



Benefit Overview

HEALTHEZ



EFFECTIVE 01/01/2022 | 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 work with your employer to design a custom benefits plan for your organization and we're ready to help you access the services you need. We've been providing our knowledgeable and service-oriented approach for 40 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, Monday through Friday, 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.

You can set up a myHealthEZ account to access monthly statements, account balances, recently processed bills and HealthEZ's online payment system, EZpay.



Manage your health benefits without all the headaches.

Download the free myHealthEZ app to view your benefits, manage and pay bills, get 24/7 support, locate care providers near you, and access your digital insurance card—right from your phone.



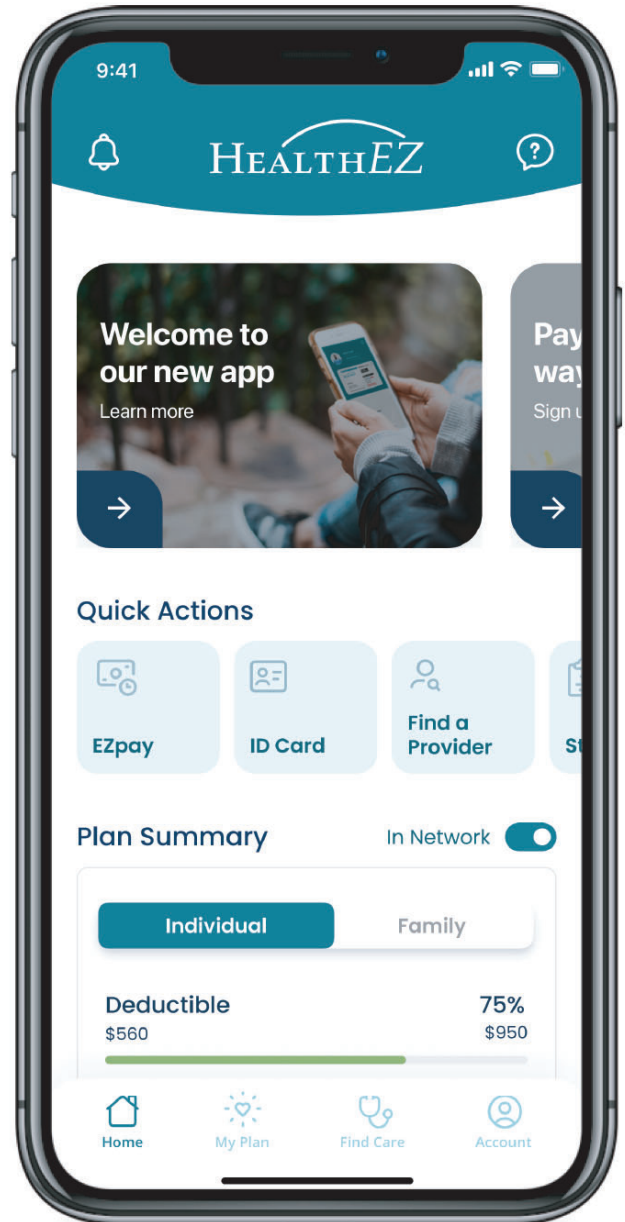
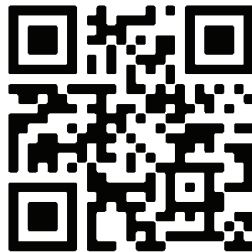
Tap. Pay. Done.

Pay bills, schedule automated payments, and view past statements in one simple, secure location.



24/7 help and support

Find answers faster with access to support materials, or by connecting with a member support representative.

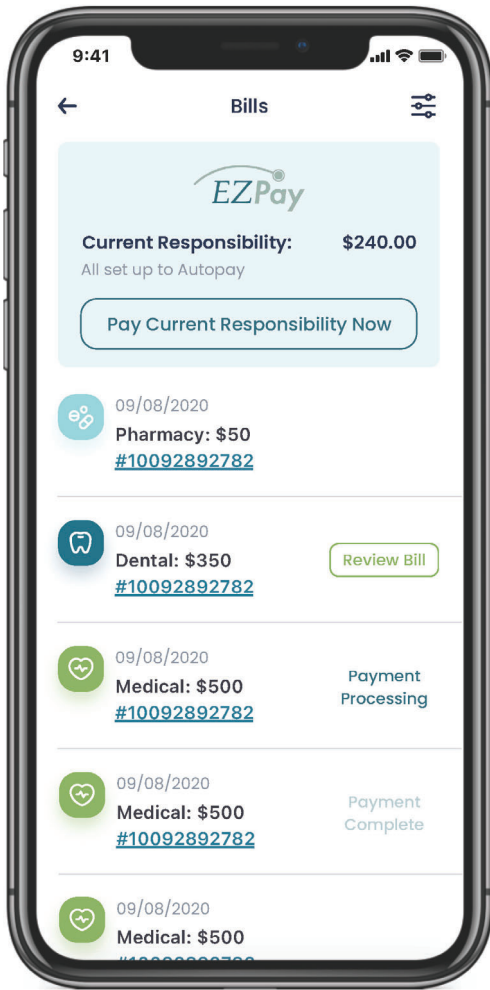


myHealthEZ Account

With or without the myHealthEZ app, you can manage your HealthEZ benefits on your preferred web browser as well. Visit EmployerSolutionsBenefits.com and click "Login."

