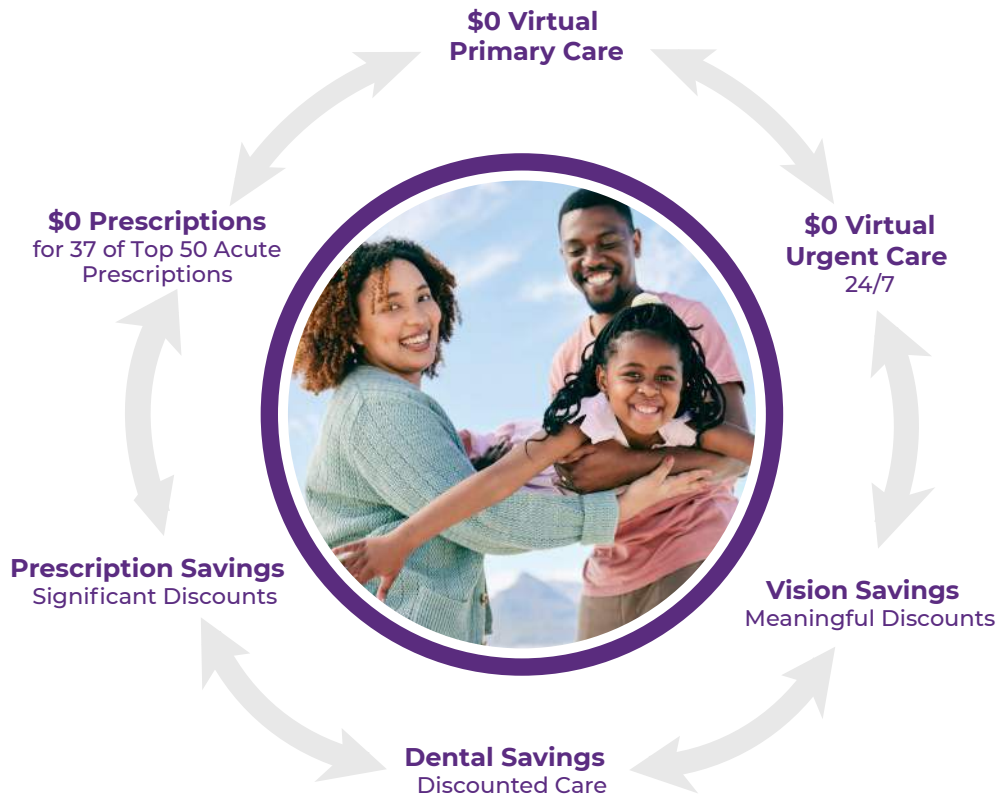


# WellCall360™ Plus Plan Overview

It's easy with  
HOORAY HEALTH  
wellcall360<sup>+</sup>™

To enroll call **855.479.4008** or  
visit **wellcall360.com**



**WellCall360™** provides easy, affordable access and savings for the routine care you and your family use the most. A WellCall360 Plus Plan includes:

- \$0 Virtual Primary and Urgent Care visits
- \$0 Prescriptions Available
- Prescription Savings
- Discounted Dental & Vision Services

It's all in the palm of your hands.

With the **WellCall360™** mobile app, you can:

- Call a Telemedicine Physician 24/7 for a Virtual Urgent Care visit
- Schedule a Virtual Primary Care Visit with a physician you select
- Find the lowest cost prescription near you
- Search for Discounted Dental and Vision Providers



## FREE MOBILE APP AVAILABLE

Search "WellCall360" on the Apple Store or Google Play then select WellCall360 app.

# Real Savings for Families & Individuals

FAMILY OF 4

| Average Health Activity - Family of 4                             | Retail Cost Without WellCall360™  | Cost With WellCall360™   |
|---|---|--|
| 8 Dr. Office Visits Per Year (2 Per Family Member)                | \$212* x 8 = \$1,696 Out of Pocket  | \$0 Telemedicine   |
| 4 Zithromax (Z-Pack)** Prescriptions Per Year                     | \$36.47 Retail x 4 = \$145.88   | \$12.09 Average ScriptSave Cost x 4 = \$48.36  |
| 4 Adult & 4 Child Dental Cleanings Per Year (2 Per Family Member) | \$132 <sup>1</sup> (Adult) x 4 = \$528<br>\$94 <sup>1</sup> (Child) x 4 = \$376<br><b>TOTAL = \$904</b> | \$63 (Adult) x 4 = \$252<br>\$46 (Child) x 4 = \$184<br><b>TOTAL = \$436<sup>2</sup></b> |
| WellCall360™ Investment   | \$0   | \$29.99/Mo. for 12 Mos = \$359.88  |
| <b>Estimated Cost</b>   | <b>\$2,745.88</b>   | <b>\$844.24</b>  |

**\$1,901.64** Potential Savings

INDIVIDUAL

| Average Health Activity - Individual         | Retail Cost Without WellCall360™ | Cost With WellCall360™        |
|--|----------------------------------|-------------------------------|
| 2 Dr. Office Visits Per Year, Per Person     | \$212* x 2 = \$424 Out of Pocket | \$0 Telemedicine              |
| 1 Zithromax (Z-Pack)** Prescription Per Year | \$36.47                          | \$12.09 Average Cost          |
| 2 Dental Cleanings Per Year                  | \$132 x 2 = \$264                | \$63 x 2 = \$126              |
| WellCall360™ Investment                      | \$0                              | \$24.99 for 12 Mos = \$299.88 |
| <b>Estimated Cost</b>                        | <b>\$724.47</b>                  | <b>\$437.97</b>               |

**\$286.50** Potential Savings

**INDIVIDUAL ONLY**

**\$24.99**

MONTHLY RATES

**INDIVIDUAL + FAMILY**

**\$29.99**

MONTHLY RATES

\*Fair Price Dr. Office Visit healthcarebluebook.com based on zip code 75248

\*\* Azithromycin generic of Zithromax wellrx.com based on zip code 75248

<sup>1</sup> Regular cost is based on the average of the 80th percentile usual and customary rates as detailed in the 2018 FAIR Health Report in the Los Angeles, Orlando, Chicago & NYC metropolitan areas.

