

Behavioral Virtual Providers

General Mental Health/Substance Use Disorder

(anxiety, depression, burnout, relationships, stress, work issues)

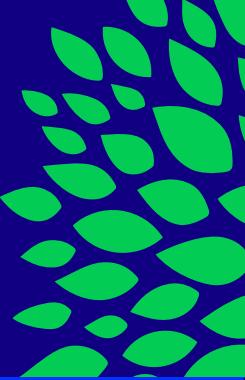


| Provider ¹ | Alma | brightline ² | Brightside | growtherapy | Headway |
|--|---|---|---|--|---|
| | secure.helloalma.com/providers-landing All ages | hellobrightline.com/benefits Ages 18mos-17 | brightside.com/insurance Ages 13+ | growtherapy.com All ages | headway.co All ages |
| Description | Alma connects you with a diverse national network of therapists and psychiatrists who fit your budget, schedule and needs. Search Alma's directory by age, gender, race, ethnicity, sexual orientation, specialty, therapeutic style, specific concerns and more. In-person and virtual sessions are available. | Brightline is a pediatric and family mental/behavioral health company that delivers experienced, evidence-based support to kids and teens up to age 18, as well as to parents. Families can book convenient sessions with their licensed providers. They also have 24/7 access to a robust library with searchable articles, and other digital tools. | Brightside offers personalized anxiety and depression care from the comfort of home, with evidence-based therapy, medication and support of expert providers at every step. | Grow's mission is to get more people into therapy by bridging the gap between therapists and people seeking mental health care. Customers can search for and choose a unique, qualified therapist who accepts their insurance, identifies with them and specializes in the areas of their life that they would like to focus on. In-person and virtual sessions are available. | Headway is an online virtual and in-person therapy and medication management service that matches licensed mental health practitioners with patients based on their unique needs. Customers are able to book appointments in real time. |
| Messaging capabilities | | | ✓ | ✓ | |
| Live video therapy | ✓ | ✓ | ✓ | ✓ | ✓ |
| State availability | Nationwide* | 5 States | Nationwide | Nationwide* | Nationwide* |
| Confide | ✓ | | | ✓ | ✓ |
| Employee Assistance Program | | | | ✓ | ✓ |
| Relative cost (per week)² Not for EAP services | \$\$\$ | \$\$\$\$ | \$\$\$ | \$\$\$ | \$\$\$ |
| Customer cost | Copay/coinsurance and deductible apply. Services are submitted and coded, per occurrence, as a claim. | Copay/coinsurance and deductible apply. Services are submitted and coded, per occurrence, as a claim. | Copay/coinsurance and deductible apply. Services are submitted and coded, per occurrence, as a claim. | Copay/coinsurance and deductible apply. Services are submitted and coded, per occurrence, as a claim. | Copay/coinsurance and deductible apply. Services are submitted and coded, per occurrence, as a claim. |

Relative cost: \$ = \$70 or less | \$\$ = \$71-\$90 | \$\$\$ = \$91-\$125 | \$\$\$\$ = \$126+

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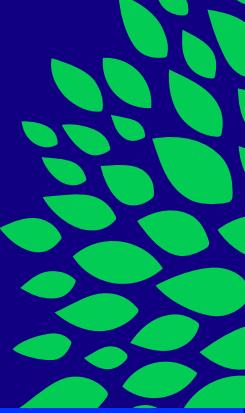


| Provider ¹ | MDLIVE [®] An Evernorth Company mdlive.com/EvernorthBehavioralCare Ages 10+ | meru health meruhealth.com/cehealth Ages 18+ | Rula www.rula.com/partner Ages 5+ |
|--|--|---|---|
| Description | MDLIVE allows users to talk to a therapist or psychiatrist via video only (for behavioral services). These providers can provide therapy, diagnose, treat and prescribe medications for many common mental health conditions during non-emergency situations. Users do not gain direct access to a provider; they need to schedule a day/time for their appointment. | Meru Health is an app-based treatment program for depression, burnout and anxiety that combines technology, evidence-based therapy and daily support from licensed clinicians to help people improve their mental health. | Rula matches you with a high-quality licensed therapist who's right for you based on what you're looking for (e.g., gender, race, specialty). Video appointment availability includes evening and weekend appointments. Sessions are available for individuals, couples and families. |
| Messaging capabilities | | ✓ | ✓ |
| Live video therapy | ✓ | ✓ | ✓ |
| State availability | Nationwide | Nationwide | Nationwide |
| Confide | ✓ | | ✓ |
| Employee Assistance Program | ✓ | | ✓ |
| Relative cost (per week)² Not for EAP services | \$\$ | \$\$ | \$\$\$ |
| Customer cost | Copay/coinsurance and deductible apply. Services are submitted and coded, per occurrence, as a claim. | Copay/coinsurance and deductible apply. Services are submitted and coded, per occurrence, as a claim. | Copay/coinsurance and deductible apply. Services are submitted and coded, per occurrence, as a claim. |

