



OTC and Healthy Food Programs



Our OTC are highly valued products that members appreciate.

We serve a very unique population with diverse needs. They interact with our category across many different touchpoints, like retail, mobile, digital, mail and phone.



Who We Are.

FirstLine Benefits has offered and managed several OTC programs for over 15 years.

Our OTC programs provide members a health plan funded allowance to purchase health and wellness products through phone, web, mail, mobile app and/or participating retailers.

Our Healthy Food programs provide members a health plan funded allowance to purchase healthy foods through participating retailers.

We serve hundreds of health plans across the nation and millions of members within **Medicare Advantage and Special Needs Populations**.

Turnkey benefit administration includes sales collateral and training, sales event representation, eligibility file data management, member communication, call center management, product sourcing, order fulfillment, retail network management and reporting.

FirstLine Benefits continues to focus on **product innovation and technology that positively impacts both health plans and members**. These impacts have lead to industry leading NPS and member satisfaction as well as retention scores.



Our Program Portfolio.

Program	Phone	Web	Mail	Mobile App	Retail	Features
Essentials Low touch OTC program Omni-channel access Catalog mailed annually 250+ products offered in catalog and online		✓	✓	✓		<ul style="list-style-type: none"> Members do not pay taxes or shipping on direct delivery orders Catalog mailed quarterly or annually, depending on program Dedicated Spanish, Cantonese and Mandarin speaking advocates 2 day shipping for products purchased through direct delivery New member mailings begin in December (post-AEP) More brands in our catalog and online store like Colgate®, Biotene®, Vicks®, Prilosec®, Interplak®, Neosporin®, etc. Single URL for all programs Balance Lookup and Card Activation for agents on FirstLine's website Mobile App launching for all programs and includes: <ul style="list-style-type: none"> Credit balance lookup and expiry OTC purchasing Retail locator UPC scanner Order history Click-to-Call Website enhancements include: <ul style="list-style-type: none"> Quick start guides Product videos Simple password reset Click-to-Chat Health plan messaging through online and offline channels Expanded retail network (Select and Select+ programs) Food Program launches 1/1/21 as part of Select+ Select+ allows for one debit card to house two independently managed purses; 1 for food, 1 for OTC Dedicated Customer Service CSA's focusing on Member Experience. YE NPS 86.5%; Member Satisfaction 96.3%.
Essentials+ High touch OTC program Omni-channel access Catalog mailed quarterly 500+ products offered in catalog and online	✓	✓	✓	✓		
Select High touch OTC program Omni-channel access including retail Prepaid debit card Catalog mailed quarterly Thousands of products across catalog, online and retail	✓	✓	✓	✓	✓	
Select+ High touch OTC and Food program Omni-channel access including retail Prepaid debit card Catalog mailed quarterly Thousands of products across catalog, online and retail	✓	✓	✓	✓	✓	



Our Member Experience.



ENROLLMENT

Sales flyers, sales and member catalogs, postcards, banners, translated catalogs and retail directory available on the UHC Agent Toolkit.

FirstLineBenefits.com is another great resource to help answer any questions or find resources around programs.



ELIGIBILITY

Eligibility files are typically received twice a week.

Data is loaded into our system upon receipt and members may begin using their benefit.

Welcome packets will be mailed in December in a comprehensive package including card carrier, card, letter, insert and catalog.



CREDITS

OTC credits are loaded to the prepaid debit card on the 1st day of each quarter and food credits are loaded to cards on the 1st day of each month.

Members can check their balance online, IVR, mobile app and phone.

Agents can also check member's balance on FirstLineBenefits.com



MEMBER COMMUNICATION

Each quarter, members are mailed a catalog, letter, order form, food insert, OTC insert and BRE.

The letter gives a high level overview of the program and how to order while the inserts focus on the retail experience for OTC and Food.



PURCHASING

Members can purchase products through mail, web, phone, mobile app and participating retailers.

At retail, members can use their mobile app and inserts to guide them.