<sup>2</sup> These fees represent the average of the assigned POS fees in the Los Angeles, Orlando, Chicago & NYC metropolitan areas. Prices subject to change.

WellCall360 is not offered by the Employer, but is offered by Hooray Health to everyone regardless of hours worked or who their employer is. Distribution of materials that identify WellCall360 should not be interpreted as employer sponsorship or endorsement of WellCall360.

# Virtual Primary Care

## Telemedicine

Top primary care physicians provide personalized care through message-based and video interactions, no matter your location or circumstance. Select a dedicated, board-certified physician who you will see for your annual check-up and any follow-up visits.

## Highlights



### Comprehensive

An integrated care team of board-certified primary care physicians enables care with a personal touch.



### Convenient

Patient receives a lab kit shipped to their doorstep, self-collect their sample, and mail it to the lab, all from the comfort of their home.



### Preventative

A proactive approach that includes 1 at-home lab per year, and risk stratification enables early intervention to improve patient experience and outcomes.



## Conditions Treated

Allergic Conditions

Diabetes

High Cholesterol

Hypertension

GI Tract Issues

Prediabetes

Respiratory Illness

And More

# Virtual Urgent Care

## Telemedicine

## Highlights



### 24/7 Acute Care Access

24/7 access to board-certified doctors for treatment of common medical concerns with ongoing communication with your doctor.



### Convenient

Patients can see a board-certified physician wherever they are, whenever they need it.



### Personalized

Patients receive treatment plans based on their unique needs and can ask follow-up questions to their doctors after the visit, free of charge.

## Conditions Treated

Acne/Rashes

Allergies

Cold / Flu / Cough

Pink Eye

Ear Problems

Fever / Headache

Insect Bites

And More

## The Industry's Premier Pharmacy Program

Rest assured, members won't have to worry about the expensive cost of their prescription medications. That's because SimpleScripts Rx has created a powerful system that offers multiple ways to save on prescription medications - all on one website!

### Acute Medications: 37 Acute Prescriptions at a \$0 Copay

Acute Formulary found on the next page

- ✓ Members pay \$0 for medications on the Acute Formulary list and receive deep discounts up to 80% on all other medications.
- ✓ With more than 70,000 participating retail pharmacies across the US, accessing prescription savings is convenient!
- ✓ Members can visit SimpleScriptsRx.com, enter their Hooray Health member ID, click "submit" and follow the instructions to begin saving!

**Getting your prescription  
medications is as simple as...**  
**Search, Select, and Save!**

[SimpleScriptsRx.com](https://SimpleScriptsRx.com) | 855-798-2538

### Retail Pharmacy

- ✓ For medications not part of the Acute Medication Program visit SimpleScriptsRx.com, select your preferred retail location for pick-up and receive a savings up to 80% off retail prices.

Please note you will need to log in at SimpleScriptsRx.com using your Hooray Health member ID number in order to view discounted prices.

### Mail-order

- ✓ A convenient, cost-effective way to save!
- ✓ Over 500 formulations of medications for only \$13.95 for a 90-day supply.
- ✓ Free standard shipping and auto-refill features for every order.

### International Option (Name-brands)

- ✓ Save up to 70% on Brand Drugs.
- ✓ Shipped safely and securely.
- ✓ Over 500 name-brand medications are readily available.

### Prescription Assistance Program (PAP)

- ✓ For those that need assistance, there is a program that can help get those expensive drugs for as low as \$25.00 per month, depending on the medication.
- ✓ SimpleScripts Rx handles the entire process - paperwork, prescription and ongoing support.

### Patient Advocacy

- ✓ SimpleScripts Rx's team of Customer Care Specialists are available to help you find the best option to save you money!