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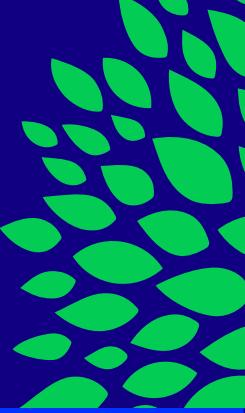


| Provider ¹ | sondermind [®] sondermind.com All ages | Talkspace talkspace.com/covered Ages 13+ | tava. care.tavahealth.com Ages 6+ |
|--|--|--|---|
| Description | SonderMind is an online virtual and in-person therapy service that matches licensed mental health practitioners with patients based on their unique needs. | The Talkspace app provides virtual access to licensed therapists via live video and private texting, plus psychiatrist services and additional resources. | Tava's comprehensive approach offers high-quality and fast access to support short-term needs, as well as ongoing care for customers who are struggling with persistent mental health issues. |
| Messaging capabilities | ✓ | ✓ | |
| Live video therapy | ✓ | ✓ | ✓ |
| State availability | 46 states* | Nationwide | Nationwide |
| Confide | ✓ | ✓ | ✓ |
| Employee Assistance Program | ✓ | ✓ | ✓ |
| Relative cost (per week)² Not for EAP services | \$\$\$ | \$\$\$ | \$\$\$ |
| Customer cost | Copay/coinsurance and deductible apply. Services are submitted and coded, per occurrence, as a claim. | Copay/coinsurance and deductible apply. Services are submitted and coded, per occurrence, as a claim. Text-based therapy billed per 60 minutes, on average, once per week. | Copay/coinsurance and deductible apply. Services are submitted and coded, per occurrence, as a claim. |

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Behavioral Virtual Providers

Behavioral Health Coaching for Mental Health and Substance Use Disorder (anxiety, depression, burnout, relationships, stress, work issues)



| Provider ¹ | bend bendhealth.com/covered Ages 1-25 |  headspace care organizations.headspace.com/connect Ages 18+ |
|--|--|---|
| Description | <p>Bend Health combines coaching, therapy and psychiatry with an evidence based, skill-building care plan that empowers families to feel better today and thrive tomorrow.</p> <p>Bend offers support for mental health, behavioral health and substance use for kids and teens. With a family-first approach to care, parents and caregivers are able to stay engaged in the care plan.</p> | <p>Headspace Care virtually connects members with a certified coach via texting and app-based programs to help them manage anxiety, depression and daily stressors—24/7/365.</p> <p>If needed, a coach can add a licensed therapist or psychiatrist to the care team within days.</p> |
| Messaging capabilities | ✓ | ✓ |
| Live video therapy | ✓ | ✓ |
| State availability | Nationwide | Nationwide |
| Confide | | |
| Employee Assistance Program | | |
| Relative cost (per week)² Not for EAP services |  Coaching  Therapy |  Coaching  Therapy |
| Customer cost | Copay/coinsurance and deductible apply. Member cost-share for coaching services/unlimited coaching is billed monthly; other services are billed per occurrence. | Copay/coinsurance and deductible apply. Member cost-share for coaching services/unlimited coaching is billed monthly; other services are billed per occurrence. |

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Behavioral Virtual Providers



Condition-Specific Care

(eating disorders, substance use disorder, obsessive compulsive disorder)

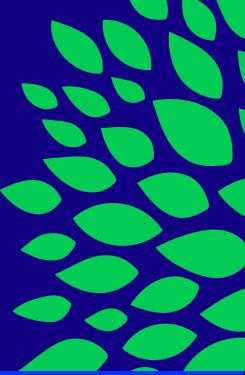
| Provider ¹ | Affect | Bicycle Health | eleanor health | Equip |
|--|--|--|--|--|
| |  Affect JoinAffect.com Ages 18+ |  Bicycle Health bicyclehealth.com/simple-proven-private Ages 18+ | eleanor health Eleanorhealth.com/get-help Ages 18+ |  Equip equip.health Ages 6+ |
| Description | <p>Affect Therapeutics offers virtual treatment for opioid, alcohol, stimulant, and cannabis use disorders. The integrated care model offers group therapy, individual counseling, psychiatric appointments, case management and peer support.</p> | <p>Bicycle Health provides confidential virtual care for opioid use disorder, including doctor visits, lab tests, prescriptions, instant messaging and therapy/counseling support—all delivered and managed on your mobile device.</p> | <p>Eleanor Health provides compassionate, virtual addiction treatment. Treatment plans are built around what the customer wants to achieve – whether that's reducing use or stopping completely. Addiction is a health condition and the clinical team supports those needs, all while focusing on progress, not perfection.</p> | <p>Equip helps families achieve lasting recovery from eating disorders through dedicated virtual care teams and gold standard treatment of family-based therapy (FBT) delivered at home.</p> |
| Messaging capabilities | ✓ | ✓ | ✓ | ✓ |
| Live video therapy | ✓ | ✓ | ✓ | ✓ |
| State availability | 22 states | 29 states | 16 states | Nationwide |
| Confide | | | | |
| Employee Assistance Program | | | | |
| Relative cost (per week)² Not for EAP services | \$\$\$\$ | \$\$\$ | \$\$\$\$ | \$\$\$\$ |
| Customer cost | Copay/coinsurance and deductible apply. Services are submitted and coded, per occurrence, as a claim. | Copay/coinsurance and deductible apply. Services are submitted and coded, per occurrence, as a claim. | Copay/coinsurance and deductible apply. Services are submitted and coded, per occurrence, as a claim. | Copay/coinsurance and deductible apply. Services are submitted and coded, per occurrence, as a claim. |

