



Healthy Living

**Your journey
to better health
starts here**

YAFI-healthyliving.com

Whether you have a medical question or you want to develop a personalized fitness and nutritional routine, Healthy Living is your answer. We will give you the support and encouragement you'll need to make that commitment and stick with it.

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Aetna Dental



Smile brighter with big savings on dental services at over 213,000 available dental practice locations nationwide. Just present your card with the Aetna Dental Access® logo and pay the discounted price at the time of service. Use your card over and over again to keep your teeth sparkling clean!

Discounts

In most instances, average discounts ranging from 15%-50% per visit** on everything from general dentistry and cleanings to root canals, crowns and orthodontia.

HOW IT WORKS

- Call 1-800-452-2222 Monday to Friday, 7:00 am to 7:00 pm Central Time and a Personal Care Advocate will assist you in finding an oral care provider near you.
- Log on to [MyMemberPortal.com](https://www.aetna.com/MyMemberPortal.com), click Dental and follow the instructions for additional information.
- At your appointment, present your membership card with the Aetna Dental Access® logo and pay the discounted total

** Actual costs and savings vary by provider, service and geographical area. Healthy Living provides access to the Aetna Dental Access® network. This network is provided by Aetna Life Insurance Company (ALIC). Neither ALIC nor any of its affiliates offers or administers the Healthy Living. Neither ALIC nor any of its affiliates is an affiliate, agent, representative or employee of Healthy Living. Dental providers are independent contractors and not employees or agents of ALIC or its affiliates. ALIC does not provide dental care or treatment and is not responsible for outcomes. The participant must pay provider directly. Not available to VT residents.

This plan is NOT insurance. The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00. It contains a 30 day cancellation period, provides discounts only at the offices of contracted health care providers, and each member is obligated to pay the discounted medical charges in full at the point of service. The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and medical or ancillary service received. Member shall receive a reimbursement of all periodic membership fees if membership is cancelled within the first 30 days after the effective date. AR, TN, and UT residents: A refund of all fees will be issued if membership is cancelled within the first 30 days. Discount Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 803475, Dallas, TX 75380-3475, 800-800-7616. Website to obtain participating providers:

Dental Service	Average Cost*	Average Cost with Aetna Dental Access*	YOU SAVE
Periodic Oral Exam	\$62	\$32	\$30
Comprehensive Oral Exam	\$98	\$46	\$52
X-Ray, Intraoral-Complete Series Including Bitewing	\$152	\$80	\$72
X-Ray, Bitewings- Four Films	\$72	\$38	\$34
X-Ray Panoramic Film	\$130	\$68	\$62
Cleaning (Prophylaxis)-Adult	\$114	\$63	\$51
Sealant Per Tooth	\$66	\$32	\$34
Filling- 1 Surface Resin(White) Filling, Front (Anterior) Tooth	\$185	\$94	\$91
Crown- Porcelain Fused to High Noble Metal (i.e. gold)	\$1,186	\$801	\$385
Root Canal Front Tooth (Anterior) Excluding Final Restoration	\$823	\$484	\$339
Root Canal Molar Excluding Final Restoration	\$1,131	\$791	\$340
Scaling/Root Planing Four or More Contiguous Teeth	\$254	\$154	\$100
Complete Upper Denture (Maxillary)	\$1,310	\$937	\$373
Extraction of Erupted Tooth or Exposed Root - Includes Local Anesthesia and Suturing If Needed	\$202	\$91	\$111
Comprehensive Orthodontic Treatment Child	\$5,634	\$3,547	\$2,087

Alternative Medicine



Powered by Tivity Health

Traditional medicine is not the only answer! Save 10% to 30% on your health and wellness needs with over 40 specialties and 43,000 practitioners nationwide. Whether you want to reduce stress, relieve migraines or quit smoking, alternative medicine can help.

- 10% to 30% off treatments and services
- Thousands of practitioners nationwide
- Includes Acupuncture, Nutrition Counseling, Massage Therapy, and Holistic Medicine
- Exercise and movement specialties like Yoga, Tai Chi, Pilates, and more
- No limits on the number of visits.

*If you are currently working with a provider with whom you are happy, you may ask them to contact the toll-free number listed on your membership ID card. A provider application will be sent to them promptly. Unfortunately, we cannot guarantee acceptance by either the program administrator or the alternative care provider.

YOU MUST PAY THE TOTAL BILL, LESS THE APPLICABLE DISCOUNT AT THE TIME SERVICE IS RENDERED. IF YOU ARE COVERED UNDER AN INSURANCE PLAN, THE INSURED MUST PAY FOR ALL SERVICES RENDERED, LESS THE DISCOUNT, AT THE TIME OF SERVICE AND FILE THEIR OWN INSURANCE CLAIM FORM.

Discounts on alternative health services are not available where prohibited by law. This program is a referral and discount plan and does not warrant professional services, nor is it responsible for the care received. This program makes no warranties express or implied concerning services or care provided.

Note: This program is NOT insurance and is not intended as a substitute for insurance. It is a reduced fee for Service.

HOW IT WORKS

- Call [1-800-832-2273](tel:1-800-832-2273) Monday to Friday, 7:00 am to 7:00 pm Central Time and an Alternative Medicine Advocate will assist you in finding a provider near you.
- Log on to [MyMemberPortal.com](https://www.mytivity.com), click Alternative Medicine and follow the instructions for additional information.
- At your appointment, present your membership card with the Tivity Health® logo and pay the discounted total

Fitness Network



Save in Our Fitness Network

Searching for a healthier lifestyle? Want to work out but feel like you don't have the right equipment? Need a place to exercise this winter? Hit the gym with Fitness Network. We're here to help you take that first step towards a healthier you. Our members have access to over 14,000 high quality health and fitness clubs at affordable rates through the International Fitness Club Network (IFCN). A fitness club membership is no longer that luxury you can't afford.