If you have not registered an account with HealthEZ yet, enter in your credentials, choose a password, and click "Activate Your Account".

Dependents over the age of 19 can create their own myHealthEZ account to manage their plan and request a replacement ID card or download their ID card directly to their own devices.



Seamless online payments

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, and HSA accounts.

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.

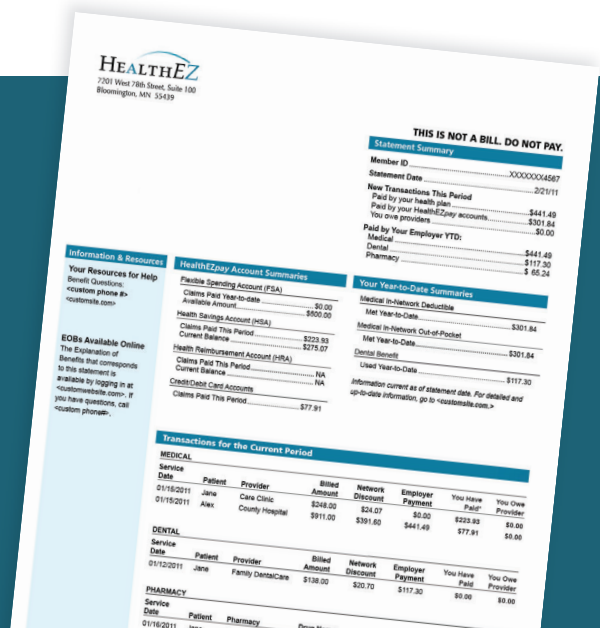
EZpay will pay the bill by default if you do not respond to the email in:

- 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.

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.





Medical ID cards

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

If you are a current HealthEZ member, please note that you will be receiving a new medical ID card after open enrollment has closed.

If you need a replacement card, log into to your myHealthEZ account and request a new card be printed and mailed, or download a digital copy directly to your device!

Dependents over the age of 19 can create their own myHealthEZ account to manage their plan and request a replacement ID card or download their ID card directly to their own devices.



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



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



What is a medical network?

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.

How do I know if my provider is in-network?

Please visit EmployerSolutionsBenefits.com, and click "Find a Doctor."



Your Pharmacy Benefit Manager is MagellanRx.



What is a Pharmacy Benefit Manager?

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

What is Mail Order?

If you take maintenance medications for long-term conditions like arthritis, asthma, diabetes, high blood pressure or high cholesterol you could save money with Magellan Rx Home, Magellan's mail service pharmacy. Visit [EmployerSolutionsBenefits.com](https://www.employersolutionsbenefits.com) for more information on how to get started and to download the Magellan Rx Home mail service forms.

What is Step Therapy and Prior Authorization?

Step Therapy is a program that requires members to initially try preferred, medically proven and less expensive prescription drugs before "stepping up" to more expensive drugs.

Prior Authorizations promotes the use of safe, effective and reasonably-priced drug therapy. Your healthcare provider is required to provide medical information to determine coverage.

For questions on Step Therapy or your Prior Authorization, contact Magellan Rx at 800-424-5828.

What are Generic drugs?