## 37 ACUTE MEDICATIONS AT \$0 COST

| Brand   Dosage   Form                         | Max Retail  | Brand   Dosage   Form                   | Max Retail  |
|---|-------------|---|-------------|
| <b>ANTIBIOTICS</b>                            |             |   |             |
| Amoxicillin 250 mg Capsule                    | 30 Capsules | Bactrim DS Tablet - Generic             | 14 Tablets  |
| Amoxicillin 400 mg/5 ml Suspension            | 200 mLs     | Ciprofloxacin HCL 500 mg Tablet         | 14 Tablets  |
| Amoxicillin 500 mg Capsule                    | 30 Capsules | Cephalexin 500 mg Capsules              | 20 Capsules |
| Amoxicillin 875 mg Tablet                     | 20 Tablets  | Metronidazole 500 mg Tablet             | 21 Tablets  |
| Augmentin 875-125 Tablet - Generic            | 14 Tablets  | Fluconazole 150 mg Tablet               | 1 Tablet    |
| Azithromycin 500 mg Tablet                    | 6 Tablets   | Z-Pack 250 mg Tablet - Generic          | 6 Tablets   |
| Bacitracin 500 Unit/G Ointment                | 28 Grams    |   |             |
| <b>BRONCHITIS / ASTHMA</b>                    |             |   |             |
| Medrol Dose Pack - Generic                    | 21 Tablets  | Prednisone 5 mg Tablet                  | 30 Tablets  |
| Prednisone 10 mg Tablet                       | 30 Tablets  | Prednisone 50 mg Tablet                 | 30 Tablets  |
| Prednisone 20 mg Tablet                       | 30 Tablets  |   |             |
| <b>COUGH</b>                                  |             |   |             |
| Guaifenesin/Codeine 118 mLs Liquid            | 118 mLs     | Tessalon Perle 100 mg Capsule - Generic | 30 Capsules |
| Promethazine w/ Codeine 10-6.25 mg/5 mL Syrup | 200 mLs     | Tessalon Perle 200 mg Capsule - Generic | 15 Capsules |
| <b>EAR INFECTION</b>                          |             |   |             |
| Amoxicillin 250 mg Capsule                    | 30 Capsules | Augmentin 875-125 Tablet - Generic      | 14 Tablets  |
| Amoxicillin 400 mg/5 ml Suspension            | 200 mLs     | Bactrim DS Tablet - Generic             | 14 Tablets  |
| Amoxicillin 500 mg Capsule                    | 30 Capsules | Cephalexin 500 mg Capsules              | 20 Capsules |
| Amoxicillin 875 mg Tablet                     | 20 Tablets  |   |             |
| <b>EYE INFECTION / PINK EYE</b>               |             |   |             |
| Ocuflax Ophthalmic Solution 0.3% - Generic    | 5 ml        | Polytrim Ophthalmic Solution - Generic  | 10 ml       |
| <b>FEVER</b>                                  |             |   |             |
| Ibuprofen 400 mg Tablet                       | 20 Tablets  | Ibuprofen 800 mg Tablet                 | 20 Tablets  |
| Ibuprofen 600 mg Tablet                       | 20 Tablets  |   |             |
| <b>NAUSEA / VOMITING</b>                      |             |   |             |
| Meclozine 12.5 mg Tablet                      | 20 Tablets  | Promethazine 25 mg Tablet               | 12 Tablets  |
| Meclozine 25 mg Tablet                        | 20 Tablets  |   |             |
| <b>PAIN MANAGEMENT</b>                        |             |   |             |
| Ibuprofen 400 mg Tablet                       | 20 Tablets  | Naproxen 250 mg Tablet                  | 30 Tablets  |
| Ibuprofen 600 mg Tablet                       | 20 Tablets  | Naproxen 375 mg Tablet                  | 20 Tablets  |
| Ibuprofen 800 mg Tablet                       | 20 Tablets  | Naproxen 500 mg Tablet                  | 20 Tablets  |
| Lortab 10-750 mg Tablet - Generic             | 12 Tablets  |   |             |
| <b>POISON IVY</b>                             |             |   |             |
| Cyproheptadine 4 mg Tablet                    | 21 Tablets  | Triamcinolone 0.025% Ointment           | 15 Grams    |
| Hydrocortisone 1% Cream                       | 28 Grams    |   |             |
| <b>RASH</b>                                   |             |   |             |
| Cyproheptadine 4 mg Tablet                    | 21 Tablets  | Hydrocortisone 1% Cream                 | 28 Grams    |
| <b>SORE THROAT / STREP</b>                    |             |   |             |
| Amoxicillin 250 mg Capsule                    | 30 Capsules | Augmentin 875-125 Tablet - Generic      | 14 Tablets  |
| Amoxicillin 400 mg/5 ml Suspension            | 200 mLs     | Azithromycin 500 mg Tablet              | 6 Tablets   |
| Amoxicillin 500 mg Capsule                    | 30 Capsules | Cephalexin 500 mg Capsules              | 20 Capsules |
| Amoxicillin 875 mg Tablet                     | 20 Tablets  | Z-Pack 250 mg Tablet - Generic          | 6 Tablets   |
| <b>UTI</b>                                    |             |   |             |
| Bactrim DS Tablet - Generic                   | 14 Tablets  | Ciprofloxacin HCL 500 mg Tablet         | 14 Tablets  |
| <b>WOMEN'S HEALTH</b>                         |             |   |             |
| Metronidazole 500 mg Tablet                   | 21 Tablets  | Fluconazole 150 mg Tablet               | 1 Tablet    |

For plan details, please call (855) 798 2538 or chat @ [SimpleScriptsRx.com](https://SimpleScriptsRx.com).

# Dental & Vision Savings

Provided by Careington and VSP Vision



## Careington Discount Dental

Save big on discounted dental care through the Careington Dental Plan, one of the country's largest dental networks. Members save an average of 20% to 60% off the standard fees of dental procedures, such as routine exams, adult and child cleanings and root canals.

### Plan Features

- Save 20% to 60% on most dental procedures
- Save up to 20% on orthodontics
- Save up to 20% on specialists' fees where available
- Cosmetic dentistry, including bonding & veneers
- Visit any participating plan dentist; change at any time

| Description          | Retail Cost <sup>(1)</sup> | Plan Cost <sup>(2)</sup> | Savings (\$) | Savings % |
|----------------------|----------------------------|--------------------------|--------------|-----------|
| Adult Cleaning       | \$132                      | \$63                     | \$69         | 52%       |
| Child Cleaning       | \$94                       | \$46                     | \$48         | 51%       |
| Four Bitewing X-Rays | \$89                       | \$42                     | \$47         | 53%       |
| Crown                | \$1459                     | \$777                    | \$682        | 47%       |
| Extraction           | \$253                      | \$109                    | \$146        | 57%       |



## VSP Vision Discount Program

VSP Vision Savings Pass is a discount vision program that offers savings on eye care and eyewear. With the best choices in eyewear, VSP makes it easy to find the perfect frame. Members can choose from great brands like Anne Klein, bebe®, Calvin Klein®, Flexon®, Lacoste™, Nike®, Nine West, and more.<sup>(3)</sup>

### Members Receive:

- Access to discounts through a trusted, private practice VSP doctor
- One rate of \$50 for eye exams<sup>(4)</sup>
- Save up to 15% on contact lens exams<sup>(5)</sup>
- Special pricing on complete pairs of glasses and sunglasses
- Unlimited use on materials throughout the year

| Service                 | Reduced Prices & Savings   |
|-------------------------|--|
| WellVision Exam®        | <ul style="list-style-type: none"><li>• \$50 w/purchase of complete pair of prescription glasses.</li><li>• 20% off without purchase.</li><li>• Once every calendar year.</li></ul>  |
| Lenses                  | With purchase of a complete pair of prescription glasses: <ul style="list-style-type: none"><li>• Single vision: \$40</li><li>• Lined bifocals: \$60</li><li>• Lined trifocals: \$75</li><li>• Polycarbonate for children: \$0</li></ul> |
| Frames                  | • 25% savings when a complete pair of prescription glasses is purchased.   |
| Contact Lenses          | • 15% savings on contact lens exam (fitting & evaluation)  |
| Laser Vision Correction | • Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities   |

DENTAL AND VISION PROGRAMS ARE NOT INSURANCE AND ARE NOT UNDERWRITTEN BY AN INSURANCE COMPANY.

<sup>(1)</sup> Retail cost is based on the national average of the 80th percentile usual and customary rates as detailed in the 2018 Fair Health report in the Los Angeles, Orlando, Chicago and New York City metropolitan areas.

<sup>(2)</sup> These fees represent the overage of the assigned Careington Care POS fees in the Los Angeles, Orlando, Chicago, and New York City metropolitan statistical areas. Prices subject to change.