Your Membership Includes

The club's lowest membership rate for the type of membership selected.

One-week introductory trial membership certificate, free of charge. Try several participating clubs for one week each to truly experience the club and its facilities.*

Locations nationwide at over 14,000 participating health clubs. Check out some of the largest club chains in the country including: Anytime Fitness, Jazzercise, Curves, Youfit Health Clubs and LA, Fitness.

Access to the toll-free member services center 24 hours a day, 7 days a week. Speak with a live person trained to assist you with information on club locations and facilities, or visit the member services website.

Discounts on fitness equipment from 2nd Wind Fitness and Sears.

Print a Free Trial Certificate

You can try out more than one facility and you are guaranteed a free one week trial!* Print your free trial certificate from our website and present it to your facility of choice. Don't have internet access? Call the toll-free number listed within your membership materials and we will mail you the certificate.

We partner with numerous chains to provide you access to as many facilities as possible. Anytime Fitness, Youfit Health Clubs and LA Fitness are chains enrolled at a national level. That means no matter where you live, you can use your Fitness Network membership at your local chain. Chains that are individually owned may honor our discounts on a club-by-club basis. Your best bet is to search our website to see if your local health club is a member. If they're not enrolled, fill out a 'refer a club' form online. These clubs will be invited to join IFCN with no obligations.*

Get a Great Rate

Many health clubs offer a variety of memberships to choose from. With your Fitness Network membership, you are guaranteed the "lowest membership rate for the type of membership selected." That means you can choose from fitness room only, aerobics only or full facility memberships and still get the best price for what you want. We have partnerships with health clubs that offer a variety of facilities and programs to give you optimum choice.

Talk with the health club's membership department to determine the lowest rate. You will pay your dues directly to the health club in accordance with the membership contract you sign.*** Already a member? Our "lowest rate for the type of membership selected" guarantee applies to new members only. If your current club is an IFCN member, contact their membership office to see if the Fitness Network rate will apply.

Make It a Family Affair

Why not get the whole family involved? Fitness Network is extended to members and their immediate family.***** Check with your local gym to learn more about this offer. And if a trip to the gym seems like too much of a hassle, bring the gym to your home by purchasing discount fitness equipment with your Fitness Network membership.

HOW IT WORKS

Sign in to YAFI-healthyliving.com and click on "Fitness Network" in the main navigation or quick links section to begin searching for a fitness club in your area. Or, you can call the IFCN Customer Service Line toll-free at 1-800-451-4511 to speak with an operator who can help you locate clubs in your area, answer general questions or take any comments and suggestions. Make sure to mention that you are a Fitness Network member when calling.

*Subject to space and availability. Offers cannot be combined at the same club. Specialty clubs such as martial arts and personal training centers may offer different "trial" offers. Please inquire with the owner or membership department at these centers.

**All clubs are required to meet the American College of Sports and Medicine's health and safety standards.

***Types of memberships vary by facility.

****Certain clubs, designated as "IFCN Preferred Clubs," offer the option to join directly through IFCN via the web portal. In these cases, all dues and fees are owed to IFCN.

*****Immediate family members is defined by individual clubs.



Health Advocate Solutions



Healthcare is becoming harder to understand. Personal Health Advocates help you navigate through insurance and healthcare systems. Advocates research treatments, resolve claims and locate doctors, specialists, hospitals, dentists and pharmacies. Skilled negotiators will attempt to negotiate discounts on your behalf, no matter your benefit status. Registered nurses are on-call 24/7 to answer questions and provide medical explanations.

Health Advocate Solutions includes:

Health Advocacy

- Untangle medical bills and insurance claims
- Clarify benefits and answer questions about tests, treatments and medication options
- Coordinate care among multiple providers
- Assist with eldercare and related healthcare issues
- Arrange second opinions and transfer medical records

Medical Bill Saver™

- Skilled negotiators will attempt to negotiate discounts on medical and dental bills on your behalf, no matter your benefit status
- Negotiate payment arrangements with providers and find options for non-covered services

NurseLine™

- Registered nurses ready to answer your calls 24/7/365
- Detailed information on a range of concerns including appropriate treatment options for minor emergencies or illness

HOW IT WORKS

- Call [1-800-762-7227](tel:18007627227) Monday to Friday, 9:00 am to 10:00 pm Central Time to speak with a Personal Health Advocate, or speak to a registered nurse 24/7
- Log on to [MyMemberPortal.com](https://www.mymemberportal.com) and click Health Advocate™ Solutions to access general health information
- You may need to submit a signed General Authorization Form before an advocate can work on your behalf

The Health Advocate program is not health insurance. Health Advocate provides administrative, informational and referral type services through its employees. Health Advocate does not provide medical services and does not recommend treatment. Independent healthcare practitioners, who are not Health Advocate's employees or agents, provide all medical services.

VERY IMPORTANT:

In life-threatening emergencies, call 911 or go directly to the nearest hospital emergency room for treatment. If 911 is not available in your area, call the local police/fire department or go directly to the nearest hospital or emergency room.

Network Pharmacy

Over 60,000 Pharmacies

With the Healthy Living Network Pharmacy program, you can choose from over 60,000 participating pharmacies* for all your prescription needs. The Network Pharmacy program assures members the lowest price on prescription drugs, saving 10% to 85% on most prescriptions.

