitute for professional veterinary care, diagnosis, treatment, or prescription for your pet.

Summary

Preventive Care

—ARM LTD

Your membership includes access to preventive care services, helping you maintain your health while meeting the Affordable Care Act (ACA) preventive care requirements. These services are covered when performed by a provider in the **PHCS Specific Services Network.**

- ✓ **Annual Wellness Visit:**
  Preventive checkups to monitor overall health.
- ✓ **Routine Screenings:**
  Mammograms, colorectal cancer screenings, and essential lab tests. **Please contact Concierge before scheduling.*
- ✓ **Vaccinations:**
  Immunizations as recommended by CDC guidelines.
- ✓ **Well-Child Visits:**
  Routine pediatric checkups for children's development and health.

PREVENTIVE SERVICES

1 Visit per calendar year, $0 Copay. Your membership covers 100% of the cost for certain preventive health services delivered by a provider in-network. Services include, but are not limited to:

- For Adults: Annual wellness visits, screenings for blood pressure, cholesterol, colon cancer, and immunizations.
- For Women: Screenings for breast cancer, cervical cancer, and osteoporosis.
- For Children: Routine immunizations, screenings for child development, vision, and hearing.

Full List of Covered Preventive Health Services:
https://www.healthcare.gov/coverage/preventive-care-benefits/

Summary

Preventive Care

—ARM LTD

HOW TO FIND A PROVIDER

1. Choose your Network: PHCS Specific Services
2. Click on Select and Search. Green button, bottom right
3. Enter the provider type you are searching for
4. Enter City/County & State or Zip Code
5. Click the Search Button.

If you need assistance finding an in-network provider or scheduling an appointment, please reach out to our concierge team.



PROVIDER SEARCH:
https://providersearch.multiplan.com/

YOUR PREVENTIVE CARE APPOINTMENT:

- Present your MPB Preventive Care Card at the time of service.
- Your card can be accessed in the MPB Health App.
- Your visit must be coded strictly as a preventive visit, as defined by the ACA

For all other care, let your provider know you are a cash-pay patient. This helps ensure you receive appropriate pricing and avoid billing confusion.

Please note: diagnostic services are not covered. In some cases, a visit may include both preventive and diagnostic services. If this happens, only the preventive portion of the visit will be covered. Tests ordered to evaluate symptoms or rule out a condition are considered diagnostic and are the member's financial responsibility. For deeply discounted lab services, please contact Concierge.

OUT-OF-NETWORK COVERAGE

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 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 as defined in the Membership Guidelines. Please note members may be subject to balance billing at the discretion of the provider.

HEALTH SAVINGS ACCOUNT (HSA)



Your membership allows participation in a Health Savings Account (HSA), providing a tax- advantaged way to save for qualified medical expenses.

For more information on HSA and eligible expenses, please visit: *https://www.irs.gov/publications/p969*

IMPORTANT NOTE: MPB Health cannot provide tax advice — please consult a tax professional regarding HSA contributions, withdrawals, and tax implications.

RX Valet

Prescription Savings

PRESCRIPTION SAVINGS

Your membership includes access to RX Valet, a prescription savings program designed to help reduce the cost of many commonly prescribed medications.

RX Valet provides transparent pricing and access to a nationwide network of participating pharmacies.

Before filling a prescription, check RX Valet to compare pricing and identify opportunities to save on your medications.

HOW TO USE RX VALET

1. Open the MPB Health App or Member Portal
2. From the home screen, select RX Valet
3. If using for the first time, you will need your personal credentials to log in
4. For retail pharmacies, select Search Pharmacies
5. Enter the medication name and your zip code
6. Select the participating pharmacy, followed by View Coupon
7. Present the coupon to the pharmacist
8. To utilize home delivery, please view this guide: *Mail Order Pharmacy*

For Retail Pharmacies (30-Day Supply)
For Home Delivery (90-Day Supply)



TIER 1: $0 COPAY - *VIEW FORMULARY*
TIER 2: COPAY UNDER $14.95 - *VIEW FORMULARY*
NON-FORMULARY: INDUSTRY'S BEST DISCOUNTS

Note: Prices may change without notice. For the most up-to-date information, please view the MPB Health APP.

MPB CONCIERGE SUPPORT



HAVE QUESTIONS OR NEED ASSISTANCE?

Our MPB Concierge Team is here to help you get the most from your membership — including:

- Understanding your membership
- Saving on medications through our Pharmacy Discount Program
- Locating high-quality providers
  Scheduling appointments

CALL: (800) 519-2969

Disclaimer: This is not traditional insurance but it does include a preventive care portion with an insurance ID card. This is a membership-based alternative healthcare solution. Please note that the information provided in this document is subject to change. For the most accurate and up-to-date details regarding procedures and benefits, always refer to the most recent version of the Member Handbook. **Please keep this handbook for future reference.**