<sup>(3)</sup> Brands subject to change

<sup>(4)</sup> This cost is only available with the purchase of a complete pair of prescription glasses; otherwise you'll receive 20% on eye exam only.

<sup>(5)</sup> Applies only to contact lens exam, not materials. you're responsible for 100% of the contact lens material cost.

THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at [www.careington.com/members](http://www.careington.com/members). A written list of participating providers is available upon request. Discount Plan Organization and administrator: Careington International Corporation,

7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.  
This plan is not available in Vermont or Washington.



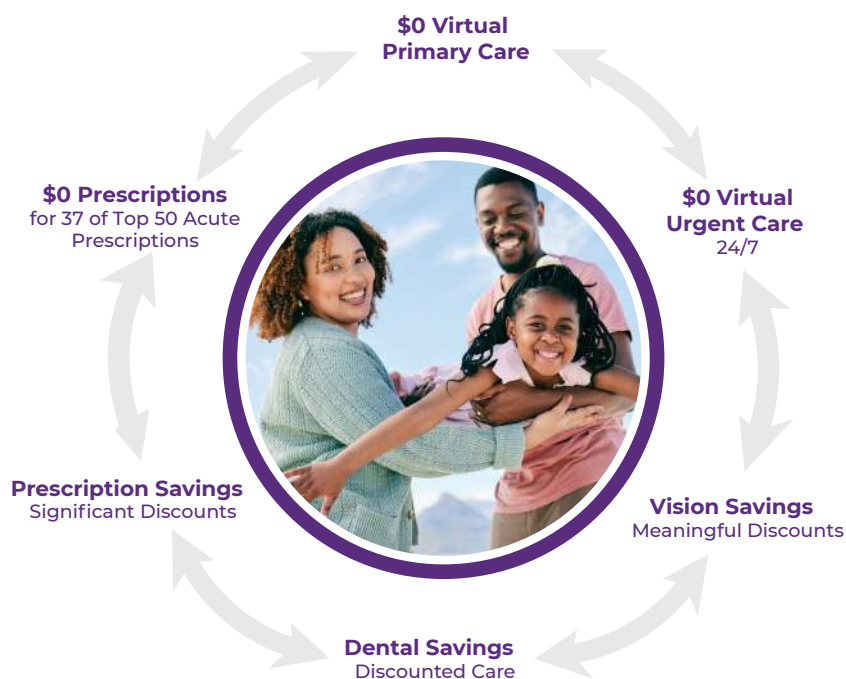
# Improve Your Health! Improve Your Life!

It's easy with

HOORAY HEALTH  
**wellcall360<sup>+</sup>™ Plus**



**WellCall360™ Plus** provides easy, 24/7 access to Doctors via telemedicine **for no cost** and significant discounts on commonly used products & services.



INDIVIDUAL ONLY

**\$24.99**  
MONTHLY RATES

INDIVIDUAL + FAMILY

**\$29.99**  
MONTHLY RATES

## **\$0 Virtual Primary & Urgent Care - Telemedicine**

Quality care from anywhere! Speak with a physician via phone or video and get treated for everything from a cold or flu to sinus and ear infections, stomach viruses, and more. Virtual Primary Care Provides access to the same Primary Care Physician, each time, for expanded medical services.

## **Prescription Program**

WellCall360 Plus members pay \$0 for medications on the Acute Formulary list and receive deep discounts up to 80% on all other medications. Quickly locate the best price for your medication using the WellCall360 app.

## **Dental Savings**

WellCall360™ Plus provides you with access to meaningful discounts on dental treatments.

## **Vision Savings**

Pay less for glasses, contact lenses, and eye exams for only \$50! WellCall360™ Plus will help you find the best price for vision services—all convenient to where you are.

Available on the  
**App Store**

ANDROID APP ON  
**Google Play**



It's all in the palm of your hands with the WellCall360™ mobile app!  
To learn more visit us at **wellcall360.com**

WellCall360 is not offered by the Employer, but is offered by Hooray Health to everyone regardless of hours worked or who their employer is. Distribution of materials that identify WellCall360 should not be interpreted as employer sponsorship or endorsement of WellCall360.

**WellCall360™ Plus Plan Highlights 20201008-v10**

# Affordable Legal and Identity Theft Protection



**Legal and identity theft matters can strike anytime, don't get caught without protection!**

Shield your identity, privacy and legal rights with LegalShield and IDShield.



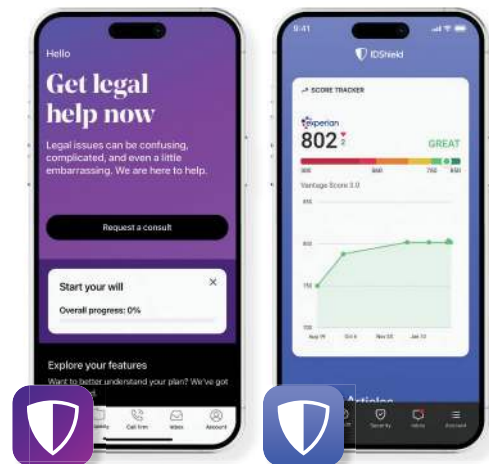
- ✓ Direct Access to your Own Provider Law Firm
- ✓ Unlimited Advice and Consultation
- ✓ Document Review and Preparation
- ✓ Speeding Ticket Assistance
- ✓ Will Preparation
- ✓ Debt Collection Assistance
- ✓ Letters and Phone Calls Made on your Behalf



- ✓ \$3 Million Identity Fraud Protection Plan
- ✓ Online Privacy and Reputation Management
- ✓ Device Protection
- ✓ Financial Account Monitoring
- ✓ Identity, Credit and Social Media Monitoring
- ✓ Credit Score Tracker
- ✓ Real-Time Alerts

For more information, visit: [shieldbenefits.com/prestigeusa](https://shieldbenefits.com/prestigeusa)

**Always Connected.  
Always Protected.**



**LegalShield**  
**\$10.13/semi-monthly**

**IDShield**  
**\$3.73/semi-monthly** **\$7.03/semi-monthly**  
Employee Plan Family Plan

**LegalShield & IDShield**  
**\$13.35/semi-monthly** **\$16.15/semi-monthly**  
Employee Plan Family Plan

Reduced rate pricing applies when enrolled in both plans.





