



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

Valley Wide Health System has a dedicated phone number at 877-241-6310 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 877-241-6310. We are here to help you.

Dedicated benefits website

You can use Valley Wide Health System's dedicated benefits website at VWHSBenefits.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 VWHSBenefits.com, and click "Find a Doctor."

Pharmacy benefits

Your Pharmacy Benefit Manager is southernscripts.



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, you will receive a new ID card with updated pharmacy information. Please be sure to show this card to your pharmacist starting August 1, 2021.

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: 877-241-6310 or email: Service@HealthEZ.com

1. Visit myHealthEZ.com or VWHSBenefits.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 VWHSBenefits.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.

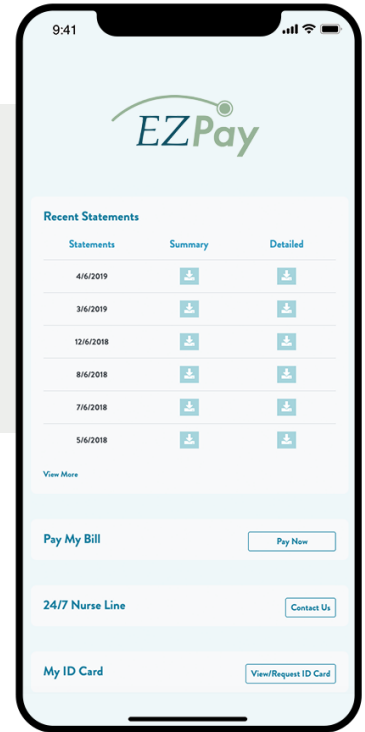
After you set up EZpay, every time we process a bill of yours, we will send you an email asking you to approve the payment for the amount due.

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.

Summary of Medical Benefits

Gold Plan

	In-Network	Out-of-Network
Plan Year Deductible		
Employee only	\$1,500	\$10,000
Family	\$3,000	\$20,000
Coinsurance	10%	50%
Out-of-Pocket Maximum		
Employee only	\$6,000	\$20,000
Family	\$12,000	\$40,000
Preventive Care	100% Covered	50%*
Office Visits		
Primary Services	\$25 Copay	50%*
Specialist Services	\$45 Copay	50%*
Hospital Services	10%*	50%*
Emergency Services		
Emergency Room		10%*
Emergency Medical Transportation		10%*
Urgent Care Services	\$55 Copay	50%*
Chiropractic Services	\$45 Copay	50%*
Mental Health/Chemical Dependency		
Inpatient	10%*	50%*
Outpatient	\$25 Copay	50%*

Summary of Pharmacy Benefits

Gold Full Rx Plan

	Retail 30 Day Supply	Mail Order 90 Day Supply
Prescription Drug Coverage		
Generic	\$10 Copay	\$20 Copay
Preferred brand	\$35 Copay	\$70 Copay
Non-preferred brand	\$55 Copay	\$110 Copay
Specialty	20% Coinsurance up to \$200	Not Available

Summary of Pharmacy Benefits

Gold Generic Only Plan

	Retail 30 Day Supply	Mail Order 90 Day Supply
Prescription Drug Coverage		
Generic	\$15 Copay	\$30 Copay
Preferred brand	Not Available	Not Available
Non-preferred brand	Not Available	Not Available
Specialty	Not Available	Not Available

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

* After deductible

Summary of Medical Benefits

Silver Plan

	In-Network	Out-of-Network
Plan Year Deductible		
Employee only	\$3,000	\$10,000
Family	\$6,000	\$20,000
Coinsurance	20%	50%
Out-of-Pocket Maximum		
Employee only	\$7,000	\$20,000
Family	\$14,000	\$40,000
Preventive Care	100% Covered	50%*
Office Visits		
Primary Services	\$30 Copay	50%*
Specialist Services	\$50 Copay	50%*
Hospital Services	20%*	50%*
Emergency Services		
Emergency Room		20%*
Emergency Medical Transportation		20%*
Urgent Care Services	\$80 Copay	50%*
Chiropractic Services	\$50 Copay	50%*
Mental Health/Chemical Dependency		
Inpatient	20%*	50%*
Outpatient	\$30 Copay	50%*

Summary of Pharmacy Benefits

Silver Full Rx Plan

	Retail 30 Day Supply	Mail Order 90 Day Supply
Prescription Drug Coverage		
Generic	\$15 Copay	\$30 Copay
Preferred brand	\$40 Copay	\$80 Copay
Non-preferred brand	\$60 Copay	\$120 Copay
Specialty	20% Coinsurance up to \$250	Not Available

Summary of Pharmacy Benefits

Silver Generic Only Plan

	Retail 30 Day Supply	Mail Order 90 Day Supply
Prescription Drug Coverage		
Generic	\$20 Copay	\$40 Copay
Preferred brand	Not Available	Not Available
Non-preferred brand	Not Available	Not Available
Specialty	Not Available	Not Available

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

* After deductible

Summary of Medical Benefits

Bronze Plan

	In-Network	Out-of-Network
Plan Year Deductible Employee only Family	\$5,000 \$10,000	\$10,000 \$20,000
Coinsurance	30%	50%
Out-of-Pocket Maximum Employee only Family	\$8,000 \$16,000	\$20,000 \$40,000
Preventive Care	100% Covered	50%*
Office Visits Primary Services Specialist Services	\$40 Copay \$55 Copay	50%* 50%*
Hospital Services	30%*	50%*
Emergency Services Emergency Room Emergency Medical Transportation	30%* 30%*	
Urgent Care Services	30%*	50%*
Chiropractic Services	\$55 Copay	50%*
Mental Health/Chemical Dependency Inpatient Outpatient	30%* \$40 Copay	50%* 50%*

Summary of Pharmacy Benefits

Bronze Full Rx Plan

	Retail 30 Day Supply	Mail Order 90 Day Supply
Prescription Drug Coverage Generic Preferred brand Non-preferred brand Specialty	\$25 Copay \$45 Copay \$65 Copay 30% Coinsurance up to \$350	\$50 Copay \$90 Copay \$130 Copay Not Available

Summary of Pharmacy Benefits

Bronze Generic Only Plan

	Retail 30 Day Supply	Mail Order 90 Day Supply
Prescription Drug Coverage Generic Preferred brand Non-preferred brand Specialty	\$25 Copay Not Available Not Available Not Available	\$50 Copay Not Available Not Available Not Available

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

* After deductible



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.



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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