## Benefits Overview

Medallion Manor, Inc.





### 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 work with your employer to design a custom benefits plan for your organization and we're ready to help you access the services you need. We've been providing our knowledgeable and service-oriented approach for 40 years.

#### Direct access to member support

#### Dedicated phone number

Medallion Manor, Inc. has a dedicated phone number at 855-520-1891 that is answered by a real person between 7 a.m. and 7 p.m. CST, Monday through Friday.

#### 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 855-520-1891. We are here to help you.

#### **Dedicated benefits website**

You can use Medallion Manor, Inc.'s dedicated benefits website at <a href="MedallionManorBenefits.com">MedallionManorBenefits.com</a> to learn about and manage your health plan. View your benefits, review pharmacy information, search to find a doctor and more.

You can set up a myHealthEZ account to access monthly statements, account balances, recently processed bills and HealthEZ's online payment system, EZpay.

#### Manage your health benefits without all the headaches.

Download the free myHealthEZ app to view your benefits, manage and pay bills, get 24/7 support, 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.



#### 24/7 help and support

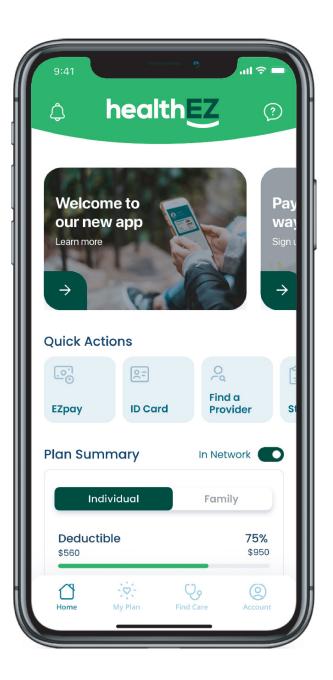
Find answers faster with access to support materials, or by connecting with a member support representative.









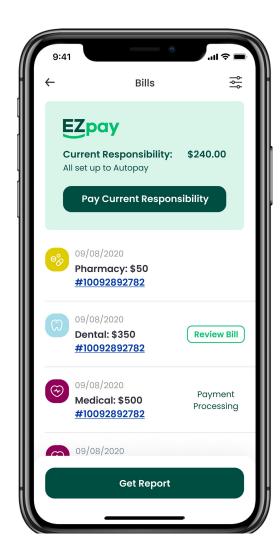


#### myHealthEZ Account

With or without the myHealthEZ app, you can manage your HealthEZ benefits on your preferred web browser as well. Visit myHealthEZ.com or MedallionManorBenefits.com and click "Login."

If you have not registered an account with HealthEZ yet, enter in your credentials, choose a password, and click "Activate Your Account".

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.



## **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, 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.





#### **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 are a current HealthEZ member, please note that you will be receiving a new medical ID card after open enrollment has closed.

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 Cigna.



#### 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.

#### What if I go outside of my medical network?

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. 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.

#### How do I know if my provider is in-network?

Please visit MedallionManorBenefits.com, and click "Find Care."

#### Your Pharmacy Benefit Manager is MagellanRx.



#### What is a Pharmacy Benefit Manager?

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

#### What is Mail Order?

If you take maintenance medications for long-term conditions you could save money with Magellan's mail service pharmacy. Visit MedallionManorBenefits.com to get started.

#### What are Generic drugs?

Generics are the same in dosage, safety, strength, quality and intended use as brand-name drugs, and although they are chemically identical to their branded counterparts, they are sold at substantial discounts. Talk to your doctor to find out if there is a generic equivalent for your brandname drug.

#### Magellan Member Portal

Access your prescription history, schedule a refill and more! Visit MagellanRx.com and select Member Portal. If it's your first time on the site, you will need to complete the one-time registration process.

#### **Your Specialty Medications are** administered through Payer Matrix.



Your Prescription Plan has been enhanced to reduce your cost paid for specialty drugs through a program called the Specialty Cost Containment Solution. All plan participants using specialty drugs are required to meet prior authorization criteria and administrative review under the Payer Matrix program. You must enroll in the Payer Matrix program or you will be responsible for 100% co-insurance or the full cost of your medication

If you are currently taking a specialty medication, please contact a Payer Matrix Care Coordinator at (877) 305-6202 or email <u>customerservice@payermatrix.com</u>. Visit MedallionManorBenefits.com to learn more about the program.



#### **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 the 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.



#### You've got HealthiestYou 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 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
- Faraches
- · 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

#### **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 dermatologists treat a wide variety of skin conditions, including:

- Psoriasis
- Acne
- Moles
- Rosacea

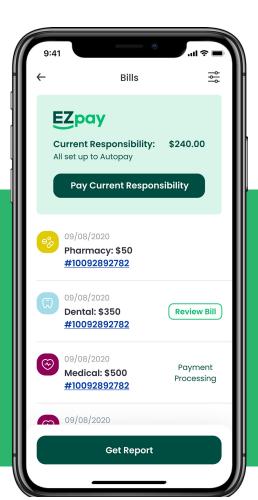
#### **Health Savings Account**

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 HSA Plan.



