

The logo for HEALTHEZ, featuring the word in a serif font with a curved line above the 'E' and 'Z'.

HEALTHEZ

Benefit

Overview



WELCOME!

HealthEZ is proud to serve as your benefits administrator. We help companies all over the US provide custom, personalized benefits to their employees. We're here to make your life easier! We are a family-owned business serving families like yours for over 35 years.

Your employer selected HealthEZ because we are truly a different kind of health care company. We understand health insurance can be very complicated, and it's our goal to help you navigate the health care maze.

We are here to serve you!

We start by having human beings answer our phones; no computers or phone trees. We are here to listen and help you if you're sick or just have a simple question about your benefits. You have one dedicated phone number to call-no matter what you need.

We provide you with a simple online statement once a month – making it easy for you to understand what your doctor billed, what your insurance paid, and what you owe. You can even pay your bill online!

HealthEZ doesn't serve clients; we serve people. We are here to take care of you.



Effective 1/1/2019 • EmployerSolutionsBenefits.com • 888-701-2975

PERSONALIZED CUSTOMER SERVICE

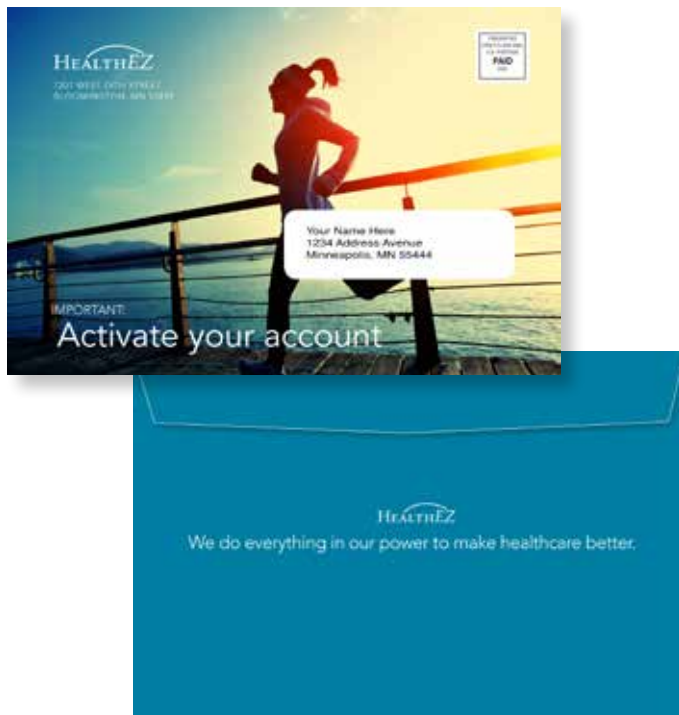
Employer Solutions has a dedicated phone number at 888-701-2975 that is answered between the hours of 8 A.M. and 7 P.M. Central Time. No phone trees! After business hours, simply press "3" to reach our 24/7 nurseline.

24/7 NURSELINE

You have 24/7 access to HealthEZ's team of experienced nurses and doctors. Have a health-related question or need help finding the right doctor? Give us a call at 888-701-2975. We would love to help you!

ID CARDS

Keep an eye out for this HealthEZ mailer containing your ID card!



YOUR PERSONAL BENEFITS WEBSITE

You'll be able to set up your online account to view all your information about your benefits, including your statements, account balances, recently processed bills, and your EZpay accounts once you receive your ID card.

Benefit information, your plan overview, forms, educational materials, and access to customer service is available on the custom website. Everything you need, all in one place.



Your primary medical network is PHCS.

Your medical network is a group of health care providers. It includes doctors, specialists, hospitals, surgical centers and other facilities. These health care providers provide services at a lower rate, which you will see reflected on your statements as a discount.

There may be times when you decide to visit a doctor who is out-of-network, and those out-of-pocket costs are always higher. There are no discounts with these out-of-network services, and you will be responsible for paying the difference between the providers full charge and the amount your plan pays for. This is called balance billing.

To ensure the smallest bill possible, and to check that your provider is in-network, please visit EmployerSolutionsBenefits.com, and click "Find a Doctor."



Your pharmacy benefit manager is Magellan Rx.

Pharmacy Benefit Managers (PBMs) reduce prescription drug costs and improve convenience and safety for consumers. Magellan Rx administers your prescription drug plan, and offers home delivery of medications and a network of pharmacies offering more affordable medications.

Talk to your provider about a lower cost alternative. Generic drugs are important options and offer the same dosage form, safety, quality, and performance characteristics of brand-name drugs.

The same prescription rarely costs the same from store to store. Be a savvy consumer and price compare your prescriptions at different pharmacies to get the best price. Check out Wal-mart's "\$4 Prescriptions," and don't forget Sam's Club and Costco - you don't have to be a member to access their pharmacy!

Did you know there are coupon and price comparison sites for prescriptions? Check out these sites and see if you are paying too much:



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EZpay is a free medical payment service which allows you to pay your medical bills from your own credit card or debit card - simply, easily, and safely.



