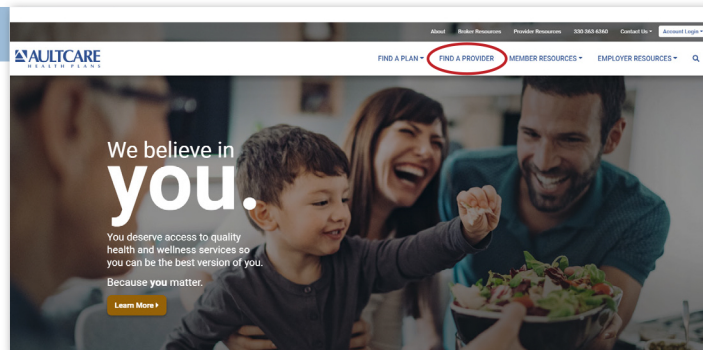


HOW TO FIND A PROVIDER

If you are in need of a new family physician or a trained specialist, AultCare makes it easy to find a healthcare professional in the AultCare network. Follow these steps to use our online provider directory.

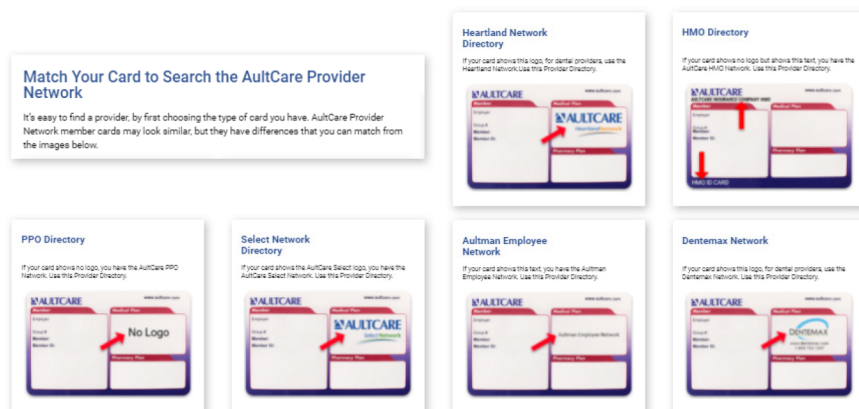
STEP 1

- » Visit www.aultcare.com.
- » Select the **Find a Provider** button on the homepage.



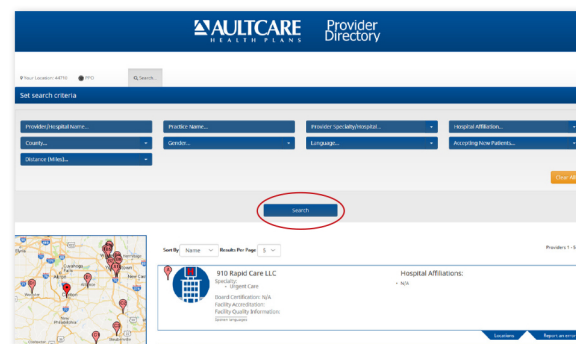
STEP 2

- » Use your member ID card to help select your plan.
- » The provider directory associated with your health plan will populate.



STEP 3

- » Use the search boxes to help you find a provider. You can search by practice name, provider name, specialty, hospital affiliation, location, gender, and if they are accepting new patients.
- » Once you denote this information, click **Search** and all physicians and contact information will appear.



ON THE WEB

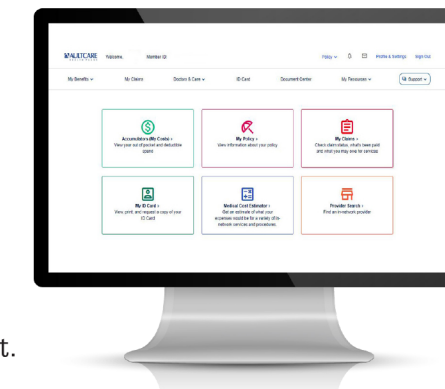
AultCare provides convenient, online access to managing your healthcare, whenever you need it. Use this guide to learn of the many tools and resources available at www.aultcare.com, such as, how to access your online account, features available on your online account, using the medical cost estimator, information available in the Member Guide, and how to find a provider.