Our Program Offers:

- Savings of 10% to 85% on most prescription drugs
- Access to over 60,000 pharmacies
- Includes new and refill prescriptions

Low Price Guarantee

If a participating pharmacy is offering a special on any prescription, the pharmacy will offer you the sale price or the special contracted price, whichever is lower. This way you are guaranteed to receive the lowest price possible on all your prescriptions.

Note: The NB Pharmacy program is NOT insurance and is not intended as a substitute for insurance. It is an open formulary program that provides discounts at certain pharmacies. In order to receive the special pricing, you must pay in full at the time of service.

*Participating pharmacies are subject to change without notice.

Participating Network Pharmacy

Locations

A & P Pharmacy
Acme Markets
Albertsons
Arrow Prescription Center
Bartell Drugs
Biggs
Bi-Lo Pharmacy
Brookshire Grocery Co
Brookshire Brothers
Buehler's Foods
Costco Pharmacy
Cub
CVS
Dahl's
Discount Drug Mart
Dominick's
Duane Reade
Family Care Network
Fred Meyer
Frys Food & Drug
Giant Eagle Pharmacy
Hannaford Bros Co Inc
HEB
Hy-Vee
K-Mart
Kash-N-Karry
Kerr Drugs
King Kullen
King Soopers
Kinney Drugs
Klingensmith's

Long's Drug Stores
Lucky Pharmacy
May's Drug Store
Med-X Corp
Meijer Pharmacy
Navarro Discount Drug
Pamida Pharmacy
Pathmark Store
Price Chopper Pharmacy
Quick Chek Food Stores
Randalls Pharmacy
Rite Aid
Rinderer's Drug
Sav-Mor Drug Store
Savee Mart
Snucks Pharmacy
Seaway Food Town
Shopko Pharmacy
Smiths Pharmacy
Snyder Drug
Super D Drugs
Target Pharmacy
The Pharm
Tom Thumb Pharmacy
United Drugs
USA Drugs
Vons Company
Walgreens
Wal-Mart
Weis Market
Winn Dixie Pharmacy

FAQs

How much money can I save by using the discount pharmacy card?

Prices will always vary on prescription drugs and therefore it is impossible to estimate specific dollar savings through any non-insured drug program. You can typically save anywhere from 10% - 60% off the retail cost on most prescriptions.

What does the lowest possible price on most prescriptions mean?

If a participating pharmacy is offering a special on any prescription, the pharmacy will charge you the lowest price whether it is their special price or the contracted discount price with the card. This way, you will receive the lowest possible price on prescriptions.

Can anyone in my immediate family use my card?

Yes, any immediate family member who resides in your household can use the discount card.

Can I use my discount card in conjunction with my personal insurance or Medicare/Medicaid?

No, pharmacies will not let you use the prescription drug card with any personal insurance or Medicare/Medicaid. The Network Pharmacy Program can be used for a prescription that may not be covered by your personal insurance or Medicare/Medicaid, but you cannot combine the two.

What if the Pharmacist doesn't recognize the card's name?

Always make inquiries in person and be sure to bring your card with you. When the pharmacist sees the Pharmacy Benefit Manager information on the card, the pharmacist then understands which program you are on. The network pharmacies have agreed to sell prescription drugs at the contract price, or their "usual retail price" whichever is lower.

Is this a co-pay insurance card?

No. A co-pay card is an insured product where the customer pays a preset amount and the insurance company pays the remainder. This membership is a discount card offering reduced prices at participating pharmacies and is NOT an insured program. You are responsible to pay the pharmacy 100% of the discounted price.

I presented my membership card to the pharmacy and I did not save any money, why?

More than likely, you ordered a long-term maintenance medication versus a short-term acute care medication such as an antibiotic or pain-killer. Some pharmacies use long-term, maintenance medications as "loss leaders" and price these drugs at or below cost. They do this so that their customers will assume that all their prices are low on all medications. If a participating pharmacy is offering a special on any prescription, the pharmacy will offer you the sale price or the special contracted price, whichever is lower. This way you are guaranteed to receive the lowest price possible on all your prescriptions. When such occasions arise, we encourage members to try using the Mail Order Service. The Mail Order Service may offer a discount that is not available on the Network Pharmacy program.

HOW IT WORKS

- Call [1-800-762-7737](tel:18007627737) Monday to Friday, 7:00 am to 7:00 pm and Saturday, 8:00 am to 5:00 pm Central Time to find a participating pharmacy and compare prescription prices by location.
- Log on to [MyMemberPortal.com](https://www.MyMemberPortal.com), click Pharmacy and follow the instructions for additional information.

The pharmacy program cannot be used in conjunction with any other offer, coupon or pharmacy card. Discounts on prescription drugs are only available at participating pharmacies.

Please be sure to present your ID card along with your prescription(s), to the pharmacist. Please do not call the pharmacy for price quotes. They cannot provide you with the contracted rate over the phone. The pharmacy's computer system will compare our contracted rate with the pharmacy's price. You pay the lower of the two prices at the point of sale.

Online Fitness Nutrition



The Online Fitness Center

The Online Fitness Center (OFC), in partnership with Leanness Lifestyle University, is an established leader in online lifestyle education for permanent weight management.

Utilizing progressive, on-going, six-week, step-by-step, wellness-education modules, OFC offers the most comprehensive and effective weight-management program available. Student-members (students) can lose up to 10 pounds their first week, up to 10% of their start weight in six weeks, and up to 89 pounds in just 18 weeks while learning the real strategies of keeping it off for life.