Retailers will have window clings stating "OTC and Food Benefit card accepted here".



Retail Access for Select and Select+

- National and Regional retailers live for 1/1/21:



- National and Regional targeted retailers post 1/1/2021:



- Members can find their local retailers online, mobile app or by calling.
- We continuously recruit and bring on additional retailers including independent pharmacies and grocers to meet the needs of each market within the Select+ program.

Our OTC Product Assortment.

OTC Medications



Vitamins & Supplements



Incontinence



Home Medical



Product Support

- Adding more products, more brands, adjusting pricing and getting to 2 day delivery.
- Quick Reference Guides & Videos online
- Advocates trained to support member questions and product usage
- Access to Manufacturer's Product Experts for in-depth solutions
- Weekly Inventory Meetings



Our Food Product Assortment

Members can find approved items on insert mailed quarterly, online, mobile app or call our call center.

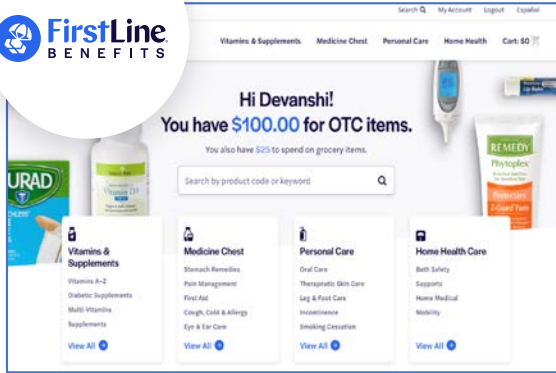
- Nutritionals: Ensure, Boost, Nepro, Glucerna, etc.
- Fruit and Vegetables: Fresh – bagged or weighed (PLU), frozen, canned and dried.
- Grains: bread, pasta, rice, quinoa/bulgur wheat, bagels, english muffins, cereal/breakfast bars, oatmeal, etc.
- Meat/Seafood: beef, pork, chicken, turkey, eggs, shellfish and fish.
- Plant-based proteins: seeds, nuts, peanut butter, almond butter, soy protein, tofu, beans and lentils.
- Dairy: milk, milk alternative like soy, cashew, almond, yogurt and cheese
- Beverages: water, tea (single ingredient), coffee (single ingredient), fruit juice, isotonic like Gatorade.
- Other: frozen meals, spices/herbs, marinades, condiments, salad dressing, baking supplies, soup (box/can), etc.

Exclusions include: candy, candied fruit, fruit snacks, fruit tarts and bakery items, snacks like potato chips, veggie chips, pork rinds, desserts like pie crust, cookie dough, donuts, chocolate covered nuts, bakery items and pop tarts, hot and cold deli items like cold cut meat, salad bar and fried chicken, protein powder and protein bars, frozen items like ice cream, french fries, desserts and appetizers, milk products like flavored coffee creamers and whipped cream, beverages like soda, RTD Coffee, energy drinks, powdered drink mix, weight loss drinks, pre- and post-workout drinks, muscle building powder/beverages, infant formula and infant supplies.



Our channels are **owned**.

(or managed by OptumRx)



