Health Joy. Features

# HealthJoy is the first stop for all your healthcare needs

HealthJoy is the world's most sophisticated healthcare guidance and cost containment platform. What's to love about it? Employees love having access to on-demand help for all their employee benefits, right from their mobile phone. Employers love that we champion the employee benefits experience and make things easy for their employees.

# **Application**

# **Benefits Wallet**

Access all types of employee benefits in a single location.

# **Summary of Benefits**

Instant access to your medical plan's summary of benefits in an easy-to-read format.

# **Deductible Information**

Get on-the-go insight into your health plan deductibles right from our app for participating plans.

### Claims Information

View historical claims information for participating plans.

# **Engagement Campaigns**

JOY, our artificial intelligence-powered virtual assistant, will guide you through the app and services.

# **Virtual Assistant**

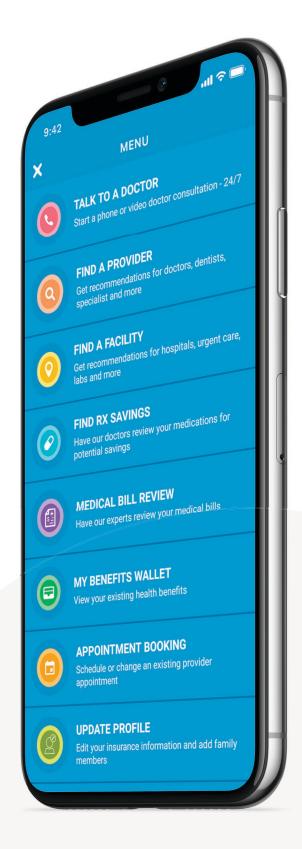
Year-round engagement campaigns are personalized to educate members on their own benefits and keep them healthy.

### **Historical Chats and Inbox**

Employees can view previous communications and recommendations in our secure inbox.

# **Serious Security**

Information (PHI) is never shared with employers. Our data is protected with 256-bit encryption and complies with all federal HIPAA regulations.



# **Healthcare & Insurance Concierge**

# **Healthcare Concierge**

Our staff is available as a personal resource for all aspects of benefits. We can help you find a doctor, answer an insurance question, book an appointment or more.

# **Appointment Booking**

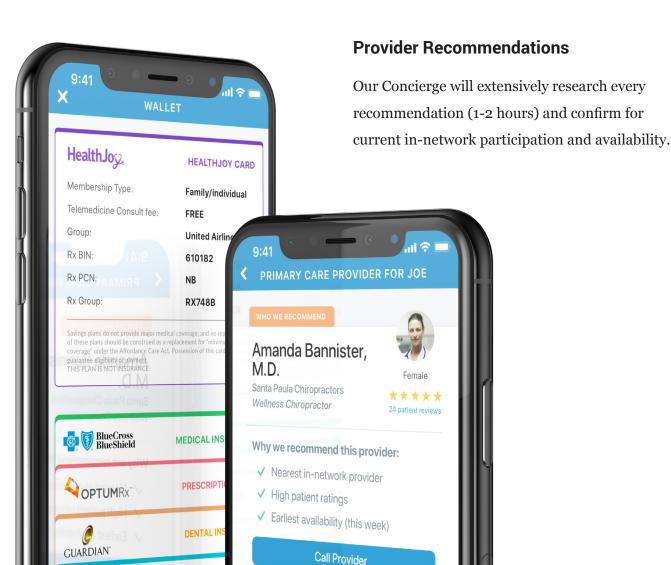
We can schedule the earliest appointment with hard-to-reach specialists. We'll arrange for facility appointments or tests. We'll even let you know about parking.

# **Medical Bill Review**

Medical bills are confusing and often incorrect. Our team of experts can help by answering questions, explaining how billing works, and negotiating to save you money.

# **HSA & FSA Support**

Medical savings accounts are amazing but can be confusing. We're here to answer any question you might have regarding eligibility and recommendations.



# Healthcare & Insurance Concierge (continued)

### **Health Cost Estimation**

We provide cost and quality transparency that makes shopping for medical services simple. We even recommend cash prices in some instances to save money.

# **Answer Benefits Questions**

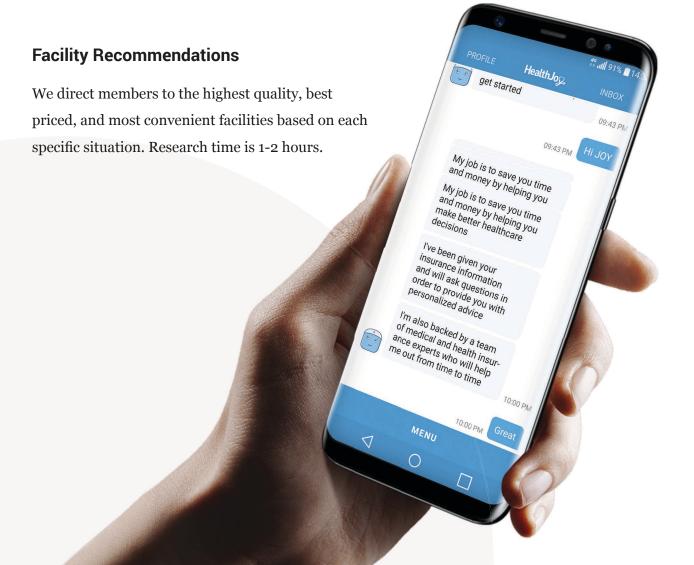
Benefits are confusing. Half of all people don't understand the basics. Don't worry, we are here to help. We can explain deductibles, HSA, co-pay and more.

### **Resolve Claim Issues**

We provide advice or assistance to employees when filing a complaint or grievance with their health insurance provider. We'll be there for them every step of the way.

# **Medical Device Help**

Been prescribed a home medical device and don't know where to start? We can help you find the perfect product for your specific needs.



# **Online Medical Services**





## **Online Doctor Consultations**

Instantly access the quality care you need with the convenience you expect. Speak to a board-certified US doctor in less than 15 minutes.

# **Rx Savings Review**

Our doctors have developed a proprietary algorithm to identify lower-cost medication alternatives by using 9 different strategies. This is way more than a savings card. It's a complete medical review.

# **Prescription Delivery**

When you're not feeling well, even driving to the pharmacy can seem like a struggle. Let us help you by scheduling prescription delivery. Available in select locations.

# **Employer Features**

# **Advanced Reporting**

Employers have access to a real-time dashboard that shows key metrics about performance including information on activation, telemedicine usage, program savings, wallet views and much more. Our account managers are always available to work on strategies to improve performance.

# **Health Analytics**

For clients with a health analytics partner, we now integrate with many platforms to create actionable campaigns based on their data.

