



HEALTHCARE IS COMPLICATED.

# HealthJoy Makes It Simple.

## No Smartphone? No Worries.

HealthJoy is the first stop for all your healthcare and employee benefits needs. No need to navigate your healthcare alone. We'll make everything simple, quick, and painless, so the right decision is the easy decision. You'll save time, money, and a ton of aggravation.



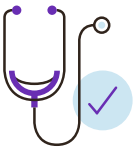
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Talk with us today  
by calling **(877) 500-3212**  
or via email at **groups@healthjoy.com**.



## HEALTHCARE CONCIERGE

Confused about your benefits? We're here to explain deductibles, formularies, out-of-pocket expenses, co-insurance, preauthorization, copays, and more.



## PROVIDER RECOMMENDATIONS

Need an awesome doctor or facility that takes your insurance? Our concierge will extensively research every recommendation and call to confirm in-network participation and availability.



## MEDICAL BILL REVIEW

Opened a confusing medical bill? Our team of experts can answer questions, explain how billing works, and negotiate with providers to save you money. Just email your bill to [groups@healthjoy.com](mailto:groups@healthjoy.com).



## ONLINE MEDICAL CONSULTATIONS

Connect with a medical professional any time, anywhere—24/7/365. We can even write prescriptions. Give us a call.



## RX SAVINGS REVIEW

Want to save money on your prescriptions? We'll review your medications and identify lower-cost alternatives. Let our team help reduce your medication spend.



## HEALTH SPENDING ACCOUNTS

Trying to understand your HSA, HRA, or FSA? We can explain what qualifies as an expense, including dental, vision, and prescription spending.