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### **Direct Access to a Dedicated Provider Law Firm**

You will receive unlimited legal consultation and advice on personal legal matters. 100% of matters are covered in-network and your provider firm is even available 24/7 for covered emergencies.

---

### **Fast Response**

A lawyer will respond to your legal matter within four business hours or less.

---

### **Letters And Phone Calls**

Letters and phone calls can be made on your behalf to resolve legal matters such as warranty disputes or a dispute with a creditor.

---

### **Document Review And Preparation**

A lawyer can help you review and prepare common legal documents for Wills, Trusts, and more.

---

### **Mobile App**

The LegalShield mobile app allows you to call your provider law firm directly and makes it easy to upload and prepare documents for fast legal review.

---

### **Court Representation**

You will receive representation for legal matters such as traffic tickets and even house closings.

---

### **Speeding Ticket Assistance**

Your provider law firm will review your speeding ticket and even attend court on your behalf if required. You can easily upload your ticket using the LegalShield mobile app.

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### **360° Degree Protection**

IDShield monitors your identity, credit, financial accounts, social media accounts, and provides device and online privacy reputation management services.

---

### **Real-Time Alerts**

If a threat is detected to your identity or credit you will receive an alert. You can view your alerts on the IDShield mobile app, member portal and receive them by email.

---

### **Device Protection**

VPN Proxy One, password manager, online parental controls, anti-malware and mobile security.

---

### **Financial Protection**

Financial account monitoring and a \$3 Million Identity Fraud Protection Plan for unauthorized electronic fund transfers and identity theft related expenses.

---

### **Mobile App**

The IDShield mobile app makes it easy for you to protect your identity and privacy and track your credit score with IDShield's monthly credit score tracker.

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### **Privacy & Reputation Management**

IDShield scans your social media accounts for content that could damage your reputation and provides ways to keep your online privacy safe.

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### **Full-Service Restoration and Unlimited Consultation**

If your identity is stolen, you get direct access to a Licensed Private Investigator who will restore your identity to its pre-theft status, guaranteed. You can also talk to an identity theft specialist about any identity theft or online privacy concern and get 24/7 emergency assistance.

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Pre-Paid Legal Services, Inc. ("PPLSI") provides access to legal services offered by a network of provider law firms to its members through membership-based participation. Neither PPLSI nor its officers, employees or sales associates directly or indirectly provide legal services, representation, or advice. See a legal plan overview for specific state of residence for complete terms, coverage, amounts and conditions. IDShield provides access to identity theft protection and restoration services and plans are available at individual or family rates. A family plan covers the named member, named member's spouse or domestic partner and eligible dependent children under the age of 18. Consultation and Restoration Services or eligible dependent children under the age of 26. For complete terms, coverage, and conditions, please see an identity theft plan. All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Protection Plan ("Plan") is issued through a nationally recognized carrier. PPLSI is not an insurance carrier. This covers certain identity fraud expenses and legal costs as a result of a covered identity fraud event, with the amount of coverage dependent on the type of identity theft plan. See a Plan for complete terms, coverage, conditions, limitations, and family members who are eligible under the Plan.



*LegalShield is the trade name of Pre-Paid Legal Services, Inc. and its subsidiaries.*



| OFFICE USE ONLY |    |      |        |
|-----------------|----|------|--------|
| CWA             |    | PLAN |        |
| FOB             | PB | FRAN | 154789 |
| MODE            | 4  |      |        |



APP.PD (1.14) Associate Signature **X**\_\_\_\_\_

## 2 Dependent Information

attach a separate piece of paper.

If you have more than five (5) dependents, please

|      |       |       |    |     |                |
|------|-------|-------|----|-----|----------------|
| Name | _____ | _____ | MI | DOB | ____/____/____ |
|      | Last  | First |    |     | MM DD YYYY     |
| Name | _____ | _____ | MI | DOB | ____/____/____ |
|      | Last  | First |    |     | MM DD YYYY     |
| Name | _____ | _____ | MI | DOB | ____/____/____ |
|      | Last  | First |    |     | MM DD YYYY     |
| Name | _____ | _____ | MI | DOB | ____/____/____ |
|      | Last  | First |    |     | MM DD YYYY     |
| Name | _____ | _____ | MI | DOB | ____/____/____ |
|      | Last  | First |    |     | MM DD YYYY     |

**In AL**, any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof. **In FL**, any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree. **In NJ**, any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties. **In OR**, any person who knowingly, and with intent to injure, defraud, or deceive any insurer, files a statement of claim or an application containing any false, incomplete, or misleading information concerning a material fact may be subject to criminal or civil penalties and/or cancellation of the contract. **In TN**, it is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**Applicant:** I understand the written contract sets forth the terms of my membership, including any exclusions or limitations, and agree to be bound by the same. I further understand the company will send me the membership contract within the next 14 days. If I have not received my contract within that time frame, I understand it is my responsibility to call LegalShield to obtain a copy. The written contract, together with this application, constitutes the entire agreement between the company and the member with respect to the membership, and there are no agreements, understandings, or representations other than as set forth herein and in the membership contract.

I hereby acknowledge that on this date, I purchased this plan in the city of \_\_\_\_\_ in the state of \_\_\_\_\_. By signing this application I certify I am legally residing in the United States and agree to the above Authorization of Payment and membership fees selected above.

**Employer** \_\_\_\_\_ Prestige Maintenance USA **Occupation** \_\_\_\_\_

**Signature of Applicant** ☒ See Attached \_\_\_\_\_

## 3 Payroll Deduction Authorization

**Today's Date** \_\_\_\_/\_\_\_\_/\_\_\_\_  
MM DD YYYY

**Applicant's SSN** \_\_\_\_\_  
For Internal Use Only

**Applicant's Name** \_\_\_\_\_  
Last First MI

**I hereby authorize** (Company Name) \_\_\_\_\_ Prestige Maintenance USA

\_\_\_\_\_ to deduct \$ \_\_\_\_\_  
City State

**per (Circle one: week / month / other \_\_\_\_\_ semi-monthly ) from my earnings for my LegalShield, and subsidiaries membership and to remit such amount directly to LegalShield. I agree that the company will not be responsible or liable for my decision to purchase the LegalShield membership or the services provided through my membership and that company's sole responsibility is to withhold and pay my membership fee to LegalShield.**

**Account Holder's Signature** ☒ \_\_\_\_\_

**Signature of Applicant** ☒ \_\_\_\_\_

**TAO**

Developer

QUICK TO LAUGH,  
LOVES A CHALLENGE,  
BEST LISTENER  
IN THE OFFICE.