WEBSITE

Primary vehicle for ordering products



MOBILE APP

Serves as a companion to the website and assists in-store shopping



PHONE

Primary vehicle for support and high-touch troubleshooting



MAIL

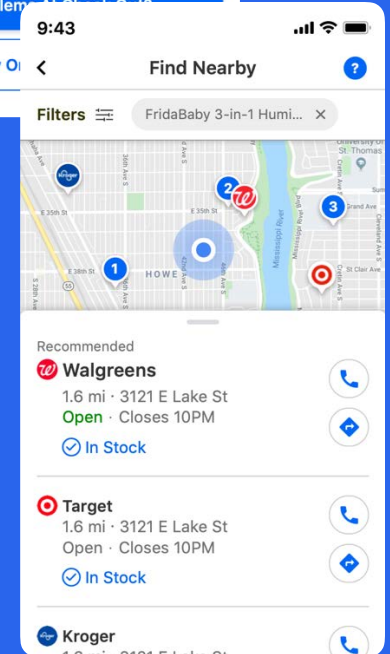
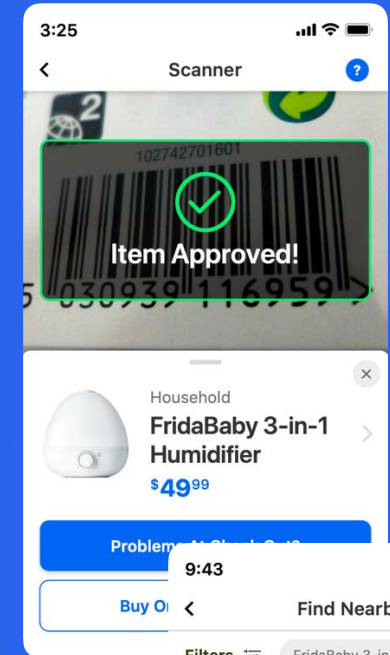
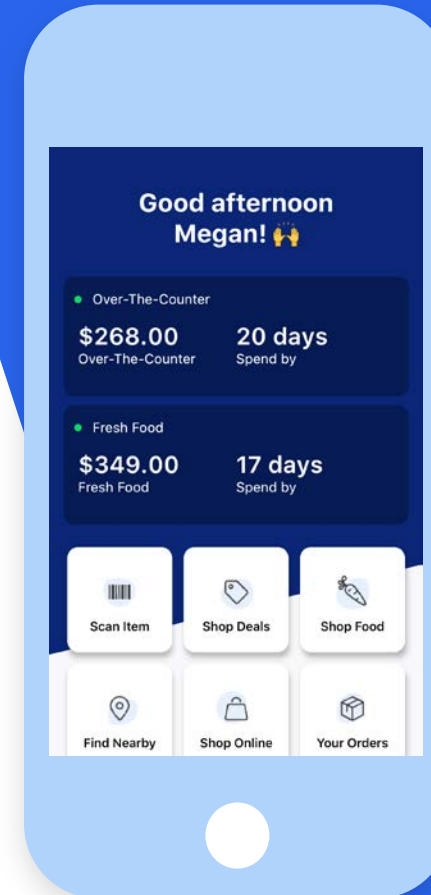
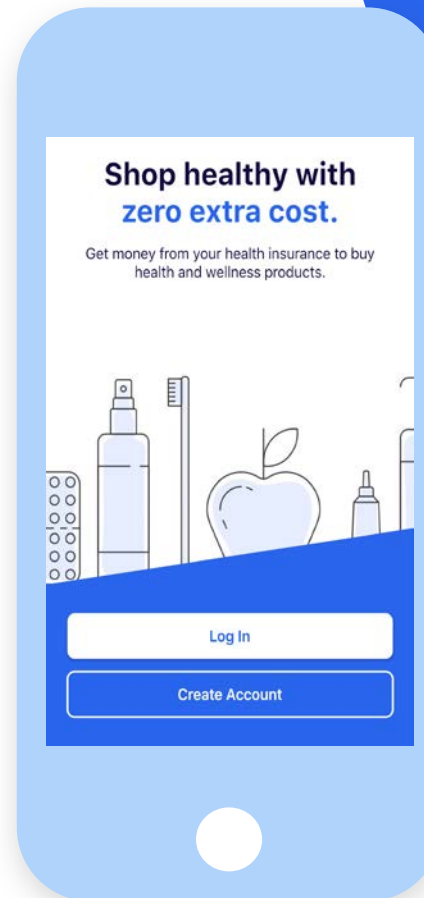
Curated catalog delivered to member's door.

We are 100% owned or managed by OptumRx because it lets us deliver a consistent member experience.

Our business is consumer-centric — we aspire to make the healthcare system work better for members by delivering an experience that's tailored to how they see the world. We act as a guide who offers assistance and companionship in purchasing health essentials.

