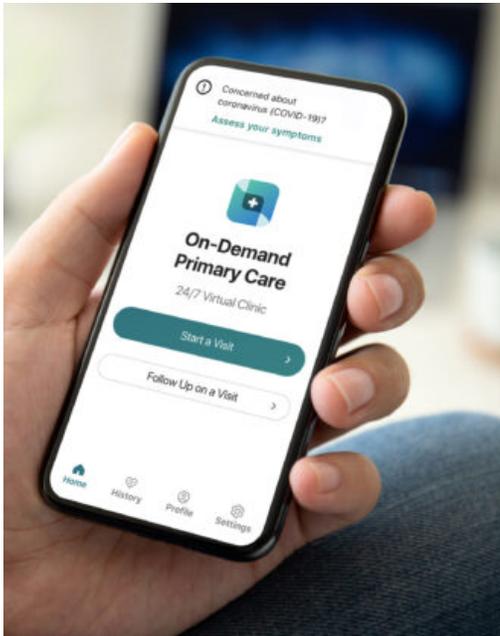


HEALTH CARE BY TEXT ANYTIME, ANYWHERE

SKIP HOLD TIMES & LINES WITH 98POINT6® APP



DOWNLOAD THE APP

Portico health plan members, you've got the convenience of virtual care at your fingertips through your ELCA-Primary health benefits: the [98point6](#) text-based mobile app. This is on-demand care at its finest — skip being on hold with your doctor's office or rushing to urgent care over the weekend.

NO COST OR LOW COST MEDICAL CARE BY TEXT
98point6 is secure and available any time of day, anywhere — no appointment necessary. Service is available to patients age one and older in all 50 states plus the District of Columbia. There's no copay for members.

With a 98point6 visit on your mobile phone, U.S.-based board-certified physicians can easily:

- Respond to multiple medical questions and concerns at once
- Diagnose and treat acute and chronic illnesses
- Provide a treatment plan
- Order prescriptions and lab tests*

All communication is via text (except in some states where a brief video session may be required).

DON'T WAIT: DOWNLOAD 98POINT6 TO YOUR PHONE

Rather than wait until you need it, get "visit ready" now by:

- [Downloading the 98point6 app](#) to your mobile phone
- Filling out your profile, including your Further debit card or another credit card for payment, if enrolled in Silver+ or Bronze+ options

*Out-of-pocket costs for prescription drugs and lab expenses may be FSA- or HSA-eligible and are subject to your specific ELCA health benefits. Here's a list of [FSA-eligible expenses](#).

Portico Benefit Services maintains the ELCA Medical and Dental Benefits Plan (which includes the ELCA post-retirement medical benefits obligation), ELCA Retirement Plan, ELCA Retirement Savings Plan, ELCA Disability Benefits Plan, ELCA Survivor Benefits Plan, and ELCA Flexible Benefits Plan. Portico also maintains two group retirement plans for ELCA-affiliated social ministry organizations – the ELCA Master Institutional Retirement Plan and the ELCA 457(b) Deferred Compensation Plan. Plan member rights under the plans are governed by the plan documents, which are the full, legal descriptions of the plans. If any information herein is inconsistent with the corresponding plan document, the plan document is the controlling document.