



# Benefit Overview

HEALTHEZ



## Welcome!

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

ShipEx, Inc. has a dedicated phone number at 844-801-1908 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 844-801-1908. We are here to help you.

#### Dedicated benefits website

You can use ShipEx, Inc.'s dedicated benefits website at [Benefits.com](https://Benefits.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 Cigna.



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 [Benefits.com](https://www.benefits.com), and click "Find a Doctor."

## Pharmacy benefits

Your Pharmacy Benefit Manager is EHiM.



Pharmacy Benefit Managers (PBMs) reduce prescription drug costs and improve convenience and safety for consumers. Your PBM 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.
- **Visit coupon and price comparison sites:** There are coupon and price comparison sites for prescriptions that can help you get the best price. Check out these sites to see if you could save money:





## Medical ID cards

If you are new to the HealthEZ plan, keep an eye out for your HealthEZ medical ID card.

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.

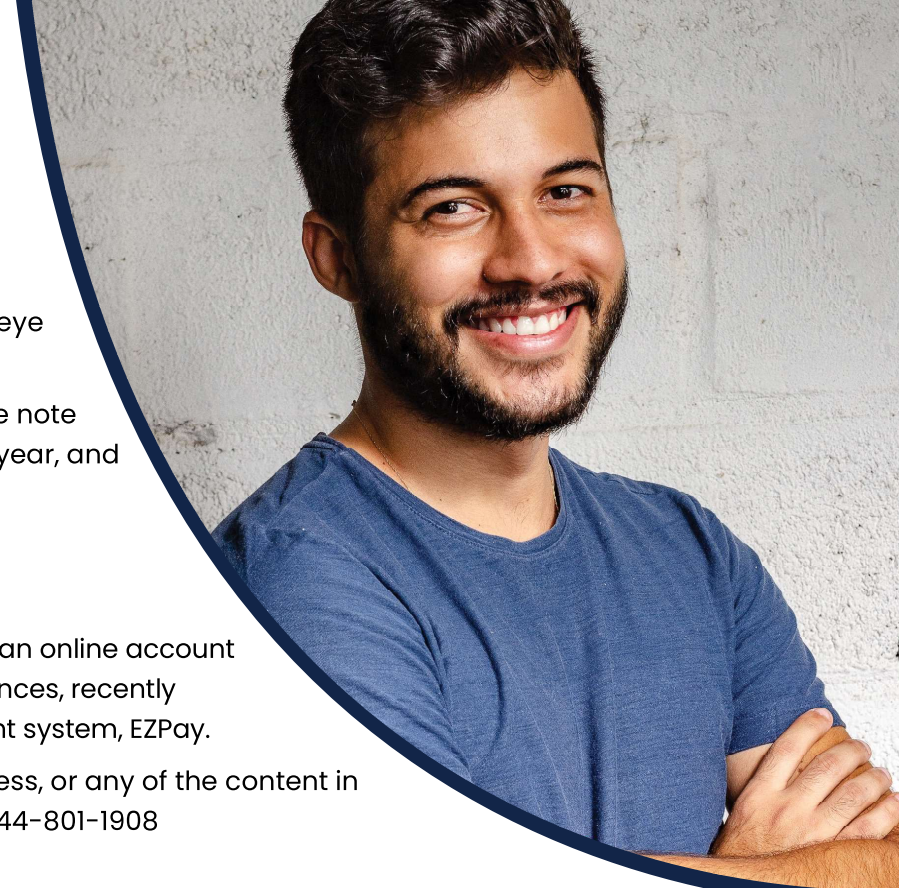
## myHealthEZ

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 account, please reach out via phone: 844-801-1908 or email: [Service@HealthEZ.com](mailto:Service@HealthEZ.com)

1. Visit [myHealthEZ.com](http://myHealthEZ.com) or [Benefits.com](http://Benefits.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.



## Your Health Plan in the Palm of Your Hand

Launching July 2021, the HealthEZ Member App gives you complete control of your health plan from anywhere, anytime. Simply download the app on your favorite device to take advantage of the MyHealthEZ.com experience on the go.

