



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 6/1/2019 • AccordMarketingBenefits.com • 844-281-5222



PERSONALIZED CUSTOMER SERVICE

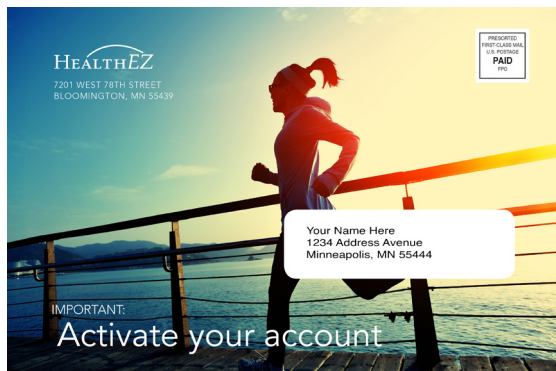
Acord Marketing & Management has a dedicated phone number at 844-281-5222 that is answered between the hours of 8 A.M. and 7 P.M. Central Time. No phone trees! After business hours, simply press "3" to reach our 24/7 nurseline.

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 844-281-5222. 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 Cigna.

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 AccordMarketingBenefits.com, and click "Find a Doctor."



Your pharmacy benefit manager is EHIM.

Pharmacy Benefit Managers (PBMs) reduce prescription drug costs and improve convenience and safety for consumers. EHIM 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:





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.

HEALTHEZ
7201 West 78th Street, Suite 100
Bloomington, MN 55439

THIS IS NOT A BILL. DO NOT PAY.

Statement Summary

Member IDXXXXXXXX4567
Statement Date2/21/11

New Transactions This Period
Paid by your health plan\$441.49
Paid by your HealthEZpay accounts\$301.84
You owe providers\$0.00

Paid by Your Employer YTD:
Medical\$441.49
Dental\$117.30
Pharmacy\$ 66.24

Information & Resources

Your Resources for Help
Benefit Questions:
<custom phone #>
<customsite.com>

EOBs Available Online
The Explanation of Benefits that corresponds to this statement is available by logging in at <customwebsite.com>. If you have questions, call <custom phone#>.

HealthEZpay Account Summaries

Flexible Spending Account (FSA)
Claims Paid Year-to-date\$0.00
Available Amount\$500.00

Health Savings Account (HSA)
Claims Paid This Period\$223.93
Current Balance\$276.07

Health Reimbursement Account (HRA)
Claims Paid This PeriodNA
Current BalanceNA

Credit/Debit Card Accounts
Claims Paid This Period\$77.91

Your Year-to-Date Summaries

Medical In-Network Deductible
Met Year-to-Date\$301.84

Medical In-Network Out-of-Pocket
Met Year-to-Date\$301.84

Dental Benefit
Used Year-to-Date\$117.30

Information current as of statement date. For detailed and up-to-date information, go to <customsite.com>.

Transactions for the Current Period

MEDICAL

Service Date	Patient	Provider	Billed Amount	Network Discount	Employer Payment	You Have Paid	You Owe Provider
01/15/2011	Jane	Care Clinic	\$348.00	\$24.07	\$0.00	\$223.93	\$0.00
01/15/2011	Alex	County Hospital	\$911.00	\$391.60	\$441.49	\$77.81	\$0.00

DENTAL

Service Date	Patient	Provider	Billed Amount	Network Discount	Employer Payment	You Have Paid	You Owe Provider
01/12/2011	Jane	Family DentalCare	\$138.00	\$20.70	\$117.30	\$0.00	\$0.00

PHARMACY

Service Date	Patient	Pharmacy	Drug Name	Retail Amount	You Paid
01/16/2011	Jane	Corner Pharmacy	AZITHROMYCIN TAB 250MG	\$48.00	\$8.00
01/21/2011	Alex	Corner Pharmacy	NUTRINATE CHW	\$48.00	\$8.00

For a copy of your detailed Explanation of Benefits (EOB), log in at <customsite.com> and click on "Statements" in the left sidebar.

HEALTH SAVINGS ACCOUNT

A Health Savings Account (HSA) provides you an easy way to save and pay for your qualified medical, dental, pharmacy, and vision expenses, 100% tax free! Unlike a Flexible Spending Account, you will not lose your HSA balance, as it rolls over from year to year. The money in an HSA belongs to the account holder, allowing your savings to grow and earn interest over time.

You can contribute up to \$3,500 for single coverage and \$7,000 for family coverage in 2019. Those who are age 55+ are allowed to contribute an additional \$1,000 per year.