ONLINE ACCOUNT

AultCare's online portal features an updated look and easy to access resources to enhance your experience and provide the tools you need to take an active role in your healthcare.

Follow these steps to login to your account:

- 1 Select **Account Login** on the homepage of www.aultcare.com.
- 2 Based on your account type (member, employer, provider, broker, vendor, or non-member), select the corresponding login button.
- 3 If you are an existing AultCare member, you will need to register for a new account regardless if you had an account on our old platform. You can use the same username when you register, but you may need to update your password.
- 4 All new AultCare members will need to register for an online account.



Features available on your online account:

- My Costs** – Accumulator information for easy-to-read calculations of deductibles and out-of-pocket costs.
 - My Policy** – Information regarding your policy and plan benefits.
 - My Claims** – Information regarding claims, including claim status, payments, and owed payments. Use this feature to also find Explanation of Benefit information for each claim.
 - My ID Card** – Access to your member ID card. Through this feature, member ID cards can be downloaded, printed, or sent via postal mail.
 - Medical Cost Estimator** – Review an estimate of expenses for in-network services and procedures.
 - Provider Search** – Use our online directory to find an in-network provider.
- A compilation of other resources are available on the platform but vary dependent on your plan.
- Pharmacy Benefit Manager*
 - HealthEquity*
 - Other Coverage Information
 - Explanation of Benefits FAQ
- *If applicable

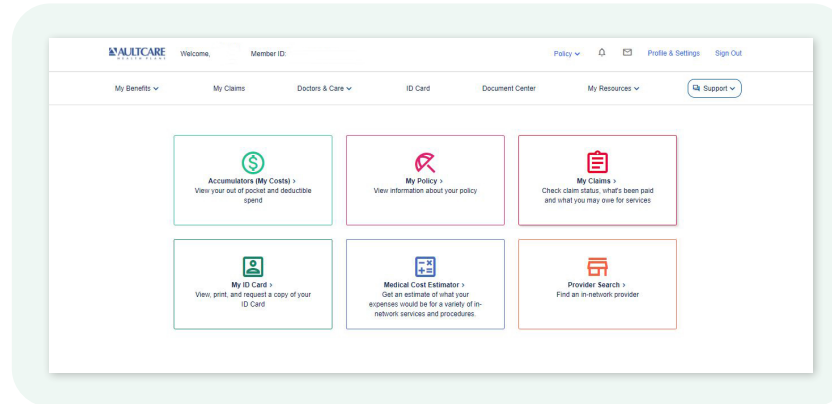
IBM MEDICAL COST ESTIMATOR



In collaboration with IBM, the AultCare Medical Cost Estimator has been remodeled for members to access accurate, personalized cost estimates for a wide variety of in-network healthcare services.

STEP 1

- » Visit www.aultcare.com and log into your secured online account.
- » On the dashboard, select the blue Medical Cost Estimator button.
- » Agree to the Terms of Use for the Medical Cost Estimator.

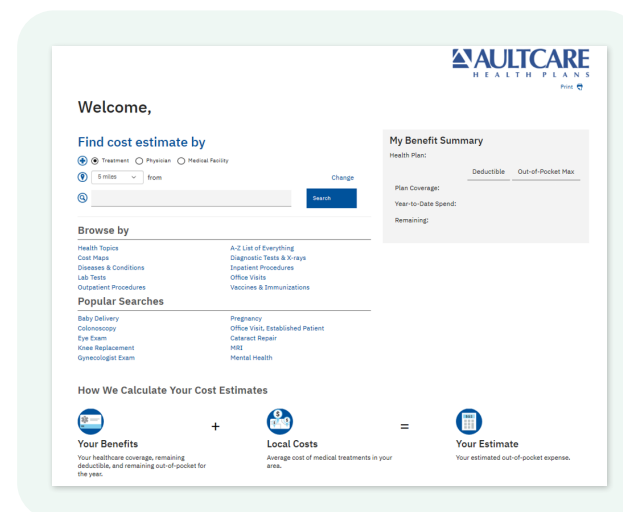


STEP 2

- » On the drop-down menu, select the member who will be receiving the medical treatment or service.