Leanness Lifestyle University was founded in 1999 by author and Certified Wellness Coach, David Greenwalt. Whether a classic Fortune 500 executive, Academy Award winner, doctor, nurse, CPA, attorney, teacher, pilot, or the “executive” in their own household David has helped educate industry leaders worldwide for over 20 years.

Entirely online, the OFC program educates students beyond “calories in and calories out” and teaches them what they need to gain control over their nutrition, activity and lifestyle behaviors to lose the weight one more time—for the last time.

OFC delivers a program that approaches students with respect. There are two guiding principles David Greenwalt lives by as he’s refined the program since 1999:

1. Weight loss in the real world is never simply about calories in and calories out. Weight loss is a complex process and deserving of a true educational system that real people living in the real world can apply to their lives.
2. Education and the application of knowledge gained from it are the strongest fat burners.

How Does The Program Work?

There is nothing to download, no software to buy and it’s 100% compatible with phones, tablets and desktops. No travel, in-person meetings, special foods, supplements, or diet pills are required.

Delivered in six-week modules, week one begins as an orientation to make sure the student gets familiar with the online campus, completes initial lessons and gets their first, personal communication from a Coach. The next five weeks continue the education, accountability and support with a focus on losing excess weight and unwanted fat.

Each subsequent six-week module begins with a transition week and then five more focused weeks of continued education, accountability and support for either maintenance of weight lost or additional loss of unwanted fat.

Progressive lessons on a nutritionally-fit, actively-fit, and (the component missing from most programs) emotionally-fit lifestyle keep students engaged and hitting weight goals they’ve set with coaching input.

The OFC program isn’t a diet. And unlike the so-common 4-week, 8-week and 90-day diets, the OFC program is ongoing. Every six weeks a new module begins. The first week of each module is the transition week and the next five are active engagement weeks. Why? The research and evidence is clear.

Without ongoing education, accountability and support, for several years, the formerly obese or overweight who have lost substantial weight have less than a 20% chance of maintaining the loss. Successful students are encouraged to keep the program and team in place that were integral to them getting to their goal until they have maintained their goal weight for at least four years.

Coach & Mentoring Support

The OFC program provides students with access to Wellness Coaches and graduate mentors (those who have graduated the program, lost their weight and have kept it off for years) for accountability and answers to questions specific to each participant. Students can ask any nutrition-, exercise- or fitness-related question and expect a personal, qualified response within one business day.

You may be familiar with the popular apps that help users track their weight, food and exercise. What the OFC program provides, that all of the popular apps are missing, is a Coach on the other end to help analyze, understand and provide feedback on the inputs.

The structure and ease to food and activity tracking, personalized feedback, motivation, accountability and lifestyle management, are all facilitated much like successful, in-person group behavioral programs, but at a fraction of the cost.

Fun Effective Tools and Apps

As an OFC member, you'll stay on track and motivated with text support services:

- About to blow your plan in a tempting situation? We'll send you a text to keep you motivated when you feel tempted to eat or drink the wrong things.
- Need a daily dose of healthy motivation at just the right time? With healthy text messaging we can send you a healthy text message every day at the time you need it most to keep you motivated.

As an OFC member you'll have access to the very best audio for any cardio workout ever created. Our Cardio Coach, Sean O'Malley, will guide you through any cardio-based workout you like using any equipment. You will be motivated to stick with it as the time flies by!

You'll also have access, through the online campus, to audio-guided strength training from the founder, David Greenwalt, as well as tools for creating safe and effective strength-training routines utilizing any equipment or even just your own body as the equipment.

For the Proactive Member Who Values Their Health

Reducing excess weight (or unwanted fat even if already at a healthy weight) touches every facet of health and wellness other initiatives also focus on. With the exception of smoking cessation, no other wellness initiative equals the impact delivered by living a healthier lifestyle.

A Review of the OFC Benefits

- A proven program since 1999, refined daily ever since, engineered start to finish, to deliver evidence-based lifestyle education for permanent weight management.
- Coaches checking on each student for accountability, motivation, feedback and personal support.
- Privacy and anonymity, no in-person meetings to attend, no travel, no special foods, no diet pills.
- Group support, mentoring and encouragement through the on-campus student lounge and private Facebook group.
- An organized system for recording, tracking and reporting what matters most.
- Strength and cardio exercise program for optimal calorie burn, strength and mental sharpness.
- New friendships that may last a lifetime.

Start Eating and Moving Better Right Away.

To get you started, you'll receive a FREE body-transformation textbook written by David, "The Leanness Lifestyle," as a Nutrition and Exercise Quick Start.

HOW IT WORKS

Sign in to YAFI-healthyliving.com and click on "Online Health Care" in the main navigation.

Telemedicine



Telemedicine Service

Our goal is simple. We believe that doctors seeing patients online and by phone is the only way to help make healthcare work. Patients are struggling to get access to care when they need it most, and healthcare systems are eager to find ways to bring modern solutions to the equation. Every day, more people in need of simple care are being forced to go without treatment or seek care settings like the ER and urgent care clinics that are not appropriate settings for their needs.

MyTelemedicine gives the member direct access to a physician 24/7/365 to treat common acute ailments. The consultation can take place by phone call or video* call, and may include discussing symptoms, treatment options, and prescriptions. MyTelemedicine consultations are a supplement for non-emergency treatments and visits to a primary care physician. And best of all, MyTelemedicine helps make healthcare affordable.