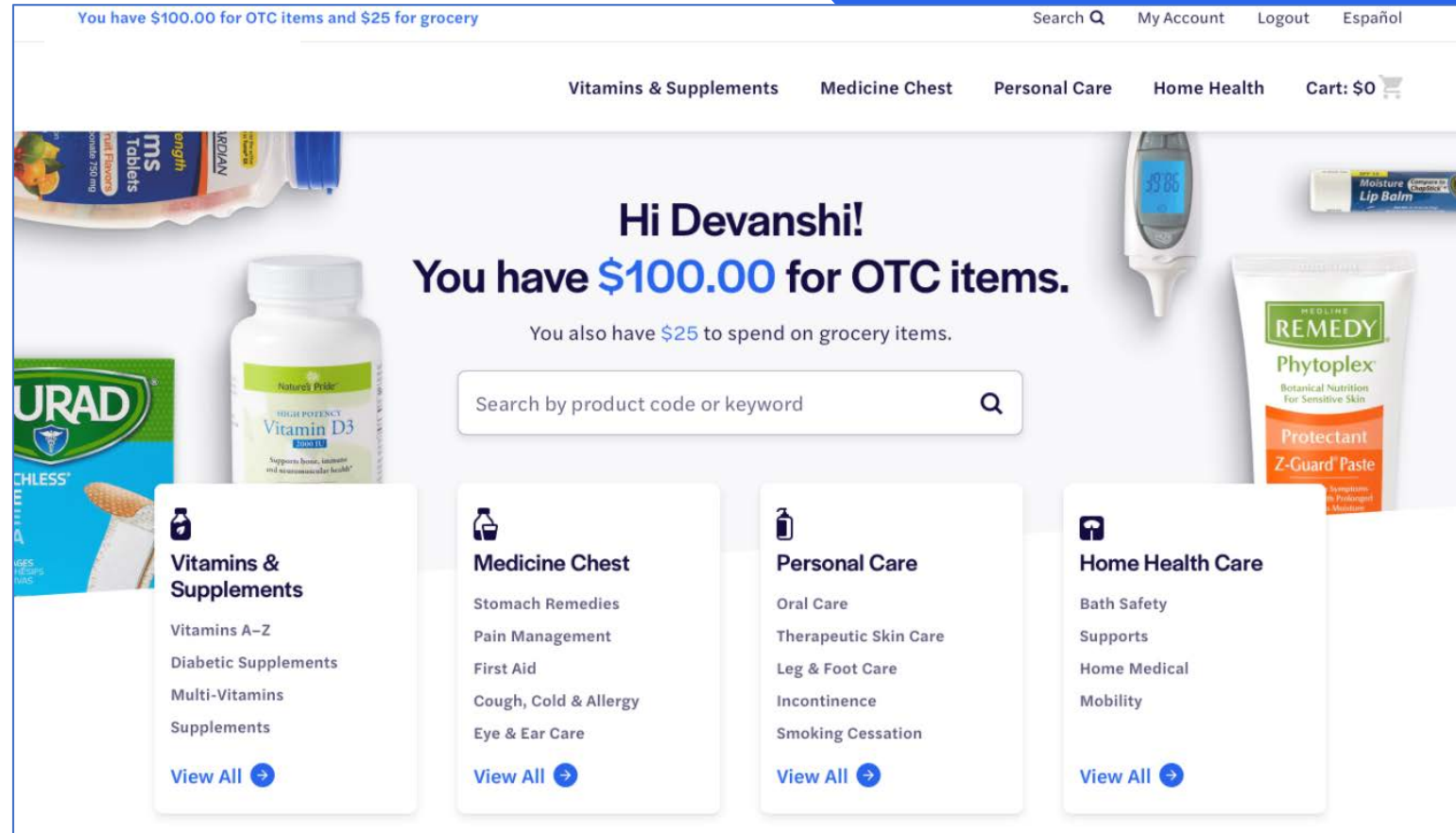
Our Mobile App.

