

# Benefit Overview







## 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 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

Johnson Health Tech has a dedicated phone number at 855-697-2027 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 855-697-2027. We are here to help you.

#### Dedicated benefits website

You can use Johnson Health Tech's dedicated benefits website at JHTNABenefits.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 America's PPO for members in Minnesota.



Your primary medical network is Cigna for members in all other states.



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

### **Pharmacy benefits**



## Your Pharmacy Benefit Manager is CVS Caremark.

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





#### **Medical ID cards**

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

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.

If you have lost your ID card, and already have your myHealthEZ account setup, you have several different options to request new ID cards from the home page of your myHealthEZ:



2. Printed and Mailed: Card will be printed and mailed to the address on file

3. Email to Me: Digital copy sent to email on file

4. Text to Me: Digital copy sent to phone number on file



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 myHealthEZ account, please reach out via phone: 866-222-8207 or email: Service@HealthEZ.com

## **Activate your account**

- 1. Visit myHealthEZ.com or JHTNABenefits.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.





## 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 JHTNABenefits.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, 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.





## Health savings account

A Health Savings Account (HSA) is a type of savings account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses. By using untaxed dollars in an HSA, you may be able to lower your overall health care costs. This account belongs to you, regardless if your employment or medical coverage changed. Funds in this account can grow tax free and rollover from year to year.

You are eligible for a Health Savings Account if are enrolled in the \$3,500 HSA Eligible Plan.

2021 Maximum Annual Contribution Amounts\* Employee Only: \$3,600 Family Coverage: \$7,200

\*Individuals age 55 or older are eligible to contribute an additional \$1,000 per year.

### **Additional HSA Publications**

The <u>IRS Publication 502</u> provides more detail on covered expenses.

The <u>IRS Publication 969</u> provides more detail on Health Savings Accounts.







Summary of Medical Benefits \$1,000 PPO Plan				
\$1,000 \$2,000	\$2,000 \$4,000			
Coinsurance	10%	30%		
Out-of-Pocket Maximum Employee only Family	\$2,500 \$5,000	\$6,000 \$12,000		
Preventive Care	100% Covered	30%*		
Office Visits Primary & Specialist Services (ages 0-18) Primary & Specialist Services (ages 18+)	100% Covered \$30 Copay	30%* 30%*		
Hospital Services	10%*	30%*		
Emergency Services** Emergency Room Emergency Medical Transportation	\$200 Copay 10%*			
Urgent Care Services Urgent Care Services (ages 0-18) Urgent Care Services (ages 18+)	100% Covered \$30 Copay	\$30 Copay \$30 Copay		
Chiropractic Services	\$30 Copay	30%*		
Mental Health/Chemical Dependency Inpatient Outpatient (ages 0-18) Outpatient (ages 18+)	10%* 100% Covered \$30 Copay	30%* 30%* 30%*		
Summary	of Pharmacy Bene	fits		
Prescription Drug Coverage	Retail 30 Day Supply	Mail Order 90 Day Supply		
Generic Preferred brand Non-preferred brand Specialty	\$10 Copay 25% Coinsurance up to \$50 50% Coinsurance up to \$80 \$100 Copay	\$20 Copay 25% Coinsurance up to \$100 50% Coinsurance up to \$160 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.



<sup>\*</sup> After deductible

<sup>\*\*</sup> Covered as in-network in true-emergency



#### **Summary of Medical Benefits** \$2,500 PPO Plan In-Network Out-of-Network Calendar Year Deductible \$2,500 \$3,500 Employee only \$5,000 \$7,000 Family Coinsurance 20% 30% Out-of-Pocket Maximum \$3,500 \$6,000 Employee only \$12,000 \$7,000 Family 100% Covered **Preventive Care** 30%\* Office Visits Primary & Specialist Services (ages 0-18) 100% Covered 30%\* Primary & Specialist Services (ages 18+) \$30 Copay 30%\* **Hospital Services** 20%\* 30%\* **Emergency Services\*\*** Emergency Room \$200 Copay Emergency Medical Transportation 20%\* **Urgent Care Services** Urgent Care Services (ages 0-18) \$30 Copay 100% Covered Urgent Care Services (ages 18+) \$30 Copay \$30 Copay **Chiropractic Services** Chiropractic Services (ages 0-18) 100% Covered 30%\* Chiropractic Services (ages 18+) \$30 Copay 30%\* Mental Health/Chemical Dependency Inpatient 20%\* 30%\* Outpatient (ages 0-18) 30%\* 100% Covered Outpatient (ages 18+) \$30 Copay 30%\* **Summary of Pharmacy Benefits Mail Order 90 Day Supply Retail 30 Day Supply Prescription Drug Coverage** Generic \$10 Copay \$20 Copay Preferred brand 25% Coinsurance up to \$50 25% Coinsurance up to \$100 Non-preferred brand 50% Coinsurance up to \$80 50% Coinsurance up to \$160

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\$100 Copay

Specialty



Not available

<sup>\*</sup> After deductible

<sup>\*\*</sup> Covered as in-network in true-emergency



## Summary of Medical Benefits

## \$3,500 HSA Eligible Plan

	In-Network	Out-of-Network
Calendar Year Deductible Employee only Family	\$3,500 \$7,000	\$5,000 \$10,000
Coinsurance	20%	50%
Out-of-Pocket Maximum Employee only Family	\$7,000 \$14,000	\$10,000 \$20,000
Preventive Care	100% Covered	50%*
Office Visits Primary & Specialist Services (ages 0-18) Primary & Specialist Services (ages 18+)	20%* 20%*	50%* 50%*
Hospital Services	20%*	50%*
Emergency Services** Emergency Room Emergency Medical Transportation	20%* 20%*	50%* 50%*
Urgent Care Services Urgent Care Services (ages 0-18) Urgent Care Services (ages 18+)	20%* 20%*	50%* 50%*
Chiropractic Services Chiropractic Services (ages 0-18) Chiropractic Services (ages 18+)	20%* 20%*	50%* 50%*
Mental Health/Chemical Dependency Inpatient Outpatient (ages 0-18) Outpatient (ages 18+)	20%* 20%* 20%*	50%* 50%* 50%*

## **Summary of Pharmacy Benefits**

Prescription Drug Coverage	Retail 30 Day Supply	Mail Order 90 Day Supply
Generic Preferred brand Non-preferred brand Specialty	\$12 Copay* \$45 Copay* \$90 Copay* 20%*	\$24 Copay* \$90 Copay* \$180 Copay* 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.



<sup>\*</sup> After deductible

<sup>\*\*</sup> Covered as in-network in true-emergency

## **Connect with us**

Johnson Health Tech has a dedicated phone number at 855-697-2027 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
  JHTNABenefits.com
- 855-697-2027
- 7201 West 78th Street Bloomington, MN 55439