Benefits of Telemedicine

- Access to physicians for your immediate family, even when traveling away from home.
- Treat common ailments such as cold and flu, sinus infections, allergies, bronchitis, etc.
- Consult with a physician by telephone or video* call.
- Request a doctor to call back within 2 hours or schedule a specific time for a visit.
- For short-term prescription refills.
- When appropriate, the doctor may prescribe a medication for you to pick up at your selected local pharmacy.

Listed below are some common acute ailments that can be diagnosed by our physicians:

- | | |
|---------------|-------------------------|
| Allergies | Stomach Virus |
| Acne | Urinary Tract Infection |
| Asthma | Rashes |
| Constipation | Acid Reflux |
| Diabetes | Hemorrhoids |
| Nausea | High Blood Pressure |
| Sore Throat | Sinus Conditions |
| Headache | Fever |
| Cold & Flu | Vomiting |
| Pink Eye | Poison Ivy |
| Strep Throat | Sunburn |
| Ear Infection | Bug Bites |

Consultations

Information Consultations (General Medical Advice)

If you have a medical question that only a physician can answer or you just need a second opinion, we offer the convenience of on-demand access to physicians for general advice and recommendations regarding a range of routine medical conditions.

Diagnostic Consultation

For in-depth consultations, including prescription requests or refills, we offer anytime access to physicians over the phone. All you have to do is schedule an appointment online or by phone. Our user-friendly member dashboard gives you all the tools you need to schedule an appointment in minutes.

Members are required to complete a comprehensive medical history questionnaire prior to participating in a diagnostic consultation. The questionnaire, similar to the information provided during an initial physician visit, becomes a permanent part of the member's electronic health records and is available to be updated by the member at any time. Prior to every diagnostic medical consultation, the automated system will ask the member if there are any changes or updates to the medical history on file.

Video Diagnostic Consultation

Live video consultations are the most effective way to diagnose and treat illnesses from a distance. That's why [MyTelemedicine](#) has made them an integral part of our service. Our platform combines high-quality video, advanced audio, and HIPAA-secure data transmission to effectively simulate in-person consultations. Video consults are not available in Iowa, Louisiana and Texas. Only video consults are available in Idaho and Delaware. Arkansas requires that all initial consultations are conducted via video.

Electronic Health Records

Our Electronic Health Record system is a powerful, HIPAA-compliant feature that centralizes and simplifies your healthcare management. Before consulting with a physician, a member's EHR must be updated. The information submitted in each member's portal is secure and confidential. All updates are uploaded in real-time and applied to member's account, ready to be viewed by our team of care coordinators and providers.

In each consultation, the doctor's notes (including diagnosis, treatments and prescriptions) will be recorded and saved to our HIPAA-secure environment. This record can be shared with your primary care physician, ensuring proper documentation, transferability, and continuity of care. You will have complete access to detailed records of every consultation in your secure member portal.

Prescription Policy

[MyTelemedicine](#) does not guarantee that a prescription will be written.

[MyTelemedicine](#) does not prescribe DEA controlled substances, lifestyle drugs and certain other drugs that may be harmful because of their potential for abuse. MyTelemedicine physicians reserve the right to deny care for potential misuse of services, and will refer patients to their primary care physician or appropriate level of care when indicated.

HOW IT WORKS

1. Activate your account by logging into [YAFI-healthyliving.com](https://www.yafi-healthyliving.com) or calling
2. Fill out your medical profile by logging into your member portal or by speaking with one of our friendly care coordinators.
3. Dependents and their medical profiles can be added through the member portal. Any dependent over the age of 18 will be required to manage their own profile.

Vision



Discount Glasses, Frames and Contacts

Your eyes are the windows to your health. Now you and your family can see better savings at over 20,000 vision providers nationwide, including national chains and local retailers. You save 10% to 60% on glasses, contacts, laser surgery, exams and even designer eyewear.

Coast To Coast™ Vision

(Not available to VT residents)

- 20% to 60% off prescription eyeglasses, including frames, lenses and specialty items
- 10% to 40% off soft contact lenses, including disposables, through America's Eyewear mail order service
- 10% to 30% off medical eye exams and surgical procedures
- 40% to 50% off the overall national average for laser surgery

Note: The Coast to Coast Vision™ program is NOT insurance and is not intended as a substitute for insurance. It is a Reduced Fee for Service program that provides discounts at certain providers. In order to receive the special pricing, you must pay in full at the time of service.

) HOW TO USE

- Log on to MyMemberPortal.com from your membership website and click Vision or call **800.800.EYES** Monday to Friday, 7:00 am to 7:00 pm and Saturday, 8:00 am to 5:00 pm Central Time to find a participating vision provider
 - Save 20% to 60% on prescription eyewear including most frames, lenses and specialty items such as tints, coatings and UV protection
 - Save 10% to 30% on eye exams
- For LASIK eye surgery providers call 877.307.4448 Monday to Friday, 7:00 am to 8:00 pm, Saturday and Sunday, 9:00 am to 5:00 pm Central Time
 - Save 40% to 50% off the national average cost of LASIK surgery
- At your appointment, present your membership card with the Coast To Coast Vision™ logo and pay the discounted total

- 55% off lenses for eyeglasses or sunglasses when ordering online
- Save an additional 5% off the purchase of sunglasses through FramesDirect.com
- Free standard shipping for orders over \$99
- World's largest selection of prescription and non-prescription eyewear
- Over 100,000 frames
- All the top brands—Rayban, Oakley, Prada, Polo, Persol and many more

