

Using Benefits is Complicated. **HealthJoy** Makes it Simple.

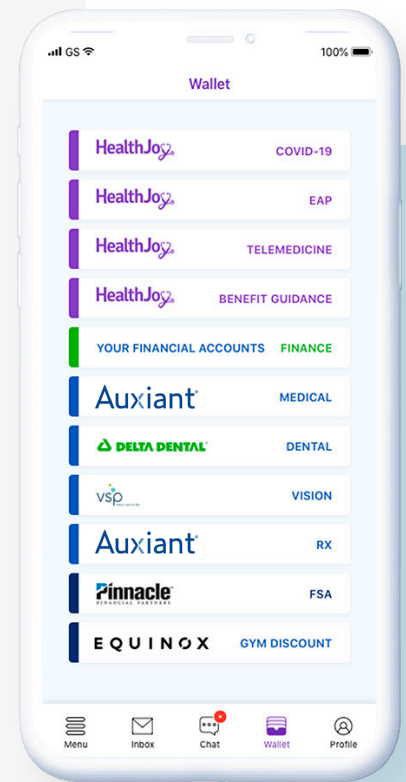
HealthJoy is the first stop for all your healthcare and employee benefits needs. We're provided for free by your employer and personalized for you. You'll have instant access to an up-to-date benefits wallet with all your benefits cards. Our healthcare concierge is available to help you. We'll save you time, money and a ton of aggravation.

HealthJoy TPA+

Access all HealthJoy's features PLUS...

- Enjoy **personalized guidance** for all your healthcare needs
- Make the most of your plan's **rewards and avoid penalties**
- Get dedicated healthcare assistance with access to **case managers**
- Easily view rewards and penalties in a special **digital wallet card**

HealthJoy® TPA+



BENEFITS
WALLET



ONLINE DOCTOR
CONSULTATIONS



HEALTHCARE
CONCIERGE



RX SAVINGS
REVIEW



MEDICAL BILL
REVIEW



APPOINTMENT
BOOKING



PROVIDER
RECOMMENDATIONS



HSA / FSA
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