Benefits Overview HealthEZ

Dedicated Website ArazBenefits.com Dedicated Phone Number 952-896-9104



healthEZ

Manage your health benefits without all the headaches

Download the free myHealthEZ app to view your benefits, manage and pay bills, 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.

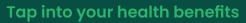
🗘, Find a provider

Search local healthcare professionals and filter results by location and specialty to find the right care provider for you and your family.

EZchoice

EZchoice makes provider choice easy and medical costs transparent so you can be confident that you are not overspending on your medical care.





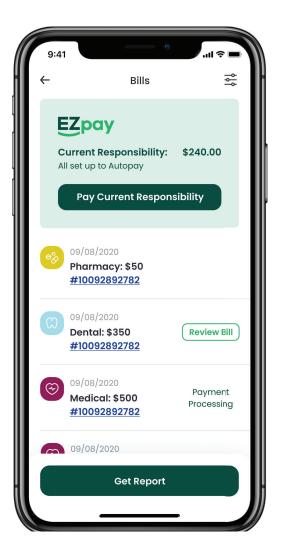
Scan the QR code with your device's camera to download the myHealthEZ app and put the power of hassle-free health benefits management at your fingertips.











EZpay

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, we will notify you via email each time we process a bill of yours. Your options are:

- Approve Payment
- Decline Payment
- Do not respond

If you do not respond and have a card on file, EZpay will pay your portion automatically. The automatic payment is processed:

> healthEz 2201 West 78th Street, Suite 100 Bloomington, MN 55439

- Two days for bills under \$250
- Five days for bills over \$250

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.

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Your Resources for Help Benefit Questions: <custom #="" phone=""></custom>	-	and obeyo	ng Account (FSA)		Your Ye	ar-to-Date S	Imme 1	\$ 05.24
customsite.com>	Av	alms Paid Ye allable Amo	par-to-date	\$0.00	Medical I	n-Network Dedu	minaries	
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	Heats	h Reimburse	ment Account (HRA)	\$275.07				\$301.84
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Care Navigation Resources

HealthEZ employees have access to the following medical management services.

Precertification and Case Management Services American Health Holdings (AHH), regardless of network will complete all utilization

American Health Holdings (AHH), regardless of network will complete all utilization medical necessity reviews for any services requiring precertification. Case management services will be available to you for any chronic or complex condition in order for you to understand your treatment options, coordinate services among your doctors and ensure you are receiving the right care in the right setting. Precertification phone number 855-248-1856

Care Advocacy

Services including search for in-network providers, precertification questions, and appointment assistance, email Tammy.Burgwald@healthez.com.

Livongo

Livongo helps you stay on top of your health through connected devices, personalized guidance and 1:1 coaching for conditions of pre-diabetes, diabetes or cardiovascular concerns.

For Livongo questions, email LivEZ@healthez.com.

Boost Your Baby

Your benefits through HealthEZ offers a free breast pump for any eligible member. If you want to participant in BYB, email Tammy.Burgwald@healthez.com.

Your dedicated HIPPA officer is Deena Fisher, email Deena.Fisher@healthez.com.



You've got Teladoc virtual health!

All members have access to virtual health appointments with a licensed physician through Teladoc 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.

Visit Teladoc.com or call 1-800-Teladoc 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 Teladoc's mental health services, you can talk to a therapist or psychiatrist from the privacy of your home or anywhere you feel comfortable. Simply pick a provider to speak to and choose a time that is convenient for you.

Teladoc therapists can treat:

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

Dermatology care

O TELADOC,

doctor?

How would you like to talk to a

If you're having problems with your skin, Teladoc 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.

Teladoc's dermatologists treat a wide variety of skin conditions, including:

- Psoriasis
- Acne
- Moles
- Rosacea



Chronic Conditions Management

Our Livongo programs offer a whole-person approach to chronic condition management. Livongo's digital health platform provides actionable, personalized and timely support that make it easier to stay healthy, including:

- Lifestyle behavior change tools
- Medication optimization
- Expert health coaching

- Provider coordination
- Cellular-connected devices
- Personalized plans for reaching health goals

The program is offered at no cost to you and all family members with coverage through your health plan.

Register at **be.livongo.com/HEALTHEZ/register** or call **(800) 945-4355** with code: **HEALTHEZ**

LIVONGO FOR DIABETES



Connected blood glucose meter, unlimited testing strips, personalized insights, 24/7 expert support and custom alerts.

LIVONGO FOR HYPERTENSION



Connected blood pressure monitor, personalized insights, shareable reports and access to expert health coaches.

LIVONGO FOR WEIGHT MANAGEMENT AND DIABETES PREVENTION



Connected smart scale, automatic weight and steps tracking, food logging, CDCapproved lessons and access to expert health coaches.



Medical ID cards

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

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 Minnesota.

Your medical network is APPO Elite for members in Minnesota.

Your medical network is Aetna for members in 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 your dedicated Benefits Website and click "Find Care."

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America's PPO







Your Pharmacy Benefit Manager is EHiM.



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 EHiM's mail order service, Alliance Rx Walgreens Prime. Visit <u>EHiMRx.com</u> for more information on how to get started and to download the Alliance Rx Walgreens Prime mail order forms.

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 <u>EHiMRx.com</u>.

