

Benefit Overview





EFFECTIVE 01/01/2021 | EMPLOYERSOLUTIONSBENEFITS.COM | 888-701-2975



Welcome back! We're here to make your life easier.

HealthEZ is an independent third-party administrator (TPA), which means we manage your employer's health benefits and process your medical claims. We have already worked with your employer to design a custom benefits plan for your organization, and now we're ready to help you access the services you need. We've been providing our knowledgeable and service-oriented approach for over 35 years.

Direct access to member support

Dedicated phone number

Employer Solutions has a dedicated phone number at 888-701-2975 that is answered by a real person between 7 a.m. and 7 p.m. CST. Outside of the hours listed, simply press "3" to reach our 24/7 help line.

24/7 helpline

You have 24/7 access to our team of experienced doctors and nurses. Have a health-related concern or need help finding the right doctor? Give us a call at 888-701-2975. We are here to help you.

Dedicated benefits website

You can use Employer Solutions's dedicated benefits website at EmployerSolutionsBenefits. com to learn about and manage your health plan. View your benefits, review pharmacy information, search to find a doctor and more.

With your ID card information, you can set up an online account to access monthly statements, account balances, recently processed bills and HealthEZ's online payment system, EZpay.





Medical network

Your primary medical network is America's PPO for MN, SD, ND and WI members.

Your primary medical network is PHCS for members in all other states.

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

There may be times when you decide to visit a doctor or clinic that is out-of-network. The costs for these visits and services will always be higher than seeing doctors that are in-network. There are no discounts for these out-of-network services, and you will be responsible for paying the difference between the provider's full charge and the amount your health insurance plan pays. This is called balance billing.

To check that your provider is in-network, please visit EmployerSolutionsBenefits.com, and click "Find a Doctor."

Pharmacy benefits

Your Pharmacy Benefit Manager is Magellan.

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

Tips for saving money on prescriptions:

- Find less expensive pharmacies: The same prescription rarely costs the same from store to store. We encourage you to compare prices of your prescriptions at different pharmacies to get the best price.
- Switch to generic medications: Talk to your doctor about switching to a generic version of your brand medication. Generic medications cost less than brand name, and offer the same dosage form, safety, quality and performance characteristics of brand name medications.







America'sPPO



Medical ID cards

If you are new to the HealthEZ plan, keep an eye out for your HealthEZ medical ID card. Once you recieve that, you can setup your online myHealthEZ account.

If you are a current HealthEZ member, please note that new ID cards are NOT mailed out every year, and your card does not expire.

If you have lost your ID card, and already have your myHealthEZ account setup, you have several different options to request new ID cards from the home page of your myHealthEZ:

- 1. Download Digital Copy: Downloads a PDF to your device
- 2. Printed and Mailed: Card will be printed and mailed to the address on file
- 3. Email to Me: Digital copy sent to email on file
- 4. Text to Me: Digital copy sent to phone number on file

myHealthEZ

With your ID card information, you can setup an online account to access monthly statements, account balances, recently processed bills and HealthEZ's online payment system, EZPay.

If you have questions on the activation process, or any of the content in your myHealthEZ account, please reach out via phone: 888-701-2975 or email: Service@HealthEZ.com

Activate your account

- 1. Visit myHealthEZ.com or EmployerSolutionsBenefits.com and click "Login."
- 2. Enter your credentials

Your Subscriber ID is found on the front of your ID card

- Your Password must include upper and lowercase letters, one number and one special character
- 3. Click "Activate Your Account"

Your account is now registered! The next time you access your account, you will login with the email and password you just created.





Seamless online payment

EZpay is HealthEZ's online payment system that allows you to easily and quickly pay your portion of medical bills with your payment of choice, including credit and debit cards, HSA and FSA accounts.

Sign up for EZpay

- 1. Visit EmployerSolutionsBenefits.com and click "Login."
- 2. If you haven't set up your online account, click "Activate your account". If you already set up your account, log in.
- 3. After you log in, click on "EZpay Accounts."
- 4. Add your card of choice, then click "Submit" to enjoy the benefits of auto-pay with HealthEZ.