- Quick at-a-glance account balance on home screen
- Notifications alert members of changes to their account – when their balance is replenished or upcoming credit expirations
- Store locator with emphasis given to tier 1 retail partners
- Scanning feature shows members which products are approved at retail



Our Website.

- Members can search, select and purchase products all from the FirstLine Benefits site
- Account information is pre-loaded and real time balance updates, make shopping online quick and easy
- Provides access to every allowable category from CMS



FirstLine Select


Over-the-Counter Care at No Cost to You

As part of your FirstLine Select OTC benefit, you get credits to spend on over-the-counter care. Shop toothpaste, pain relief, vitamins, cough drops and more. It's all included with your health plan.


How it Works

1. Credits are added to your OTC balance every **<three months>**.
2. Your Select card is linked to this balance. Use it to buy approved over-the-counter products.
3. Credits expire at the end of the **<three months/year>**.


Choose How You Shop OTC Products




Choose products from the **catalog**.
Simply fill out an order form and mail it in.



Use your Select card at **ShopFirstLineBenefits.com** or download the **FirstLine Benefits app** in your app store.



Call **1-866-968-2490**, TTY **711** to order.
Hours of Operation: Mon - Fri: **7 a.m. – 7 p.m. CT**
Sat: **7 a.m. – 4 p.m. CT**.



Use your Select card when you shop at **participating stores**.
Find approved stores and products on the website or through the mobile app.



Owning our ecosystem makes us a valuable partner now and in the future.



SEAMLESS OMNICHANNEL EXPERIENCE

Each channel builds upon the next to serve member needs and offers important guidance and assistance.



CMS-APPROVED, IN-STOCK INVENTORY

With years of expertise in the OTC category, we have data to predict and manage our inventory more effectively.



METRICS AND DATA TO ENSURE A CONSISTENT EXPERIENCE

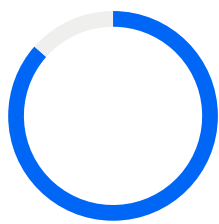
We're able deliver robust data on how we and our health plan partners are succeeding.



Our 2019 data speaks to the strength of our business.

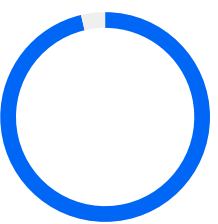
NET PROMOTER SCORE

86.5

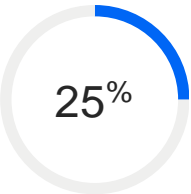


MEMBER SATISFACTION

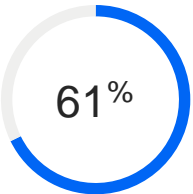
96.3%



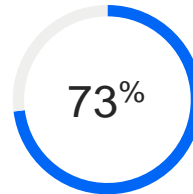
UTILIZATION



Essentials



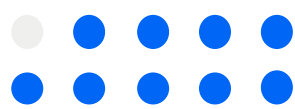
Essentials+



Select

EASE TO UNDERSTAND

9/10



Ready Sets™

A New Opportunity in Proactive Healthcare



A New Opportunity in Proactive Health

Over the last few years, consumer interest in proactive and preventative health has increased dramatically - and many are seeking out simple and accessible solutions. At FirstLine Benefits, this has always been core to our offering. From the beginning, we've been focused on delivering what people need at the time they need it most. In the past few months, COVID-19 has helped people understand the importance of having certain health items on hand at home. This "stock up" mentality is driving huge demand for everyday products that improve health.



Introducing Ready Sets™ by FirstLine Benefits

Designed to ensure members have what they need to pursue better health - whether that means defense against seasonal illness, fitness and weight management, healthy aging or better condition management. Each Ready Set is branded and assembled to help members connect the contents to whatever their immediate health need is.

The first 3 Ready Sets will be:

- Ready Set Prevent (Cold and Flu)
- Ready Set Begin (Weight Loss and Activity)
- Ready Set Steady (Fall Prevention)





Ready Set Prevent

Ensures you have the tools you need to stay healthy, always on hand.