HOW IT WORKS

- Log on to [MyMemberPortal.com](https://www.framesdirect.com), click Vision and follow the instructions to access discounts on eyeglasses and sunglasses
- You will need:
 - Promo code _____ for 55% off lenses with the purchase of frames
 - Promo code _____ for 5% off your purchase of sunglasses
 - Your Group ID (on the front of your membership card) when prompted



Terms and Conditions

The following is the Membership Agreement between YAFI - You Asked For It! ("We and Us") and the person who has enrolled in the Healthy Living program ("You"). UPON ENROLLMENT, YOU AGREE TO BE BOUND BY THESE TERMS OF MEMBERSHIP. YOU SHOULD READ THIS MEMBERSHIP AGREEMENT CAREFULLY. If you have any questions regarding your Membership, You may contact our customer service center 24 hours a day at the toll-free number listed on your Membership Card.

Membership Benefits

As a Member, you are entitled to access discounts and/or other Benefits on various products and services offered by participating vendors through the Healthy Living Website and the customer service center ("Benefits"), as described in your Membership Guide or on the program website ("Program Website"). Some Benefits may not be available in your area. Additionally, the discounts available through the program may not be used in conjunction with any other discount program. PLEASE SEE YOUR MEMBERSHIP MATERIALS AND THE PROGRAM WEBSITE FOR IMPORTANT DETAILS AND LIMITATIONS. All listed or quoted prices are current prices only and are subject to change without notice. We reserve the right to suspend or end the program or certain aspects thereof, without prior notice, in our sole discretion. We also reserve the right to suspend or end certain aspects of the program in certain geographic areas, without prior notice, in our sole discretion.

Membership Terms

Your Membership is effective immediately upon your enrollment in the program and shall continue on a month-to-month basis until cancelled as described below. You may cancel your Membership at any time by calling Us at the toll-free number listed on your membership card or by writing Us at the address indicated below. Unless You notify Us that You wish to cancel your membership by following these instructions or your membership is otherwise cancelled as provided herein, your Membership will continue automatically, and You will be billed the then-current membership fee which will appear on your statement, depending upon how You enrolled.

Payment of Membership Fee

The payment of your membership fee (which, if applicable, includes any trial period fee as well as enrollment or processing fees and shipping and handling charges) is made automatically by a charge to the payment source authorized by You (the "Payment Source") in accordance with the payment terms to which You agreed. In the event that the program offer to which you agreed includes a trial period, You may cancel your membership at any time during the trial period and not be charged, other than any one time enrollment or processing fees, and shipping and handling charges, in each case depending on the program offer to which you agreed, as well as money paid for program Benefits ordered by You. We reserve the right to terminate your Membership at any time without notification, including in the event that We are unable to bill the membership fee to your specified billing source.

Promotional Membership Fee

From time to time, in our sole discretion, we may provide a reduced membership fee, for a promotional period, to first-time or other selected customers. If You are provided with such a promotional reduction in your membership fee ("Promotional Membership Fee"), your Payment Source will be charged the Promotional Membership Fee for the promotional period. You agree that any such reduced price is only valid for the promotional period established by Us, and that the regular applicable periodic membership fee will be charged to your Payment Source following the end of the promotional period. Terms of the Promotional Membership Fee, including the duration and amount of the Promotional Membership Fee, may vary from time to time.

Continuation of Membership

Unless you notify Us that You wish to cancel your Membership by following the instructions in the paragraph below titled "Termination of Membership", your Membership will continue automatically, and You will be billed the then-current membership fee which will appear on your Payment Source statement, depending upon how You enrolled. We reserve the right to increase or decrease the membership fee, or add new fees and charges, from time to time. You agree that unless You cancel your membership prior to the effective date of the membership fee increase, you will be charged the new applicable periodic membership fee on each anniversary date after the effective date of such change, and You authorize Us to charge the new applicable periodic membership fee to your Payment Source. You are solely responsible for any and all fees charged to your Payment Source by the issuer, bank, or financial institution including, but not limited to, membership, processing, shipping and handling, overdraft, insufficient funds and over-the-credit-limit fees, in each case to the extent applicable.

Electronic Fund Transfer Authorization

If the Payment Source You have provided is a checking account, You authorize Us to create an electronic funds transfer request ("EFT") which will be presented to your bank for payment from your checking account. To extend your membership Term month-to-month, You authorize Us to charge your checking account on periodic anniversary dates and therefore to effect pre-authorized transfers from your checking account. Your request to pay your recurring monthly membership fee with pre-authorized charges to your checking account and your electronic execution of an acknowledgement of your acceptance of this Membership Agreement ("Electronic Signature") constitutes your pre-authorized EFT authorization for future charges on your checking account and your consent to these terms and conditions. You further acknowledge that the amount charged to your checking account may be different from time to time, in accordance with this Membership Agreement, including, without limitation, differing amounts due to Promotional Membership Fees or changes in your membership plan, and You authorize Us to charge your checking account for such varying amounts. You agree that if an EFT is returned unpaid, You will pay a service charge of the maximum allowed by law. EFTs returned for insufficient or uncollected funds, together with service charges, may be debited electronically from your account or collected using a bank draft drawn from your account. You may cancel your membership as described herein. Such cancellation will cancel any checking account authorization that was to occur on any day after the date of cancellation. You may also cancel your pre-authorized debit authorization by contacting your bank within a sufficient time to cancel the authorization (Please see your agreement with your bank for the terms and conditions of cancellation). Please note, however, that You must still notify Us of the cancellation of your membership as described herein, as cancellation of your authorization with your bank will not serve as notice to Us concerning cancellation of your membership.