**GOAL:** Save enough  
to never worry

YOU WORK HARD.  
BANKING SHOULD  
BE EASY.

You may earn up to **\$400<sup>1</sup>** through April 30, 2024,  
when you open and use a new, eligible PNC WorkPlace Banking® Virtual Wallet® product in a qualifying location.\*

**1. CHOOSE  
YOUR ACCOUNT**

**2. SET UP  
DIRECT DEPOSIT**

**3. COLLECT  
YOUR CASH**

**EARN \$400<sup>1</sup> if you**

OPEN A NEW VIRTUAL  
WALLET® WITH  
PERFORMANCE SELECT

SET UP A QUALIFYING  
DIRECT DEPOSIT OF \$5,000

Complete this requirement within  
60 days of account opening



OR

**EARN \$200<sup>1</sup> if you**

OPEN A NEW VIRTUAL  
WALLET® WITH  
PERFORMANCE SPEND

SET UP A QUALIFYING  
DIRECT DEPOSIT OF \$1,000

Complete this requirement within  
60 days of account opening



LOOK FOR YOUR CASH REWARD IN YOUR NEW  
PNC WORKPLACE BANKING VIRTUAL WALLET PRODUCT  
within 60 to 90 days of completing the requirements

\*Products and offers are not available in all areas. Virtual Wallet with Performance Select, Virtual Wallet with Performance Spend and the associated offer(s) are available in the following states: AL, AZ, CA, CO, DE, FL, GA, IL, IN, KY, MD, MI, NC, NJ, NM, NY, OH, PA, SC, TX, VA, WI, WV, and Washington DC. Virtual Wallet with Performance Select and Virtual Wallet with Performance Spend are offered in the state of MO with the exception of the greater Kansas City area. Offer is contingent on product availability and may vary based on your address and where and how you open your account. Talk to your PNC Banker for details.

**HOW YOU HANDLE OVERDRAFTS SHOULD BE IN YOUR CONTROL, NOT JUST YOUR BANK'S.**

Now with Low Cash Mode® in the PNC Mobile app<sup>2</sup>

SCHEDULE A FINANCIAL WELLNESS CONVERSATION  
WITH YOUR WORKPLACE BANKING CONSULTANT.

**CONTACT ME TODAY**



Angel Escalera  
817-338-8011  
angel.escalera@pnc.com

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[pnc.com/workplace/employee](https://pnc.com/workplace/employee)

 **PNC** | WorkPlace Banking®

# YOU WORK HARD. BANKING SHOULD BE EASY.

**THE OPTION OF THREE ACCOUNTS<sup>1</sup>**  
Spend, Reserve and Growth<sup>1</sup> — paired with a suite of online and mobile tools to help you keep track of your money. It's a flexible checking account that can help simplify your spending plan!

## VIRTUAL WALLET®

Checking, savings<sup>1</sup> and powerful digital tools in one account

### Spend

Your everyday checking account

### Reserve<sup>1</sup>

A secondary checking account where you can set money aside for short-term goals or unexpected expenses

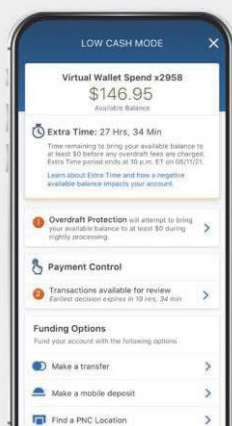
### Growth<sup>1</sup>

Savings with a competitive rate that helps you build toward your long-term goals

## INTRODUCING LOW CASH MODE® IN THE PNC MOBILE APP<sup>2\*</sup>

**HOW YOU HANDLE OVERDRAFTS SHOULD BE IN YOUR CONTROL, NOT JUST YOUR BANK'S.**

\*Low Cash Mode is available only on the Spend account of your Virtual Wallet product.



### EXTRA TIME

You'll have at least 24 hours to bring your available Spend account balance<sup>3</sup> to at least \$0 before you're charged overdraft fees.



### PAYMENT CONTROL

Now you can choose to pay or return certain individual checks, and payments made using your routing and checking account numbers (ACH transactions),<sup>4</sup> when your balance is negative.



### INTELLIGENT ALERTS

Set up alerts so that if your Spend account balance gets too low, you'll be notified so you can take action.<sup>5</sup>

## BUDGETING AND SAVINGS TOOLS<sup>†</sup>

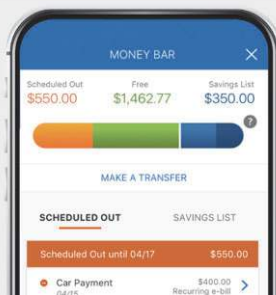
### SPEND WISELY

Plan bills and expenses to see upcoming paydays, payments and a history of posted Spend account transactions on your calendar.



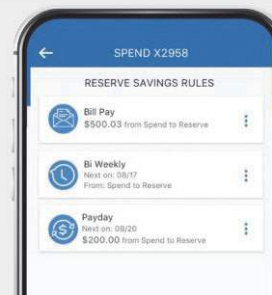
### VISUALIZE YOUR PLANNING WITH THE DIGITAL MONEY BAR®

Virtual Wallet® includes a full range of digital and mobile tools to help you make better financial decisions.



### GROW YOUR SAVINGS<sup>†</sup>

Pay yourself first through automatic transfers to your Growth account, easily track spending and savings through the Virtual Wallet Spending Zone, and help



build your savings with the ability to earn a higher relationship rate when certain qualifications are met.<sup>6</sup>

<sup>†</sup>Certain tools available only if you have the Reserve and Growth.