After you set up EZpay, every time we process a bill of yours, we will send you an email asking you to approve the payment for the amount due.

EZpay will pay the bill by default if you do not respond to the email in: 2 business days for bills under \$250

5 business days for bills over \$250

EZpay will combine your payment with payment from your health insurance so that we pay your healthcare provider in full.

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Recent Statements		
Statements	Summary	Detailed
4/6/2019	Ł	2
3/6/2019	2	Ł
12/6/2018	Ł	Ł
8/6/2018	Ł	Ł
7/6/2018	Ł	Ł
5/6/2018	Ł	2
View More		
Pay My Bill		Pay Now
24/7 Nurse Line		Contact Us
My ID Card		View/Request ID Card

One simple statement

We consolidate all of your monthly healthcare expenses into one simple statement. This statement eliminates confusion and provides information about year-to-date deductible and out-of-pocket maximums, and itemized transactions during the current billing period.



HEALTHEZ





Virtual health

All members have access to virtual health appointments with a licensed physician through HealthiestYou telemedicine services. This benefit can save you a trip to the clinic. There's no need for waiting rooms or travel or taking time off from work. Simply use your computer or smartphone to connect with your doctor.

General consultations

General consultations are unlimited, and doctors are available every day and at all times (24/7/365). Doctors can consult, diagnose and prescribe medications for things like:

- Allergies
- Upper respiratory infections
- Earaches
- Pink eye
- Urinary tract infections

Mental health services

With HealthiestYou's mental health services, you can talk to a therapist from the privacy of your home or anywhere you feel comfortable. Simply pick a therapist to speak to and choose a time that is convenient for you.

HealthiestYou therapists can treat:

- Anxiety
- Depression
- Stress/PTSD
- Panic disorder
- Family & marriage issues

HealthiestYou provides three services:

- General consultations
- Mental health
- Dermatology

Dermatology care

If you're having problems with your skin, HealthiestYou Dermatology can help. Instead of waiting weeks to get an appointment at a dermatology clinic, you can get a diagnosis and treatment plan in as quick as two business days.

HealthiestYou's board-certified dermatologists treat a wide variety of skin conditions, including:

- Psoriasis
- Acne
- Moles
- Rosacea

With Teladoc telemedicine services, you can speak to a licensed doctor at any time through video chat or email – no matter where you are. Visit HealthiestYou.com or call 866-703-1259 to contact a doctor.







Summary of Medical Benefits

ESG Care Copper[™] (MEC+)

	In-Network	Out-of-Network	
Deductible & Out-of-Pocket Maximum	None		
Preventive Care - Children			
Assessments & Screenings Immunizations & Supplements	100% Covered 100% Covered	No Coverage No Coverage	
Preventive Care - Women			
Breastfeeding Support	100% Covered	No Coverage	
Contraception	100% Covered	No Coverage	
Screenings	100% Covered	No Coverage	
Folic Acid Supplements	100% Covered	No Coverage	
Routine Prenatal & Well-Woman Visits	100% Covered	No Coverage	
Preventive Care - Adults			
Assessments, Screenings & Immunizations	100% Covered	No Coverage	
Office Visits			
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	
Chiropractic Services (10 visit limit)	\$75 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	
Mental Health Outpatient (10 visit limit)	\$75 Copay	No Coverage	
HealthiestYou Services			
General Consultations	100% Covered		
Dermatology	\$75 Copay		
Mental Health - Therapist	\$85 Copay		
Mental Health - Psychiatrist, initial evaluation		Сорау	
Mental Health - Psychiatrist, ongoing session	\$95 Copay		
Emergency Services	No Coverage		
Hospital Services	No Coverage		

Summary of Pharmacy Benefits

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

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

* Generic medication coverage is subject to Magellan formulary limitations. Please visit the online drug search for more information: <u>https://magellan.adaptiverx.com/webSearch/index?key=cnhmbGV4LnBsYW4uUGxhblBkZlR5cGUtNTg=</u>



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7201 West 78th Street Bloomington, MN 55439