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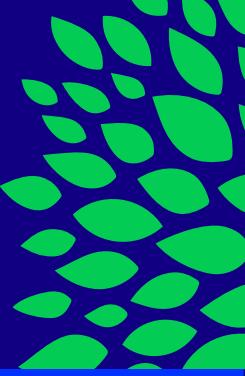


| Provider ¹ | monument | nocd | Ophelia | Ria Health |
|--|--|---|---|---|
| | joinmonument.com/insurance Ages 18+ | treatmyocd.com Ages 6+ | ophelia.com Ages 18+ | Riahealth.com Ages 18+ |
| Description | Monument is a platform designed to connect you to providers to help you change your relationship with drinking. Designed for sobriety or moderation, Monument plans are personalized to your goals and lifestyle and are available entirely online. 24/7 peer support and encouragement in an anonymous community forum are also offered. | NOCD Therapy includes video-based OCD therapy and in-between session support, right in the NOCD platform. It offers exposure and response prevention, or ERP, the most effective OCD treatment. | Ophelia Health provides virtual treatment for opioid use disorder. With the help of medication assisted treatment, Ophelia helps individuals manage withdrawal symptoms and reduce cravings from the comfort of home. Each treatment plan is personalized, emphasizing harm reduction and patient autonomy. | Ria Health is a confidential evidence-based alcohol treatment program which helps people to drink less or stop drinking. Program services include medication evaluation and monitoring to aid in reduction of alcohol cravings, individual and group coaching, digital support. |
| Messaging capabilities | ✓ | ✓ | ✓ | ✓ |
| Live video therapy | ✓ | ✓ | ✓ | ✓ |
| State availability | 22 states | 49 states | 16 states | Nationwide |
| Confide | | | | |
| Employee Assistance Program | | | | |
| Relative cost (per week)² Not for EAP services | \$\$\$ | \$\$\$\$ | \$\$\$\$ | \$\$\$\$ |
| Customer cost | Copay/coinsurance and deductible apply. Services are submitted and coded, per occurrence, as a claim. | Copay/coinsurance and deductible apply. Services are submitted and coded, per occurrence, as a claim. | Copay/coinsurance and deductible apply. Services are submitted and coded, per occurrence, as a claim. | Copay/coinsurance and deductible apply. Services are submitted and coded, per occurrence, as a claim. |

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Appendix

Behavioral digital provider contracted locations



| Provider ¹ | Affect | Bicycle Health | brightline ² | eleanor health | monument | nocd | Ophelia | sondermind [®] |
|-----------------------|--|--|-------------------------|--|--|----------------------|--|--|
| Description | AZ, CA, CO, FL, ID, IL, IN, IA, KY, MO, MT, NV, NM, NC, OH, OR, TN, TX, VA, WA, WV, WI | AL, AZ, CA, CO, CT, DE, FL, IA, IL, MA, MD, ME, MI, MN, MS, MT, NC, ND, NE, NM, NV, OR, PA, TX, VA, VT, WA, WI, WY | CT, MA, NJ, NY, WA | CO, FL, ID, IL, LA, MA, MO, MT, NC, NJ, NM, OH, OK, PA, TX, WA | AZ, CA, CO, CT, DC, FL, GA, IA, KY, MD, MI, MS, NC, NJ, NY, OH, OR, PA, SC, TX, VA, WA | All states except AK | AR, CA, CT, DC, DE, FL, MD, ME, MT, NJ, NY, PA, TX, VA, VT, WA | AK, AL, AR, AZ, CA, CO, DC, DE, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TX, UT, VA, VT, WA, WI, WV, WY |

*Limited in person services may be available. Please consult directly with the provider group at time of registration/intake for more information. Cigna Healthcare provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. Refer to plan documents for complete description of virtual care services and costs.

1. Internal unique provider data as of October 2025. Subject to change.

2. Costs shown are for illustrative purposes only and should NOT be used to quote benefits.

Prices reflect average cost per week over a three month period. Actual costs may vary depending on plan type, provider type, length of session, diagnosis and type of service.

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