BOOST YOUR BABY

Moms-to-be are identified, assisted, and followed by a Mommy Mentor to support a healthy pregnancy.

Those determined to be high risk are placed with a nurse in Care Management. All moms in Boost Your Baby are followed monthly and through six months post-delivery.

Visit www.boostyourbaby.com, or call 800-808-4848 to learn more.



CARE MANAGEMENT

If you require medical services like a surgery, hospital stay or are diagnosed with a complex medical condition, you may receive a call from one of the HealthEZ nurses.

The nurse is there to help you understand your treatment options, coordination of services among your doctors, and make sure you have everything you need for a quick recovery with the right care in the right setting.

CARE ADVOCATES

We help members manage chronic conditions like diabetes, hypertension, and high cholesterol. We provide education, diet and exercise tips. We can even provide referrals to providers, make appointments when necessary, and order your medical supplies for you!

HealthEZ's team of health care professionals believe that partnership and realistic support are the keys to lasting change.



Summary of Medical Benefits

\$750 Copay Plan

	In-Network	Out-of-Network
Calendar Year Deductible		
Employee only	\$750	\$2,250
Family	\$1,500	\$4,500
Coinsurance	20%	50%
Out-of-Pocket Maximum		
Employee only	\$7,150	\$21,450
Family	\$14,300	\$42,900
Preventive Care	100% Covered	50%*
Office Visits		
Primary Services	\$25 Copay	50%*
Specialist Services	\$40 Copay	50%*
Hospital Services	20%*	50%*
Emergency Services**		
Emergency Room	\$500 Copay	50%*
Emergency Medical Transportation	20%*	50%*
Urgent Care Services	\$75 Copay	50%*
Chiropractic Services	\$40 Copay	50%*
Mental Health/Chemical Dependency		
Inpatient	20%*	50%*
Outpatient	\$40 Copay	50%*
Prescription Drug Coverage	Retail 30 Day Supply	Mail Order 90 Day Supply
Generic	\$10 Copay	\$20 Copay
Preferred brand	\$45 Copay	\$90 Copay
Non-preferred brand	\$90 Copay	\$180 Copay
Specialty	25% Coinsurance	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



Summary of Medical Benefits

\$1,750 Copay Plan

	In-Network	Out-of-Network
Calendar Year Deductible		
Employee only	\$1,750	\$5,250
Family	\$3,500	\$10,500
Coinsurance	20%	50%
Out-of-Pocket Maximum		
Employee only	\$7,150	\$21,450
Family	\$14,300	\$42,900
Preventive Care	100% Covered	50%*
Office Visits		
Primary Services	\$35 Copay	50%*
Specialist Services	\$50 Copay	50%*
Hospital Services	20%*	50%*
Emergency Services**		
Emergency Room	\$500 Copay	50%*
Emergency Medical Transportation	20%*	50%*
Urgent Care Services	\$75 Copay	50%*
Chiropractic Services	\$50 Copay	50%*
Mental Health/Chemical Dependency		
Inpatient	20%*	50%*
Outpatient	\$50 Copay	50%*
Prescription Drug Coverage	Retail 30 Day Supply	Mail Order 90 Day Supply
Generic	\$10 Copay	\$20 Copay
Preferred brand	\$45 Copay	\$90 Copay
Non-preferred brand	\$90 Copay	\$180 Copay
Specialty	25% Coinsurance	Not Available

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Summary of Medical Benefits

HSA Plan

	In-Network	Out-of-Network
Calendar Year Deductible		
Employee only	\$5,000	\$15,000
Family	\$10,000	\$30,000
Coinsurance	20%	50%
Out-of-Pocket Maximum		
Employee only	\$6,650	\$21,450
Family	\$13,300	\$42,900
Preventive Care	100% Covered	50%*
Office Visits		
Primary Services	20%*	50%*
Specialist Services	20%*	50%*
Hospital Services	20%*	50%*
Emergency Services**		
Emergency Room	20%*	50%*
Emergency Medical Transportation	20%*	50%*
Urgent Care Services	20%*	50%*
Chiropractic Services	20%*	50%*
Mental Health/Chemical Dependency		
Inpatient	20%*	50%*
Outpatient	20%*	50%*
Prescription Drug Coverage		
	Retail 30 Day Supply	Mail Order 90 Day Supply
Generic	20%*	20%*
Preferred brand	20%*	20%*
Non-preferred brand	20%*	20%*
Specialty	20%*	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.

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