GO BEYOND THE CARD

WITH THE CO-OP CONNECTIONS® CARD PROGRAM

Co-op Connections is a free member benefit program that gives Nolin RECC members access to thousands of discounts. We are proud to present you with this money saving opportunity through your cooperative membership. We're Going Beyond the Card® with this new and improved program.

How do I receive discounts with the Co-op Connections program? You are able to start saving immediately if you have access to a computer or smart phone.

- First, visit www.connections.coop to create a freeaccounttohaveaccesstothousandsofdeals right at your fingertips.
- Next, simply download the free Co-op Connections app from the Google Play or Apple App Store to your smart phone and log in to your account to start saving today!

If you have a plastic Co-op Connections Card you can still use the card to receive discounts from local merchants and on prescriptions.

What are some features of the upgraded Co-op Connections program?

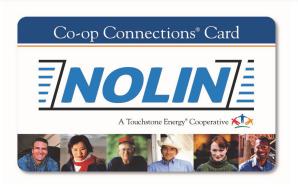
The upgraded program allows you to see participating businesses through the mobile app and use coupons straightfrom your phone. Receive discounts while on the goathotels, restaurants and more! We also have deals at theme parks, movie theaters, shows and events.

How much does this program cost? The program is free to you as a member benefit of Nolin RECC.

Where can I see a list of participating businesses? Visit the Co-op Connections app to see all of the local and national deals and to shop online. You can also see a complete listing at connections.coop.

What are the Healthy Savings discounts?

Healthy Savings discounts provide you with savings opportunities on prescriptions, dental and vision services. Simply show the card or apptothe participating provider. Best of all, you get all these great benefits for FREE!





My Co-op Card

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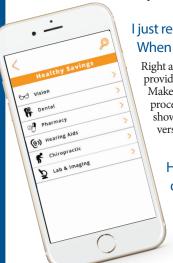
FAQS ABOUT YOUR HEALTHY SAVINGS DISCOUNTS

How much does the program cost?

These discount benefits are provided at no cost to you.

Does everyone in my family need an individual card for the health discounts?

No. One card may be used by you and your immediate family. You may also show the provider the digital card through the Co-op Connections app on your phone.



I just received my card. When can I start using it?

Right away! Just present your card at a participating provider to receive a discount at the time of purchase. Make sure to show them the back of the card for easy processing. If you don't have a plastic card, simply show the provider the card through the digital version on your phone.

How are the Healthy Savings discounts different from traditional insurance?

This plan is not insurance; it is a benefit discount offer. The card provides immediate discounts at the participating provider of your choice. Upon presenting your card, you will pay the discounted price at the time of service. There is no paperwork and no limit to the

number of times you can use the card. Please discuss the program discounts with health-related provider prior to services rendered or purchases.

Can I use my card with my current insurance benefit to reduce my costs?

No, your card cannot be used in conjunction with insurance. However, you can use your card for products and services not covered by your insurance plans. The card will even help in the "doughnut hole" of Medicare Part D.

Where can I get a list of providers that accept the card?

The Co-op Connections card is accepted at more than 100,000 health-related providers nationwide. Find participating locations at HealthySavings.coop. For retail, dining, travel and all other types of discounts, visit connections. coop to search through 32,000 online and local business discounts.

Can I find out the discounted price of my prescriptions before going to the pharmacy?

Yes, if you know the name, strength and quantity of the medication, you can find the discounted price of the medication by downloading the Coop Connections app or calling 800-800-7616. You will receive the best price available to you through this program. On occasion, pharmacies will price a particular medication lower than the discount rate provided by the card. If that occurs, you will receive the lower price.

I've lost my card. How can I get a replacement?

Please contact Nolin RECC at 270-765-6153.



Always mention the corresponding network or show your card back to receive your discount.



Prescriptions: By using your Co-op Connections card, you will save an average of 34% to 79%* on most brand and generic medications at retail pharmacies and through home delivery!

*Average savings based on usage and New Benefits Rx data as compared to cash prices; average savings for all generics are 79%; 34% for select brand medications; restrictions apply.



Dental Care: Save 20% to 40% on most dental services including orthodontics, periodontics and endodontics.

HumanaDental



Vision: Get 20% to 60% savings on eyewear.



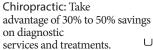


Hearing Aids: Discount of 35% off hearing aid prices at more than 2,000 locations.





Lab Work and Imaging: Savings of 10% to 85% off lab procedures and 40% to 75% off MRI & CT scans.







Disclosures: THIS IS NOT INSURANCE nor is it intended to replace insurance. The plan 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. This plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount plan organization.

For a full list of disclosures, visit HealthySavings.coop.

Discount Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 803475, Dallas, TX 75380-3475.