Use of Membership

Your Membership is non-assignable and non-transferable. You agree that only You and your immediate family members may use the Membership. The term "Immediate Family" shall be defined as You, your spouse, and your children, to the extent each is living in your home with a legal address that is the same as yours. Benefits are not to be resold. You are limited to one membership per twelve-month period per Immediate Family. You are responsible for all use of your Membership and will promptly notify Us if You become aware of any unauthorized use of your Membership, your membership card or membership number, or if your membership card is lost or stolen. If You were offered the opportunity to claim a premium or gift in connection with your enrollment in the program, You are limited to one premium or gift per program and, depending upon the offer You agreed to, You may be required to be a member of the program at the time that your claim is processed.

Disclaimer of Liability

You agree that We and our subsidiaries, affiliates, partners and providers are not responsible or liable for any Benefits provided by participating vendors and, if You have any claims relating to such Benefits, You will make your claim against the vendors providing the Benefits. WE MAKE NO WARRANTIES, EXPRESS OR IMPLIED, INCLUDING THE WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, WITH RESPECT TO ANY OF THE BENEFITS OR RELATED INFORMATION PROVIDED TO YOU. We do not guarantee, nor are responsible for, the quality of products or services provided by any independent vendors.

We reserve the right to eliminate, add, change and substitute Benefits and participating vendors without notice to You in our sole discretion. We assume no responsibility for the payment of or contribution to any use or sales tax on the Benefits which may be imposed by taxing authorities, and such taxes, to the extent imposed, shall remain your sole responsibility or that of the provider of the Benefits, as the case may be.

IN NO EVENT SHALL WE OR ANY OF OUR AFFILIATES, PARTNERS AND PROVIDERS OR ANY OF THEIR RESPECTIVE DIRECTORS, OFFICERS, EMPLOYEES, AGENTS OR OTHER REPRESENTATIVES BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, PUNITIVE OR AGGRAVATED DAMAGES OR ANY OTHER DAMAGES OF ANY KIND, ARISING OUT OF OR IN CONNECTION WITH THE PROGRAM, PROGRAM WEBSITE, MEMBERSHIP GUIDE, ANY MATERIALS, INFORMATION, QUALIFICATION AND RECOMMENDATIONS APPEARING ON ANY PROGRAM WEBSITE, ANY SOFTWARE, TOOLS, TIPS, PRODUCTS, OR SERVICES OFFERED THROUGH, CONTAINED IN OR ADVERTISED ON ANY PROGRAM WEBSITE, AND/OR ANY LINK PROVIDED ON ANY PROGRAM WEBSITE, WHETHER OR NOT WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. THIS EXCLUSION OF LIABILITY SHALL APPLY TO THE FULLEST EXTENT PERMITTED BY LAW. THIS PROVISION SHALL SURVIVE THE TERMINATION OF YOUR MEMBERSHIP.

Changes to Terms and Conditions

We may, at any time, and at our sole discretion, modify this Membership Agreement by posting the modified Membership Agreement on the Program Website. You agree to review this Membership Agreement periodically on the Program Website. If You do not agree to any modification of this Membership Agreement, You must immediately cancel your membership. Continuing your membership following any such modifications will constitute your acceptance of the modified Membership Agreement.

Termination of Membership

YOU MAY TERMINATE THIS MEMBERSHIP AGREEMENT AND YOUR MEMBERSHIP AT ANY TIME BY CALLING US AT THE TOLL-FREE NUMBER LISTED ON YOUR MEMBERSHIP CARD/ MATERIALS OR BY NOTIFYING US IN WRITING AT CUSTOMER SERVICE, HEALTHY LIVING 10600 W McNichols Detroit, MI 48221 YOUR CANCELLATION WILL BE EFFECTIVE PROMPTLY UPON THE RECEIPT OF YOUR CANCELLATION REQUEST. UPON CANCELLATION, YOU WILL NOT OWE ANY FURTHER MEMBERSHIP FEES AND WILL NOT BE ENTITLED TO A REFUND OF PAST FEES CHARGED TO YOUR ACCOUNT. DEPENDING UPON THE TERMS YOU AGREED TO, ANY ENROLLMENT OR PROCESSING AND/OR TRIAL PERIOD FEES MAY NOT BE REFUNDABLE. ANY OTHER FEES OR CHARGES INCURRED IN CONNECTION WITH THE PROGRAM (INCLUDING BANK OR OVERDRAFT CHARGES) ARE YOUR RESPONSIBILITY. WE WILL TERMINATE YOUR MEMBERSHIP IF IT IS NOT USED IN ACCORDANCE WITH THIS MEMBERSHIP AGREEMENT OR YOU HAVE NOT PROPERLY ENROLLED IN THE PROGRAM. IN SUCH A CASE, WE RESERVE THE RIGHT TO: (1) NOT REFUND MEMBERSHIP FEES (INCLUDING, WITHOUT LIMITATION, ANY ENROLLMENT OR PROCESSING FEES, SHIPPING AND HANDLING CHARGES AND OTHER FEES, IN EACH CASE TO THE EXTENT APPLICABLE) PAID BY YOU AND/OR (2) NOT FULFILL ANY PENDING ORDERS FOR BENEFITS PURCHASED PRIOR TO CANCELLATION OF THE MEMBERSHIP. WE RESERVE THE RIGHT TO TERMINATE YOUR MEMBERSHIP AT ANY TIME FOR ANY OTHER REASON. A MEMBER IS PROHIBITED FROM RE-ENROLLING IN THE PROGRAM FOR TWELVE (12) MONTHS FOLLOWING CANCELLATION.

