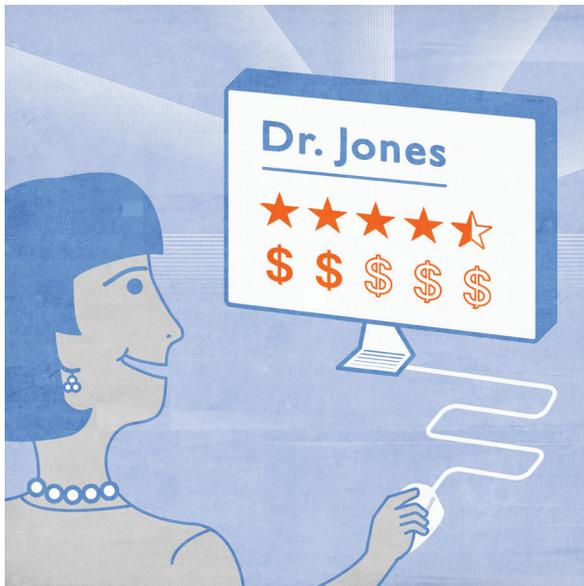


BETTER CARE DOESN'T HAVE TO BE EXPENSIVE CARE.



Earn* when you save!

Register at any time and you'll receive a \$50 contribution in your Health Savings Account (HSA). If your spouse/domestic partner registers, receive an additional \$25 in the HSA.

Register now at <http://mycastlight.com!>

*Available only to associates who are enrolled in the CNO Care Options medical plan.

Castlight Health
685 Market Street, Suite 300
San Francisco, CA 94105
(415) 671-4683
www.castlighthealth.com



TAKE CHARGE OF YOUR HEALTH CARE

Brought to you by



Wouldn't it be great if you could easily compare prices and read patient reviews for doctors and medical services? Now you can.

Castlight helps you find a high-quality doctor for an affordable price before you make an appointment.

The health care system can be complex and confusing, but Castlight makes it easier to use. Three simple facts will help you get more out of your health care benefits:

1. **It pays to shop around.** You will find a wide range of prices for medical services depending on where you go. Out-of-pocket costs for a standard office visit can range from \$80 to \$250. For other types of visits, lab tests, and X-rays, the range can be even larger! It really pays to know the prices so you can make smart health care decisions.
2. **Better care doesn't have to be expensive care.** Studies show that paying more doesn't necessarily mean getting better care. Prices for health care services are not set based on a doctor's education or ability. Instead, a high price usually means that a doctor belongs to a large group or hospital that was able to command a higher price from the insurance company.

3. **You're in charge.** You have the right to choose the care that is right for you. You should trust your doctor as the expert to guide your medical care, but your doctor may not know how important cost, quality, or convenience are to you. You have the right to know all of your options and then make the choice that works best for you.

Castlight gives you the information you need to make smart health care decisions for you and your family. Using Castlight online or over the phone, you can:

- **Compare nearby doctors, facilities, and medical services** based on the price you'll pay and quality of care.
- **See personalized cost estimates** based on your location, your health plan, and whether or not you've paid your deductible.
- **Review step-by-step explanations of past medical spending** so you know how much you paid and why.

Get started with Castlight today!

“I like Castlight to see what the costs will be before you visit the doctor's office. It gives you an idea of what to expect.”

Getting started is easy!

Follow these three steps to start saving on health care expenses TODAY! You must be covered by the CNO Care Options medical plan to use Castlight.

1. **Watch the demo videos and learn more at <http://mycastlight.com>.** There you'll find plenty of information to help you learn the ropes of Castlight.
2. **Register at <http://mycastlight.com>.** Click the orange "Register Now" button on the home page to get started. You'll need to enter your first name, last name, Social Security number, and date of birth.
3. **Download the free mobile application.** Go to <http://mycastlight.com/mobile> for instructions or scan the QR code to the right with your smart phone.



Shh! Your information is private!

CNO has partnered with Castlight to allow you to securely and privately compare doctors and medical services, learn more about your health benefits, and plan for out-of-pocket costs. Your activities on Castlight remain private and are not shared with CNO. Learn more at <https://us.castlighthealth.com/privacy>.