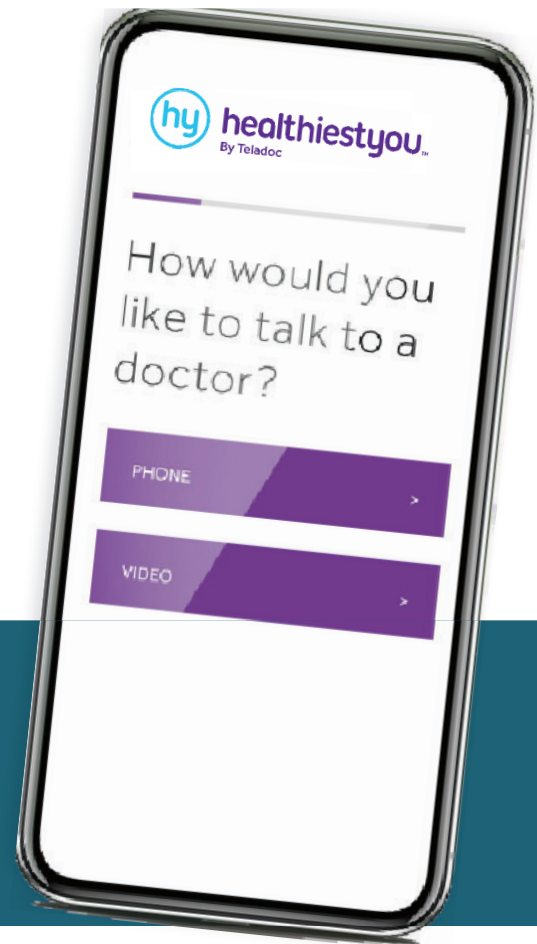
Generic drugs are copies of brand-name drugs and are the same as those brand-name drugs in dosage form, safety, strength, route of administration, quality, performance characteristics and intended use. Although generic drugs are chemically identical to their branded counterparts, they are typically sold at substantial discounts from the branded price. To find out if there is a generic equivalent for your brand-name drug, talk to your doctor or visit [MagellanRx.com](https://www.MagellanRx.com).

Magellan Member Portal

Access your prescription history, schedule a refill and more! Visit [MagellanRx.com](https://www.MagellanRx.com) and select Member Portal. If it's your first time on the site, you will need to complete the one-time registration process.

You've got HealthiestYou 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



Visit [HealthiestYou.com](https://www.healthiestyou.com) or call 866-703-1259 to contact a doctor.

Talk to a doctor anytime, anywhere.

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

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 dermatologists treat a wide variety of skin conditions, including:

- Psoriasis
- Acne
- Moles
- Rosacea

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 Contraception Screenings Folic Acid Supplements Routine Prenatal & Well-Woman Visits	100% Covered 100% Covered 100% Covered 100% Covered 100% Covered	No Coverage No Coverage No Coverage No Coverage No Coverage
Preventive Care - Adults Assessments, Screenings & Immunizations	100% Covered	No Coverage
Office Visits Primary Services Specialist Services CVS Minute Clinic Urgent Care Chiropractic Services (10 visit limit)	\$20 Copay \$50 Copay \$10 Copay \$50 Copay \$75 Copay	No Coverage No Coverage No Coverage No Coverage No Coverage
Labs & Scans Diagnostic Lab & X-ray (In office) CT/MRI or Outpatient Testing	\$60 Copay \$200 Copay	No Coverage No Coverage
Durable Medical Equipment	\$50 Copay	No Coverage
Mental Health Outpatient (10 visit limit)	\$75 Copay	No Coverage
HealthiestYou Services General Consultations Dermatology Mental Health - Therapist Mental Health - Psychiatrist, initial evaluation Mental Health - Psychiatrist, ongoing session		100% Covered \$75 Copay \$85 Copay \$200 Copay \$95 Copay
Emergency Services		No Coverage
Hospital Services		No Coverage

Summary of Pharmacy Benefits

	Retail 30 Day Supply	Mail Order 90 Day Supply
Prescription Drug Coverage Generic Preferred brand Non-preferred brand Specialty	\$10 Copay * 100% Copay Not available Not available	Not available Not available 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: <https://magellan.adaptiverx.com/webSearch/index?key=cnhmbGV4LnBsYW4uUGxhblBkZlR5cGUTnTg=>



Preventive services

Your health plan covers preventive services at no charge to you. These include routine healthcare screenings and check-ups. Some examples are listed, but please see the link below for a full list of preventive services:

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



Preventive services for adults

Screenings for blood pressure, cholesterol, depression, diabetes, Hepatitis B and C, Lung cancer

Counseling for alcohol misuse, STI prevention, tobacco cessation

Immunizations for Hepatitis A and B, Herpes Zoster, HPV, Influenza, Measles, Meningococcal, Mumps

Preventive services for women

Screenings for anemia, breast cancer, cervical cancer, chlamydia, gestational diabetes, Osteoporosis

Folic acid supplements for women who may become pregnant

Contraception and sterilization procedures

Preventive services for children

Screenings for blood pressure, depression, hearing, Hepatitis B, HIV, obesity, vision

Immunizations for Hepatitis A and B, Human Papillomavirus, Influenza, Measles, Rotovirus, Tetanus

Assessments for alcohol and drug use, behavior, height, weight, body mass and oral health



Connect with us

Employer Solutions has a dedicated phone number at 888-701-2975 that we answer between 7 a.m. and 7 p.m. CT. When you call, a real person answers. Outside of the hours listed, simply press "3" to reach our 24/7 help line.



service@healthez.com
EmployerSolutionsBenefits.com



888-701-2975



7201 West 78th Street
Bloomington, MN 55439

HEALTHEZ