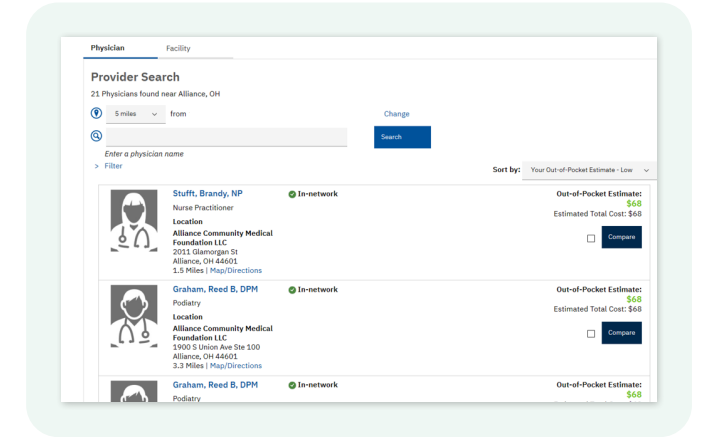
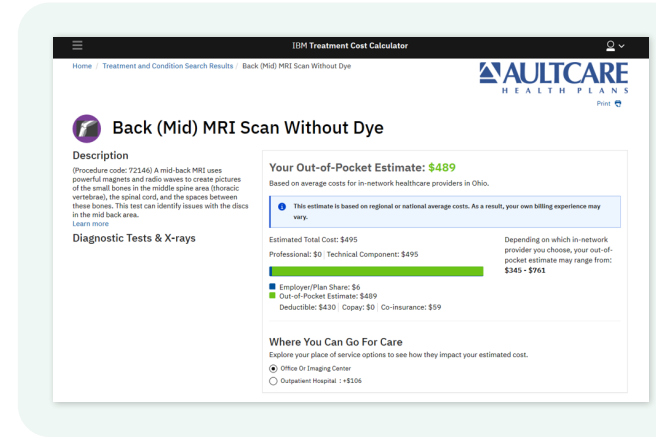
STEP 3

- » This screen denotes a benefit summary for the member (deductible and out-of-pocket).
- » Search for a cost estimate by selecting the appropriate button (treatment, physician, or medical facility). Type in the text box the corresponding name of the treatment, physician, or medical facility.
- » You may also click on a category in the "Browse by" section.



STEP 4

- » The information displayed is an estimated out-of-pocket calculation, along with a brief description of the procedure/treatment.
- » A list of providers and facilities may also be shown for a cost comparison.



MEMBER GUIDE INFORMATION

Important information regarding your health plan can be found in the Member Guide.

- » To access the Member Guide, visit the Member page at www.aultcare.com/members.
- » On the Member page, select **Member Guide** listed below Member Information on the right-side column.



Information Available in the Member Guide

- Obtaining language/interpreter services
- New technology assessment/evaluation
- Enrollee rights and responsibilities
- Pharmacy management program information
- How to submit a claim for covered services
- Benefit restrictions outside the network
- Finding a Primary Care Physician (PCP), specialist, behavioral healthcare and hospital services
- How and when to submit an appeal/complaint, including the independent appeals process
- Services included and excluded from your coverage, including copayments and other charges for which members are responsible
- Receiving emergency/urgent care services within or outside the network, during or after business hours, including inpatient admittance