# VIRTUAL WALLET CHECKING, SAVINGS AND THE TOOLS TO MAKE THE MOST OF BOTH.<sup>1</sup>

Choose the Virtual Wallet option that works for you.<sup>‡</sup>



## VIRTUAL WALLET® WITH PERFORMANCE SELECT

## VIRTUAL WALLET® WITH PERFORMANCE SPEND

## VIRTUAL WALLET®

No monthly service charge if you meet any one of the following:

- \$5,000 or more in total qualifying monthly direct deposits<sup>7</sup> to Spend
- OR \$5,000 or more average monthly balance in Spend + Reserve<sup>1</sup> and/or up to six additional linked PNC consumer checking accounts<sup>8</sup>
- OR \$25,000 combined average monthly balance in PNC consumer deposits and/or investments<sup>8</sup>

- \$1,000 or more in total qualifying monthly direct deposits<sup>7</sup> to Spend (\$2,000 for most PNC customers)
- OR \$2,000 or more average monthly balance in Spend + Reserve<sup>1,8</sup>
- OR \$10,000 combined average monthly balance in linked PNC consumer deposits<sup>8</sup>

- \$500 or more in total qualifying monthly direct deposits<sup>7</sup> to Spend
- OR \$500 or more average monthly balance in Spend + Reserve<sup>1</sup>
- OR account holder is age 62 or over

Monthly service charge

\$25

\$15

\$7

## OTHER ACCOUNT FEATURES AND FEES

As a PNC customer, you can access your money fee-free at approximately 60,000 ATMs across the country, as listed on your ATM locator<sup>9</sup>

No charge

No charge

No charge

PNC fees charged for using non-PNC ATMs<sup>10</sup>

No charge

First 2 reimbursed

Fees charged by other financial institutions for using their non-PNC ATMs<sup>10</sup>

Up to \$10 reimbursed

Up to \$5 reimbursed

Affinity Visa® Debit Cards

No charge

No charge

No charge

Check writing

No charge

No charge

No charge

## ONLINE MONEY MANAGEMENT TOOLS

Online banking and bill pay<sup>11</sup>

No charge

No charge

No charge

Online statements<sup>12</sup>

No charge: required

No charge: required

No charge: required

Mobile banking<sup>2</sup>

No charge

No charge

No charge

## REWARDS AND RELATIONSHIP BENEFITS

Earn cash or points with PNC Purchase Payback<sup>®13</sup>

✓

✓

✓

Ability to earn higher relationship rates on Growth account<sup>1,6</sup>

✓

✓

✓

## ADDITIONAL FEATURES

Stop payment orders

No charge

\$33

\$33

Discount on check orders

No charge for PNC exclusive or \$10 discount on select designs

\$5 discount on select designs

Cashier's checks

No charge

\$5 each

\$10 each

Additional checking, money market or savings accounts

Monthly service charges waived on up to six additional checking, savings or money market accounts<sup>8</sup>

Integrated Reserve and Growth accounts<sup>1</sup>

<sup>\*</sup>Products and offers are not available in all areas. Virtual Wallet with Performance Select, Virtual Wallet with Performance Spend and the associated offer(s) are available in the following states: AL, AZ, CA, CO, DE, FL, GA, IL, IN, KY, MD, MI, NC, NJ, NM, NY, OH, PA, SC, TX, VA, WI, WV, and Washington DC. Virtual Wallet with Performance Select and Virtual Wallet with Performance Spend are offered in the state of MO with the exception of the greater Kansas City area. Offer is contingent on product availability and may vary based on your address and where and how you open your account. Talk to your PNC Banker for details.

We can help strengthen your financial wellness throughout your financial journey. And when you qualify for a PNC WorkPlace Banking Virtual Wallet product, you may also have access to certain benefits and rewards.

## LEARN MORE ABOUT VIRTUAL WALLET.

Scan the QR code to watch a video.



## ✓ ENJOY EVEN MORE BENEFITS WITH PNC WORKPLACE BANKING®.



### YOU MAY EARN \$300 WHEN YOU FUND A PNC MORTGAGE\*

and open a qualifying PNC WorkPlace Banking checking account.<sup>14</sup>



### HELP FINDING THE RIGHT PNC SERVICES FOR YOU

If you are interested in a financial wellness review, have questions about retirement or have lending needs, our team can connect you with the right PNC specialist, at the right time in life.



### FREE FINANCIAL WELLNESS SEMINARS AND 1:1 APPOINTMENTS

Get the tools and insights that help you make smart money decisions at every stage of your financial journey. Visit [pnc.com/workplacewellness](https://pnc.com/workplacewellness) for a preview.

\*PNC WorkPlace Banking credit card and mortgage cash offers are not available to customers holding the standard Virtual Wallet product.

## CONTACT YOUR PNC WORKPLACE BANKING CONSULTANT WITH ANY QUESTIONS OR TO APPLY FOR AN ACCOUNT TODAY.



Angel Escalera | 817-338-8011 | [angel.escalera@pnc.com](mailto:angel.escalera@pnc.com)

<sup>1</sup> The Reserve and Growth accounts are available only when opening a Virtual Wallet product with Spend, Reserve and Growth.

<sup>2</sup> PNC does not charge a fee for Mobile Banking. However, third-party message and data rates may apply. These include fees your wireless carrier may charge you for data usage and text messaging services. Check with your wireless carrier for details regarding your specific wireless plan and any data usage or text messaging charges that may apply. Also, a supported mobile device is needed to use the Mobile Banking app. Mobile Deposit is a feature of PNC Mobile Banking. Use of the Mobile Deposit feature requires a supported camera-equipped device and you must download a PNC mobile banking app. Eligible PNC Bank account and PNC Bank Online Banking required. Certain other restrictions apply. See the mobile banking terms and conditions in the PNC Online Banking Service Agreement.

<sup>3</sup> In order to avoid overdraft fees, you must bring the available balance in your account to at least \$0 before your Extra Time expires. If you make a deposit, the time it takes for your deposit to be reflected in your available balance and for those funds to become available to you will vary based on the deposit type and time. Depending on your deposit type or your deposit time, your deposit may not be available before your Extra Time period expires, and you may incur overdraft fees. See your Funds Availability policy for more information. Overdrawing an account, maintaining a negative available balance for any period of time, and returning transactions as unpaid may have other consequences, including account closure or negative impacts to your ability to obtain financial services including loans, deposit accounts, and other services at PNC and other institutions.

