

Health Benefits Simplified ShipEx, Inc. Medical Benefits Overview





Welcome!

HealthEZ is proud to continue to serve as your benefit administrator. We help companies all over the US provide custom, personalized benefits, and 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 answering our phones with human beings – if you're sick or just have a simple question about your benefits, we are here to listen and help you. You have one dedicated phone number to call no matter what you need.

We provide you with a simple online statement once a month if we have processed any claims — making it easy for you to understand what your doctor billed, what your insurance paid and what you owe. You can even pay your part of the bill online!

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









Personalized Customer Service

ShipEx, Inc. has a dedicated phone number 844-801-1908 that is answered by humans between the hours of 8 a.m. and 7 p.m. Central Time. No phone trees! After business hours, you simply press "3" to reach our 24/7 nurseline.



Care Management and 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 844-801-1908. We would love to help you!



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.



HEALTH*ezpay*

The EZ Way to Pay Your Medical Bills

Pay your medical bills the easy and accurate way.

- Safe
- Secure
- Easy
- You click, we pay!



Your Personal Benefits Website

Once you receive your ID card, you'll be able to set up your online account to view all your information related to your benefits, including your statements, account balances, recently processed claims, and access your EZpay accounts.

Benefit information, your plan overview, forms and education, access to customer service is also available on the custom website - everything you need, all in one place.

Visit www.ShipExBenefits.com







Your primary medical network is Cigna.

Get maximum coverage with the smallest bill possible by ensuring the provider you select is part of your provider network(s). To find a doctor, visit www.ShipExBenefits.com.



Your pharmacy benefit manager is EHiM.

The same prescription rarely costs the same price. Be a savvy customer and price compare your prescriptions at different pharmacies to get the best price.

- Ask your doctor to start you on the lowest cost alternative
- Check out the "\$4 Prescriptions" at places like Wal-Mart
- Price Shop your prescriptions at Sam's Club and Costco; you don't have to be a member to access their pharmacy!

Go to www.ShipExBenefits.com for more information on prescriptions that will save you money!

Boost Your Baby

Healthy moms, happy babies. Planning a family? Call us! Boost Your Baby helps moms and dads during and after pregnancy to have healthy and happy babies. Our team includes Mommy Mentors, specialist nurses, doctors, and mothers committed to serve you.

Visit www.boostyourbaby.com for more information.

(hy) **HealthiestYou**

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 www.healthiestyou.com or call 866-703-1259.





Summary of Medical Benefits

Copay Plan

Plan Year Deductible	In-Network	Out-of-Network
Employee Only	\$2,000	N/a
Family	\$4,000	N/a
Coinsurance	20%	N/a
Out-of-Pocket Maximum		
Employee Only	\$6,000	N/a
Family	\$12,000	N/a
Preventative Care	100% Covered	Not Covered
Physician Services		
Primary	\$35 Copay	Not Covered
Specialist	\$50 Copay	Not Covered
Hospital Services – Inpatient & Outpatient Care	20%*	Not Covered
Labs, X-Rays, MRI/CT/PET Scans	20%*	Not Covered
Emergency Room	\$500 Copay*	Not Covered
Urgent Care Services	\$50 Copay	Not Covered
Chiropractic Services	\$50 Copay	Not Covered
Mental Health / Chemical Dependency		
Inpatient	20%*	Not Covered
Outpatient	\$35 Copay	Not Covered
Prescription Drug Coverage	Retail 30 Day Supply	Mail Order 90 Day Supply
Generic	\$10 Copay	
Preferred Brand	25% Coinsurance	
Non-Preferred Brand	50% Coinsurance	
Specialty	Not Covered	

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





Summary of Medical Benefits

Bronze Copay Plan

Plan Year Deductible	In-Network	Out-of-Network
Employee Only	\$6,500	N/a
Family	\$13,000	N/a
Coinsurance	0%	N/a
Out-of-Pocket Maximum		
Employee Only	\$6,500	N/a
Family	\$13,000	N/a
Preventative Care	100% Covered	Not Covered
Physician Services		
Primary	\$40 Copay	Not Covered
Specialist	\$65 Copay	Not Covered
Hospital Services – Inpatient & Outpatient Care	0%*	Not Covered
Labs, X-Rays, MRI/CT/PET Scans	0%*	Not Covered
Emergency Room	\$500 Copay	Not Covered
Urgent Care Services	\$110 Copay	Not Covered
Chiropractic Services	\$50 Copay	Not Covered
Mental Health / Chemical Dependency		
Inpatient	0%*	Not Covered
Outpatient	\$50 Copay	Not Covered
Prescription Drug Coverage	Retail 30 Day Supply	Mail Order 90 Day Supply
Generic	\$10 Copay	
Preferred Brand	25% Coinsurance	
Non-Preferred Brand	50% Coinsurance	
Specialty	Not Covered	

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