- Pay bills with EZpay.
- Check your deductible and out-of-pocket costs.
- Track the status of claims.
- Search for care providers near you.
- View your statements and Explanation of Benefits documents.
- Quickly access your digital insurance card.





## 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.

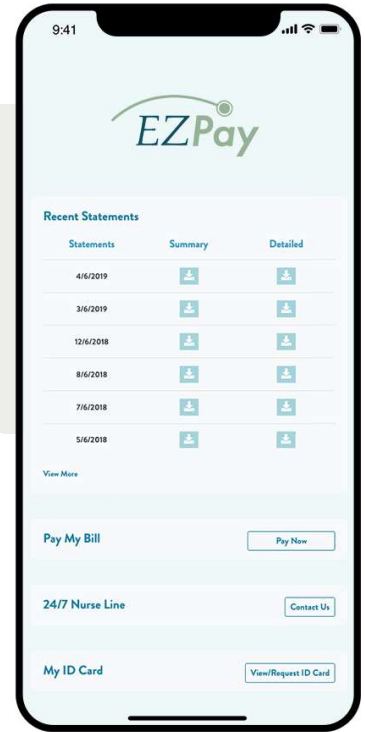
### Sign up for EZpay

1. Visit Benefits.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.



## 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.





## Maternity support

Our Boost Your Baby program matches moms-to-be with a Mommy Mentor to support a healthy pregnancy. It's a non-clinical support system for future moms to use throughout their pregnancy. We promise to: provide good and honest information, be supportive when you need us, make life easy and simple (at least the parts we can), and respect mom & dad's wishes.

Benefits of program include monthly support from a mommy mentor, free breast pump and gifts, nurses available 24/7 for any medical advice or high risk care, and miscarriage support.

Visit [boostyourbaby.com](https://boostyourbaby.com), or call 800-808-4848 to learn more.

## Care management

If you need a medical service like a surgery or hospital stay or your doctor diagnoses you with a complex medical condition, a HealthEZ nurse may contact you. The nurse will help you understand your treatment options, coordinate services among your doctors and ensure you have everything you need for a quick recovery and are receiving the right care in the right setting.

We provide tips to members living with chronic health conditions, like diabetes, hypertension and high cholesterol. We can also provide these members with referrals to healthcare providers. Our team of doctors and nurses believe that the key to lasting change is partnering with you to offer realistic advice and support.

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



Summary of Medical Benefits		
Medical Plan		
	In-Network	Out-of-Network
<b>Calendar Year Deductible</b>		
Employee only	\$6,500	N/A
Family	\$13,000	N/A
<b>Coinsurance</b>	0%	N/A
<b>Out-of-Pocket Maximum</b>		
Employee only	\$6,500	N/A
Family	\$13,000	N/A
<b>Preventive Care</b>	100% Covered	Not Covered
<b>Office Visits</b>		
Primary Services	\$40 Copay	Not Covered
Specialist Services	\$65 Copay	Not Covered
Chiropractic Services	\$50 Copay	Not Covered
<b>Hospital Services</b>	0%*	Not Covered
<b>Emergency Services**</b>		
Emergency Room	\$500 Copay	Not Covered
Emergency Medical Transportation	0%*	Not Covered
<b>Urgent Care Services</b>	\$110 Copay	Not Covered
<b>HealthiestYou Services</b>		
General Consultations	100% Covered	
Dermatology	\$75 Copay	
Mental Health - Therapist	\$85 Copay	
Mental Health - Psychiatrist, initial evaluation	\$200 Copay	
Mental Health - Psychiatrist, ongoing session	\$95 Copay	
<b>Mental Health/Chemical Dependency</b>		
Inpatient	0%*	Not Covered
Outpatient	\$50 Copay	Not Covered
Summary of Pharmacy Benefits		
	Retail 30 Day Supply	Mail Order 90 Day Supply
<b>Prescription Drug Coverage</b>		
Generic		\$10 Copay
Preferred brand		25% Coinsurance
Non-preferred brand		50% Coinsurance
Specialty		Not Available

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

\* After deductible

\*\* Covered as in-network in true-emergency





## 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](http://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

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[service@healthez.com](mailto:service@healthez.com)  
[Benefits.com](https://www.healthez.com/benefits)



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