CONTINUED ON NEXT PAGE ➔

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**4** Debit card transactions do not qualify for Payment Control. When you choose to return an item that has been presented to PNC for payment, we will return the item to the payee's bank for insufficient funds, and the payee will not receive payment from PNC. You may still have an obligation to pay the payee for goods, services or other products. PNC is not responsible for satisfying any obligations between you and the payee or any other party with respect to an item you decide to return. Before choosing to return an item, you should consider rules the payee may have or actions the payee may take on late/returned payments. Overdrawing an account, maintaining a negative available balance for any period of time, and returning transactions as unpaid may have other consequences, including account closure or negative impacts to your ability to obtain financial services including loans, deposit accounts, and other services at PNC and other institutions.

**5** PNC Alerts are free to customers. However, third-party message and data rates may apply. These include fees your wireless carrier may charge you for data usage and text messaging services. Check with your wireless carrier for details regarding your specific wireless plan and any data usage or text messaging charges that may apply.

**6** If you make at least five qualifying purchases in a month with your linked Visa® Debit Card and/or PNC consumer credit card, or set up a qualifying monthly direct deposit of at least \$5,000 for Virtual Wallet with Performance Select, \$2,000 (\$1,000 for PNC WorkPlace Banking® or Military Banking customers) for Virtual Wallet with Performance Spend, or \$500 for Virtual Wallet, you'll earn the corresponding relationship rate on your Growth account for the following month. Transactions are considered to be made when the transaction posts to the Spend or credit card account, which may be later than the date you initiated the transaction.

We will only link accounts at your direction. If you have not directed PNC to link another account to your Virtual Wallet, the accounts will not be linked and you will not receive a relationship rate, applicable waivers of monthly service charges or other relationship benefits on your unlinked PNC accounts. The requirement that you direct us to link accounts in order for you to receive benefits applies to all of your PNC accounts.

**7** A qualifying direct deposit is defined as a recurring direct deposit of a paycheck, pension, Social Security or other regular monthly income electronically deposited by an employer or an outside agency into the Spend account of a Virtual Wallet with Performance Select, Virtual Wallet with Performance Spend or Virtual Wallet. The total amount of all qualifying direct deposits credited to your checking account must be at least \$5,000 for Virtual Wallet with Performance Select, \$2,000 for Virtual Wallet with Performance Spend (\$1,000 for WorkPlace or Military Banking customers) or \$500 for Virtual Wallet. Credit card cash advance transfers, wire transfers, transfers from one account to another or deposits made at a branch or ATM do not qualify as qualifying direct deposits.

**8** For PNC Virtual Wallet with Performance Select and PNC Virtual Wallet with Performance Spend, PNC deposit accounts eligible to be linked may include consumer checking, savings, money market, certificates of deposit and retirement certificates of deposit. For Virtual Wallet with Performance Spend only, any PNC Investment (PNCI) asset where PNCI is the broker-dealer of record is eligible to be included in the combined average monthly balance requirement; assets managed under a fiduciary relationship with PNC Wealth Management are not included. Some accounts may not be eligible to be included in the combined average monthly balance requirement based on titling structure, product type or other constraints. A maximum of ten (10) linked PNC accounts, including your Spend, Reserve and Growth accounts, may be included in the combined average monthly balance relationship. See the PNC Virtual Wallet Fine Print: "What You Need to Know," "Interest Payment and Balance Computation" section for details. We will determine the combined average monthly balance using the most current statement period balance on linked deposit accounts as of the day before this account cycles.

**9** Visit [pnc.com/locator](https://pnc.com/locator) to find a PNC or PNC Partner ATM near you where PNC customers can access money fee-free.

**10** The fee for qualifying domestic or international non-PNC Bank ATM transactions made on your Spend, Reserve or Growth accounts during the statement period will be reimbursed to your Spend account at the end of the statement period in the order the transactions were processed. Virtual Wallet with Performance Select reimburses an unlimited count, Virtual Wallet with Performance Spend reimburses the first four and Virtual Wallet Checking Pro reimburses the first two fees. Fees in excess of this count per statement period will not be reimbursed. In the event PNC determines that there has been fraudulent or excessive ATM usage on the account, PNC is not obligated to reimburse any related surcharge fees, and any related reimbursements must be repaid. Surcharge fees not identified within the transaction by the originating financial institution may not be reimbursed. Any fee reimbursements occur at the end of the statement period. For additional information, see the Virtual Wallet Features and Fees or Consumer Schedule of Service Charges and Fees.

**11** Online Banking is free to customers with an eligible account; however there may be a fee for certain optional services. We reserve the right to decline or revoke access to Online Banking or any of its services. All online banking services are subject to and conditional upon adherence to the terms and conditions of the PNC Online Banking Service Agreement.

**12** A fee may be charged if a paper statement is requested in addition to the online statement for an account.

**13** Offers are available from participating merchants. Your personal banking information is not shared with the merchants participating in PNC Purchase Payback. Whether you receive offers may depend on using your PNC Visa® Card, or where you use your PNC Visa® Card to make purchases. Not everyone will get the same offer.

**14** To qualify for the \$300 mortgage account reward, at the time of mortgage funding, the PNC WorkPlace Banking customer must have an eligible PNC WorkPlace Banking Virtual Wallet with Performance Select, Virtual Wallet with Performance Spend, Virtual Wallet Checking Pro, Performance Select Checking account or Performance Checking account.

The PNC WorkPlace Banking checking account must remain open in order for you to receive the \$300 reward, which will be credited to the eligible checking account within 90 days after conditions have been met and will be identified as "CREDITS MORTGAGE WKP MIL" on your monthly checking account statement.

Offer may be extended, modified, or discontinued at any time. The value of the reward may be reported on the appropriate Internal Revenue Service (IRS) forms, and may be considered taxable income to you. Please consult your tax adviser regarding your specific situation.

PNC Bank, National Association, is the issuer of the PNC Bank credit cards described herein. Bank deposit products and services are provided by PNC Bank, National Association, **Member FDIC**.

Terms and conditions of these offers are subject to change without notice.

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