Sign up from your custom benefits site!

1. Login or create an account by clicking "Need to set up online access?" on the login page
2. Click on "HealthEZpay Accounts" located on the left sidebar
3. Click "Add another credit card" (even if it is your first account) and agree to the Terms of Service
4. Fill in your information and click "Submit" to start enjoying the benefits of Auto-Pay with HealthEZ

How it Works

You will receive an email once a bill is processed, and will be asked to approve payment if you owe money.

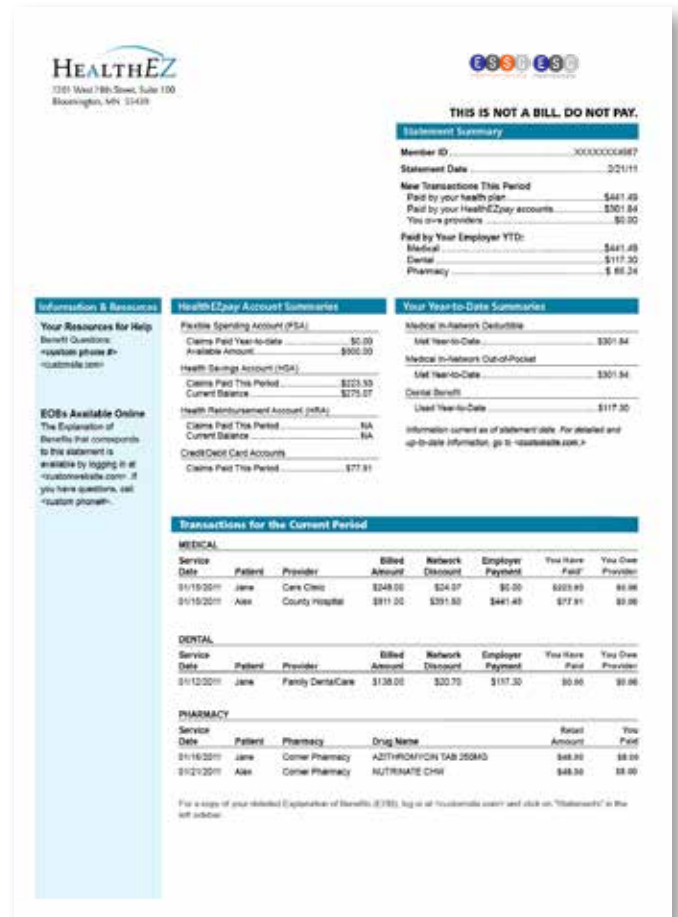
EZpay will pay by default if you do not respond in:

- 2 business days for claims under \$250
- 5 business days for claims over \$250

EZpay will combine your payment with any medical plan payments so your provider is paid in full.

ONE SIMPLE STATEMENT

HealthEZ provides all of your expenses in one document. The consolidated monthly statement provides a level of straight forward convenience unique in the industry.



All members have unlimited access to doctor consultations with a licensed physician at \$0 cost through HealthiestYou telemedicine services. They can consult, diagnose, and prescribe for things like allergies, upper respiratory infections, earaches, pink eye, urinary tract infections, and more.

You can speak to a licensed physician at any time or access via video chat or email no matter where you are. Visit healthiestyou.com or call 866-703-1259.

Summary of Medical Benefits

ESG Care Copper™ (MEC +)

	In-Network	Out-of-Network
Calendar Year Deductible		
Employee only		None
Family		None
Out-of-Pocket Maximum		
Employee only		None
Family		None
Preventive Care	100% Covered	No Coverage
Office Visits		
Telemedicine Services	100% Covered	100% Covered
Primary Services	\$20 Copay	No Coverage
Specialist Services	\$50 Copay	No Coverage
CVS Minute Clinic	\$10 Copay	No Coverage
Urgent Care	\$50 Copay	No Coverage
Labs & Scans		
Diagnostic Lab & X-Ray - In Office	\$60 Copay	No Coverage
CT/MRI or Outpatient Testing	\$200 Copay	No Coverage
Durable Medical Equipment	\$50 Copay	No Coverage
Chiropractic Services - 10 visit limit	\$75 Copay	No Coverage
Emergency Services		
Emergency Room		No Coverage
Emergency Medical Transportation		No Coverage
Hospital Services		No Coverage
Mental Health		
Inpatient	No Coverage	No Coverage
Outpatient - 10 visit limit	\$75 Copay	No Coverage
Prescription Drug Coverage		
	Retail 30 Day Supply	Mail Order 90 Day Supply
Generic	\$10 Copay	Not available
Preferred brand	100% Copay	Not available
Non-preferred brand	Not available	Not available
Specialty	Not available	Not available

NOTES: This serves as a summary of your benefit plan only. Please refer to your Summary Plan Description for actual coverage, limitation, and exclusion provisions.