#### 2023 Maximum Annual Contribution Amounts\*

Employee Only: \$3,850 Family Coverage: \$7,750

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

#### Add your HSA to EZPay!

Add your Health Savings Account (HSA) to your EZPay account within myHealthEZ to quickly pay your portion of medical bills. Setup payment priority with up to 5 credit and debit cards, and HSA accounts.

EZpay will combine your payment with payment from your health insurance so that we pay your healthcare provider in full.

#### Summary of Medical Benefits

#### **HSA Plan**

|   | In-Network   | Out-of-Network       |
|---|--|----------------------|
| Plan Year Deductible<br>Employee only<br>Family   | \$4,500<br>\$9,000   | \$7,000<br>\$14,000  |
| Coinsurance   | 25%  | 50%                  |
| Out-of-Pocket Maximum<br>Employee only<br>Family  | \$6,500<br>\$13,000  | \$10,000<br>\$20,000 |
| Preventive Care   | 100% Covered   | 50%*                 |
| Office Visits Primary Services Specialist Services Chiropractic Services  | 25%*<br>25%*<br>25%*   | 50%*<br>50%*<br>50%* |
| Hospital Services   | 25%*   | 50%*                 |
| Emergency Services** Emergency Room Emergency Medical Transportation  | 25%*<br>25%*   | 50%*<br>50%*         |
| Urgent Care Services  | 25%*   | 50%*                 |
| HealthiestYou Services General Consultations Dermatology Mental Health - Therapist Mental Health - Psychiatrist, initial evaluation Mental Health - Psychiatrist, ongoing session | 100% Covered<br>100% Covered<br>100% Covered<br>100% covered<br>100% Covered |                      |
| Mental Health/Chemical Dependency<br>Inpatient<br>Outpatient  | 25%*<br>25%*   | 50%*<br>50%*         |

#### **Summary of Pharmacy Benefits**

| Prescription Drug Coverage | Retail 30 Day Supply | Mail Order 90 Day Supply |
|----------------------------|----------------------|--------------------------|
| Generic                    | 25%*                 | 25%*                     |
| Preferred brand            | 25%*                 | 25%*                     |
| Non-preferred brand        | 25%*                 | 25%*                     |
| Specialty                  | 25%*                 | Not available            |

Covered Persons using Specialty Drugs included on the Select Drugs and Product List must enroll in the Plan Select Drugs and Products Program. Contact the Specialty Contact Center for additional information at 877-305-6202. Failure to meet prior authorization criteria, including enrollment in the Select Drugs and Products Program when applicable, will result in a cost containment penalty equal to a 100% reduction in benefits payable.

Note: 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**

#### Copay Plan

|   | In-Network   | Out-of-Network       |
|---|--|----------------------|
| Plan Year Deductible<br>Employee only<br>Family   | \$4,000<br>\$8,000   | \$5,000<br>\$10,000  |
| Coinsurance   | 25%  | 50%                  |
| Out-of-Pocket Maximum<br>Employee only<br>Family  | \$6,000<br>\$12,000  | \$10,000<br>\$20,000 |
| Preventive Care   | 100% Covered   | 50%*                 |
| Office Visits Primary Services Specialist Services Chiropractic Services  | \$35 Copay<br>\$70 Copay<br>\$70 Copay                                       | 50%*<br>50%*<br>50%* |
| Hospital Services   | 25%*   | 50%*                 |
| Emergency Services** Emergency Room Emergency Medical Transportation  | \$500 Copay<br>25%*  | \$500 Copay<br>50%*  |
| Urgent Care Services  | \$70 Copay   | 50%*                 |
| HealthiestYou Services General Consultations Dermatology Mental Health - Therapist Mental Health - Psychiatrist, initial evaluation Mental Health - Psychiatrist, ongoing session | 100% Covered<br>100% Covered<br>100% Covered<br>100% covered<br>100% Covered |                      |
| Mental Health/Chemical Dependency<br>Inpatient<br>Outpatient  | 25%*<br>\$35 Copay   | 50%*<br>50%*         |

#### **Summary of Pharmacy Benefits**

| Dracevintian Drug Coverge  | Retail 30 Day Supply  | Mail Order 90 Day Supply  |
|--|---|---|
| Prescription Drug Coverage Generic Preferred brand Non-preferred brand Specialty | \$10 Copay<br>\$35 Copay<br>35% Coinsurance<br>35% Coinsruance<br>\$600 Max cost per fill | \$10 Copay<br>\$35 Copay<br>35% Coinsurance<br>35% Coinsurance<br>\$600 Max cost per fill |

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Note: 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



#### Preventive services for adults

- Screenings for blood pressure, cholesterol, depression, diabetes, Hepatitis B and C, Lung cancer
- Counseling for alcohol misuse, STD prevention, tobacco cessation
- Immunizations for Hepatits A and B, Herpes Zoster, HPV, Influenza, Measles, Meningococcal, Mumps

#### Preventive services for women

- Screenings for anemia, breast cancer, cervical cancer, chlamydia, gestational diabetes, Osteoperosis
- 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 Hepatits 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

Medallion Manor, Inc. has a dedicated phone number at 855-520-1891 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 "1" to reach our 24/7 help line.

- service@healthez.com

  MedallionManorBenefits.com
- 855-520-1891
- 7201 West 78th Street Bloomington, MN 55439

