MEMBER GUIDE

Your Guide to MyMedicalShopper™

Shop smarter. Save more. Take control of your healthcare.

20%
AVG. MEMBER SAVINGS

MyMedicalShopper™ is your personal healthcare price-comparison tool, available on the web and as a mobile app. Prices for the same procedure can vary **10-20x** between in-network providers, so a few minutes of shopping before you book can put real money back in your pocket — and as a LifeX Research associate, you'll also earn reward dollars to help offset medical expenses.

GET STARTED IN 3 STEPS

1 Activate your account

Check your email for your activation link, click **"Activate your account"**, and set a password.

2 Download the app

Get MyMedicalShopper, powered by Talon Health, for price comparisons on the go. The app will show as **Talon Health**.

Download on the App Store

Get it on Play Store

3 Add your dependents

On your Health Plan page, find "Your Dependents" and click "+Invite" so spouses and adult children can shop and earn rewards too.

HOW TO SHOP

Search a procedure

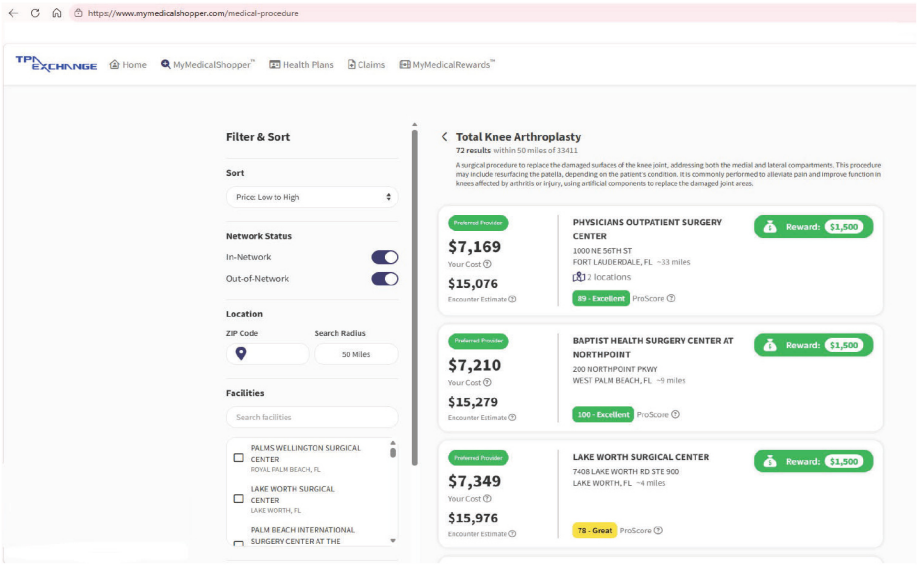
Choose "Procedures" and enter a CPT code or keyword (e.g., "MRI"), or browse by category if you're not sure what to search.

Search a provider or facility

Look up a specific doctor or facility by name to see where they practice, what they charge, and how they compare.

Narrow your results

Use the filters to sort by price, set network status, adjust your zip code/radius, and compare ProScore™ quality ratings.



Need Help? Our Support Team is on standby to answer your questions. **Contact Us →** https://support.everon.tech/support/ra-support

TPA EXCHANGE

LIFEX RESEARCH CORP

MEMBER GUIDE

Understand Your Costs & Rewards

Know what you'll pay — and what you can earn.

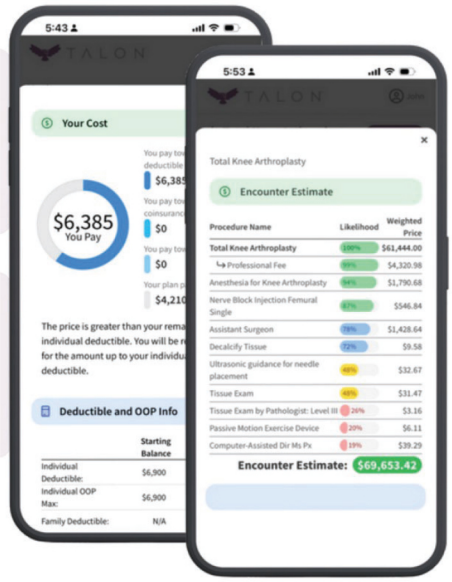
TWO NUMBERS TO KNOW

Your Cost

Your personalized out-of-pocket estimate, based on your plan design — deductible, copay, and coinsurance. Please note that the app's accumulator data may be delayed by 24-48 hours.

Encounter Estimate

The full expected cost of care — the primary procedure plus commonly associated services — so there are no billing surprises.

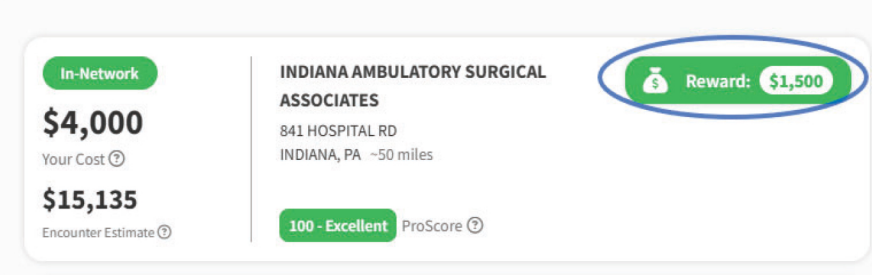


EARN REWARDS FOR SHOPPING SMART

When you choose a lower-cost, high quality option through MyMedicalShopper, you can earn reward dollars.

If you have an HSA-qualifying health plan

Your reward dollars will be loaded onto an HRA (Health Reimbursement Arrangement) card rather than deposited directly, to keep your HSA compliant. More details on reward amounts and how to use your HRA card will follow separately.



Reward Dollars are limited to $1,500 per procedure with an annual maximum of $5,000. All reward dollars earned may only be applied toward HRA-eligible expenses, as defined by your plan. Eligible items typically include costs such as:

- Prescription copays and deductible expenses
- Doctor's office visit copays
- Vision and dental expenses (glasses, contacts, orthodontia)

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