* After deductible

** Covered as in-network in true-emergency

Weekly Rates

Employee Only \$27.00

Employee + Spouse \$41.00

Employee + Child(ren) \$39.00

Family \$66.00

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PREVENTIVE SERVICES

Your health plan covers preventive services and routine health care that includes screenings, check-ups, and patient counseling to prevent illnesses, disease, or other health problems. These are meant to prevent health problems and do not include tests or treatments.

A list of Preventive and Wellness Services can be found at:

www.healthcare.gov/preventive-care-benefits.

These are considered preventive and are covered by the Plan when services are rendered at an in-network provider.

Please refer to your Summary Plan Description for actual coverage, limitation, and exclusion provisions.



PREVENTIVE CARE FOR ADULTS

Aspirin use to prevent cardiovascular disease.

Screenings:

- Abdominal aortic aneurysm screening.
- Alcohol misuse screening.
- Blood pressure screening.
- Cholesterol screening for adults at high risk.
- Colorectal cancer for adults over 50.
- Depression screening.
- Diabetes (Type 2) for adults at high risk.
- Hepatitis B for adults at high risk.
- Hepatitis C for adults at high risk.
- HIV screening for adults at high risk.
- Lung cancer for adults 55 - 80 at high risk.
- Obesity screening.
- Syphilis screening for adults at high risk.
- Tobacco Use screening.



Counseling:

- Alcohol misuse counseling.
- Diet counseling for adults at high risk.
- Obesity counseling.
- Sexually transmitted infection (STI) prevention.
- Tobacco Use cessation interventions.

Immunizations:

- Diphtheria
- Hepatitis A & B
- Herpes Zoster
- Human Papillomavirus (HPV)
- Influenza (flu shot)
- Measles, Meningococcal & Mumps
- Pertussis, Pneumococcal & Rubella
- Tetanus & Varicella (Chickenpox)

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PREVENTIVE CARE FOR WOMEN

Folic acid supplements for women who may become pregnant.

Well-woman visits to get recommended services for women under 65.

Screenings:

- Anemia screening on a routine basis.
- Breast cancer mammography screenings.
- Cervical cancer screenings.
- Chlamydia infection screening.
- Domestic and interpersonal violence screening.
- Gestational diabetes screening for women 24 to 28 weeks pregnant and those at high risk.
- Gonorrhea screenings.
- Hepatitis B screening for pregnant women.
- HIV screening for sexually active women.
- Human Papillomavirus (HPV) DNA test.
- Osteoporosis screening over age 60.
- Rh Incompatibility screening for all pregnant and high risk women.
- Syphilis for pregnant and high risk women.
- Tobacco use screening and interventions.
- Urinary tract or other infection screening.



Contraception: Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, as prescribed by a health care provider for women with reproductive capacity (not including abortifacient drugs). This does not apply to health plans sponsored by certain exempt “religious employers.”

Counseling:

- Breast cancer genetic test counseling (BRCA) for women at high risk.
- Breast cancer chemoprevention counseling for women at high risk.
- Breastfeeding support and counseling, and access to breastfeeding supplies for pregnant and nursing women.
- Domestic and interpersonal violence counseling for all women.
- HIV counseling for sexually active women.
- Sexually transmitted infections counseling.



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PREVENTIVE CARE FOR CHILDREN

Assessments:

- Alcohol and drug use assessments.
- Behavioral assessments for ages 0 to 17.
- Height, weight and body mass index (BMI) measurements for ages 0 to 17.
- Oral health risk assessment for ages 0 to 10.



Screenings:

- Autism screening for ages 18 & 24 months.
- Blood pressure screening for ages 0 to 17.
- Cervical dysplasia screening.
- Depression screening.
- Developmental screening under age 3.
- Dyslipidemia screening for children at higher risk of lipid disorders ages 1 to 17.
- Hearing screening for all newborns.
- Hematocrit or hemoglobin screening.
- Hemoglobinopathies or sickle cell screening.
- Hepatitis B screening for adolescents at high risk ages 11 – 17.
- HIV screening for adolescents at high risk.
- Hypothyroidism screening for newborns.
- Lead screening for children at high risk.
- Obesity screening and counseling.
- Phenylketonuria (PKU) screening for newborns.
- Sexually transmitted infection (STI) prevention counseling and screening for adolescents at high risk.
- Tuberculin testing for children at high risk ages 0 to 17.
- Vision screening for all children.

Immunizations:

- Diphtheria
- Haemophilus influenza type b
- Hepatitis A & B
- Human Papillomavirus (PVU)
- Inactivated Poliovirus
- Influenza (flu shot)
- Measles
- Meningococcal
- Pertussis
- Pneumococcal
- Rotavirus
- Tetanus
- Varicella (Chickenpox)

Supplements:

- Fluoride chemoprevention supplements for children without fluoride in their water.
- Gonorrhea preventive medication for newborns.
- Iron supplements for children ages 6 to 12 months at risk for anemia.





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