Entire Agreement

This Agreement contains all of the terms and conditions of Membership and no representations, inducements, promises or agreements concerning the Membership not included in this agreement shall be effective or enforceable. If any of the terms of this Agreement shall become invalid or unenforceable, the remaining terms shall remain in full force and effect.

Governing Law

THIS MEMBERSHIP AGREEMENT AND THE TERMS OF MEMBERSHIP SHALL BE GOVERNED AND CONSTRUED IN ACCORDANCE WITH THE LAWS OF THE STATE OF NEW YORK, WITHOUT GIVING EFFECT TO THE CHOICE OF LAW PROVISIONS THEREOF.

Arbitration

PLEASE READ THIS PROVISION CAREFULLY. IT PROVIDES THAT ANY DISPUTE MAY BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO BRING OR PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, A DISPUTE IS RESOLVED BY AN ARBITRATOR INSTEAD OF A JUDGE OR JURY. THE ARBITRATOR'S DECISION WILL GENERALLY BE FINAL AND BINDING. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN COURT PROCEDURES.

Any claim, dispute or controversy between You and Us (or made by or against anyone connected with You or Us, or claiming through You or Us) arising from or relating to your membership ("Claim"), including Claims regarding applicability or validity of this arbitration provision, shall be resolved by binding arbitration in accordance with the rules of the American Arbitration Association ("AAA") (except for any AAA rules providing for class claims or class arbitration) then in effect, subject to this Membership Agreement.

Any Claim regarding the validity or enforceability of this arbitration provision shall be governed by the laws of the State of New York, without giving effect to the choice of law provisions thereof. This arbitration provision is made pursuant to a transaction involving interstate commerce and, in all other respects, including the determination of any questions about whether Claims are within the scope of this arbitration provision and therefore subject to arbitration shall be governed by the Federal Arbitration Act, 9 U.S.C. §1-16 ("FAA"), and shall be resolved by interpreting the arbitration provision in the broadest way the law will allow it to be construed.

All Claims are subject to arbitration, no matter what theory they are based on or what remedy they seek. This includes Claims based on contract, tort (including intentional tort), fraud, agency, negligence, statutory or regulatory provisions, or any other source of law. Claims made and remedies sought as part of a class action, private attorney general or other representative action are subject to arbitration on an individual (non-class, non-representative) basis. As an exception to arbitration, You and We retain the right to pursue in a small claims court located in the federal judicial district that includes your billing address at the time of the Claim, any Claim that is within the court's jurisdiction and proceeds on an individual basis.

The arbitration shall be conducted before a single arbitrator, applying to the Claims the substantive laws of the State of New York without giving effect to the choice of law provisions thereof. The arbitrator's authority is limited solely to the Claims between You and Us alone. The arbitration will not be consolidated with any other arbitration proceeding. You and We do not agree to any arbitration on a class action or representative basis, and the arbitrator shall not be authorized to treat any Claim on a class action or representative basis.

If You prevail in the arbitration of any Claim against Us, We will reimburse You for any fees that You paid to the AAA in connection with the arbitration. Any decision rendered will be final and binding on the parties, and judgment may be entered in a court of competent jurisdiction. Arbitration rules and forms may be obtained from the AAA at <http://www.adr.org/>. Claims shall be filed in any AAA office. However, any participatory hearing that You attend shall take place in New York, New York, unless You chose to have the hearing take place in the federal judicial district that includes your billing address at the time the arbitration Claim is filed.

This arbitration provision applies to all Claims now in existence or that may arise in the future. The arbitration provision shall survive termination of your membership as well as voluntary payment of the debt in full by You or any bankruptcy by You.

IF YOU DO NOT CHOOSE TO ACCEPT THIS BINDING ARBITRATION PROVISION, YOU MUST NOTIFY US IN WRITING BY REGISTERED MAIL AT ARBITRATION OPT-OUT, HEALTHY LIVING 10600 W McNichols Detroit, MI 48221. WITHIN TWENTY (20) DAYS AFTER RECEIPT OF THIS MEMBERSHIP AGREEMENT. IF YOU SO NOTIFY US BY THAT TIME THAT YOU DO NOT ACCEPT THE BINDING ARBITRATION PROVISION, YOU MAY CONTINUE TO BE A MEMBER FOR THE CURRENT MEMBERSHIP TERM UNLESS THE MEMBERSHIP IS OTHERWISE TERMINATED HEREUNDER. HOWEVER, IN THE EVENT YOUR MEMBERSHIP IS CONTINUED, WE SHALL HAVE THE RIGHT NOT TO RENEW YOUR MEMBERSHIP AT THE END OF THE TWELFTH MONTH ANNIVERSARY DATE.

Availability Restrictions

This program is only available to residents of the contiguous United States (excluding any such states as We may designate from time to time in your Membership Guide and/or the Program Website). Orders to U.S. military post offices cannot be fulfilled.

Consent to Electronic Communications

You consent to receive communications from Us about your membership electronically, either by e-mail or by notices posted on the Program Website, as determined by Us in our sole discretion. You agree that any requirement that a notice, disclosure, agreement, or other communication be sent to You by Us in writing is satisfied by such electronic communication. You agree that We may send You e-mails which include notices about your membership as well as information pertaining to the program and services, such as featured products/services or new offerings. You agree that this information is part of your membership with Us.