Tools included:

- 3-ply face mask
- Facial tissues
- Lotion
- Hand soap
- Hand sanitizer
- Emergen-C
- Sanitizing wipes





Ready Set Begin

Gives you the tools you need to get moving and eat healthy, at your fingertips.

Tools included:

- Weight scale
- Portion container set
- Resistance bands
- Ankle/wrist weights
- Water bottle



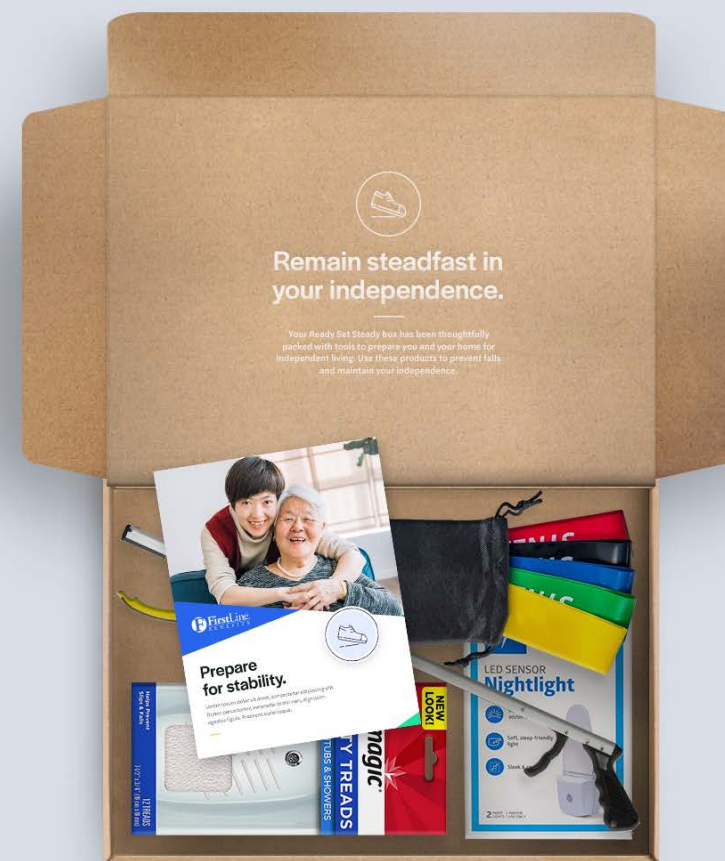


Ready Set Steady

Packed with tools to keep your strength up and prepare your home for independent living.

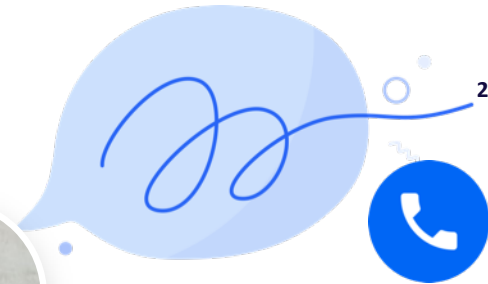
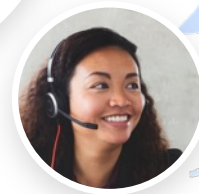
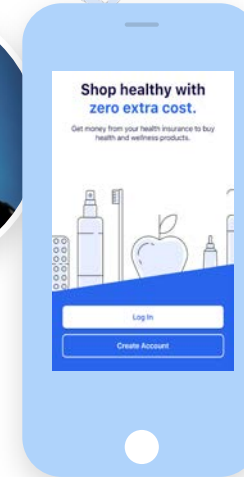
Tools included:

- Tub and safety bath treads
- Reacher
- Anti-skid slipper socks
- Rug grippers
- Shower bench
- Night light



FirstLine Benefits delivers a **seamless, consistent omnichannel** experience that's designed for the member

We built our business to quickly respond to changes in the industry, our audience and technology innovation, which gives us a competitive advantage. We are a strong and stable partner for health plans offering OTC and healthy food benefits.





Thank you.