Summary o	of Medical Benefits			
-	Aetna) HSA Plan			
Embedded Deductible Embedded Out-of-Pocket Maximum	In-Network	Out of Network		
C	Deductible			
Individual Coverage	\$2,750	N/A		
Individual Under Family Coverage	\$3,200	N/A		
Individual + Spouse / Individual + Child(ren)	\$4,000	N/A		
Family Coverage	\$5,500	N/A		
Out-of-	Pocket Maximum			
ndividual Coverage	\$5,000	N/A		
Individual Under Family Coverage	\$5,000	N/A		
Individual + Spouse / Individual + Child(ren)	\$8,250	N/A		
Family Coverage	\$10,000	N/A		
Preventive Care Services	No Chargo	Not Covered		
Primary Office Visit	No Charge			
Specialist Office Visit	20%*	Not Covered Not Covered		
•	20%*	Not Covered		
Chiropractic Visit				
Urgent Care Services	20%*	Not Covered		
Complex Imaging: MRI/CT/PET Scans	20%*	Not Covered		
Inpatient Hospital Care	20%*	Not Covered		
Facility Fee Physician Fee	20%*	Not Covered		
Outpatient Procedures	20%*	Not Covered		
Facility Fee Physician Fee	20%*	Not Covered		
Emergency Room Services**	20%*	Not Covered		
Emergency Medical Transportation**	20%*	Not Covered		
Mental Health/Chemical Dependency - Inpatient	20%*	Not Covered		
Mental Health/Chemical Dependency - Office Visit	20%*	Not Covered		
Summary o	of Pharmacy Benefits			
Prescription Drug Coverage	Retail 30 Day Supply	Mail Order 90 Day Supply		
Generic	\$10 Copay After Deductible	\$20 Copay After Deductible		
Preferred Brand	\$45 Copay After Deductible	\$90 Copay After Deductible		
Non-Preferred Brand	\$90 Copay After Deductible	\$180 Copay After Deductible		
Specialty	10% Coinsurance After Deductible	Not Available		
Telc	adoc Benefits			
General Consultations	\$20 fee applies	to deductible		
Dermatology	\$20 fee applies to deductible			
Mental Health - Therapist	\$20 fee applies	to deductible		
Mental Health - Psychiatrist, Initial Evaluation	\$20 fee applies	to deductible		
Mental Health - Psychiatrist, Ongoing Session	\$20 fee applies	to deductible		

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

* Coinsurance after deductible

** Covered as in-network in true-emergency

Summary o	f Medical Benefits						
(Elite) HSA Plan							
Embedded Deductible Embedded Out-of-Pocket Maximum	In-Network	Out of Network					
D	eductible						
Individual Coverage	\$2,750	N/A					
Individual Under Family Coverage	\$3,200	N/A					
Individual + Spouse / Individual + Child(ren)	\$4,000	N/A					
Family Coverage	\$5,500	N/A					
Out-of-F	Pocket Maximum						
Individual Coverage	\$5,000	N/A					
Individual Under Family Coverage	\$5,000	N/A					
Individual + Spouse / Individual + Child(ren)	\$8,250	N/A					
Family Coverage	\$10,000	N/A					
Preventive Care Services	No Charge	Not Covered					
Primary Office Visit	20%*	Not Covered					
Specialist Office Visit	20%*	Not Covered					
Chiropractic Visit	20%*	Not Covered					
Urgent Care Services	20%*	Not Covered					
Complex Imaging: MRI/CT/PET Scans	20%*	Not Covered					
Inpatient Hospital Care	20%*	Not Covered					
Facility Fee Physician Fee	20%*	Not Covered					
Outpatient Procedures	20%*	Not Covered					
Facility Fee Physician Fee	20%*	Not Covered					
Emergency Room Services**	20%*	Not Covered					
Emergency Medical Transportation**	20%*	Not Covered					
Mental Health/Chemical Dependency - Inpatient	20%*	Not Covered					
Mental Health/Chemical Dependency - Office Visit	20%*	Not Covered					
Summary of	f Pharmacy Benefits						
Prescription Drug Coverage	Retail 30 Day Supply	Mail Order 90 Day Supply					
Generic	\$10 Copay After Deductible	\$20 Copay After Deductible					
Preferred Brand	\$45 Copay After Deductible	\$90 Copay After Deductible					
Non-Preferred Brand	\$90 Copay After Deductible	\$180 Copay After Deductible					
Specialty	10% Coinsurance After Deductible	Not Available					
Tela	doc Benefits						
General Consultations	\$20 fee applies	to deductible					
Dermatology	\$20 fee applies to deductible						
Mental Health - Therapist	\$20 fee applies	to deductible					
Mental Health - Psychiatrist, Initial Evaluation	\$20 fee applies	to deductible					
Mental Health - Psychiatrist, Ongoing Session	\$20 fee applies	to deductible					

Note: Please refer to your Summary Plan Description for actual coverage, limitation, and exclusion provisions. * Coinsurance after deductible ** Covered as in-network in true-emergency

Summary of	f Dental Benefits
Den	ital Plan
	In-Network & Out-of-Network
De	ductible
Individual Coverage	\$50
Individual + Spouse / Individual + Child	\$75
Family Coverage	\$100
Μα	ximums
Annual Maximum per Individual	\$2,000
Orthodontic Maximum per Individual	\$2,000
	nly Premiums
Employee Only	\$40
Employee + Spouse	\$90
Employee + Child	\$75
Family	\$110
	Diagnostic Care
Dental Exams	
Cleanings	-
Fluoride Treatments	No Charge
Preventive X-Rays	-
Full Mouth X-Rays	-
	c Services
	10%*
Fillings - Amalgam, Composite, Porcelain & Plastic Simple Extractions	20%*
Oral Surgery	20%*
Periodontics	20%*
Endodontics	20%*
	or Services
Crowns & Gold Fillings	50%*
Inlays & Onlays	50%*
Pontics	50%*
Dental Implant	50%*
	osthetics
Bridges	50%*
Dentures	50%*
Partial Dentures	50%*
	nodontics
Orthodontics (For dependents under age 16)	50%*

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.

