

Health Benefits Simplified Valley Wide Health Systems, Inc.





## Welcome!

HealthEZ is your new 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**

Valley Wide Health Systems, Inc. has a dedicated phone number 877-241-6310 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 877-241-6310. 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.



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.VWHSBenefits.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.VWHSBenefits.com.

# Magellan Rx

Your pharmacy benefit manager is Magellan Rx.

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.VWHSBenefits.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.





#### **Summary of Medical Benefits Copay Plan In-Network Out-of-Network** Plan Year Deductible **Employee Only** \$1,000 \$10,000 Family \$2,000 \$20,000 Coinsurance 10% 50% **Out-of-Pocket Maximum** \$5,000 Employee Only \$20,000 Family \$10,000 \$40,000 **Preventive Care** 100% Covered 50%\* **Physician Services** Primary \$20 Copay 50%\* Specialist 50%\* \$40 Copay **Hospital Services** 10%\* 50%\* Inpatient 50%\* 10%\* Outpatient **Emergency Services Emergency Room** \$200 Copay Ambulance 10%\* **Urgent Care Services** \$50 Copay **Chiropractic Services** \$40 Copay 50%\* **Mental Health / Chemical Dependency** Inpatient 10%\* 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.

\$20 Copay

Outpatient



50%\*

<sup>\*</sup>After Deductible

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



Summary of Pharmacy Benefits			
Full Rx Plan			
Prescription Drug Coverage	Retail 30 Day Supply	Mail Order 90 Day Supply	
Generic	\$5 Copay	\$10 Copay	
Preferred Brand	\$30 Copay	\$60 Copay	
Non-Preferred Brand	\$50 Copay	\$100 Copay	
Specialty	20% Coinsurance up to \$150	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.

Summary of Pharmacy Benefits			
Generic Only Plan			
Prescription Drug Coverage	Retail 30 Day Supply	Mail Order 90 Day Supply	
Generic	\$15 Copay	\$30 Copay	
Preferred Brand	Not Available	Not Available	
Non-Preferred Brand	Not Available	Not Available	
Specialty	Not Available	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.

