## Benefits Overview

**ACZ Laboratories** 





# 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 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

ACZ Labs has a dedicated phone number at 888-592-6231 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 888-591-6231. We are here to help you.

#### **Dedicated benefits website**

You can use ACZ Labs's dedicated benefits website at <u>ACZLabsBenefits.com</u> 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

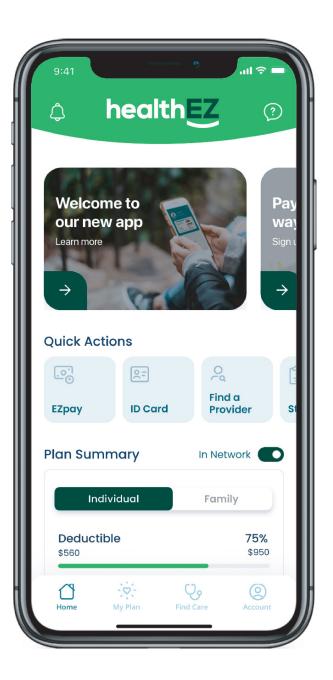
Find answers faster with access to support materials, or by connecting with a member support representative.









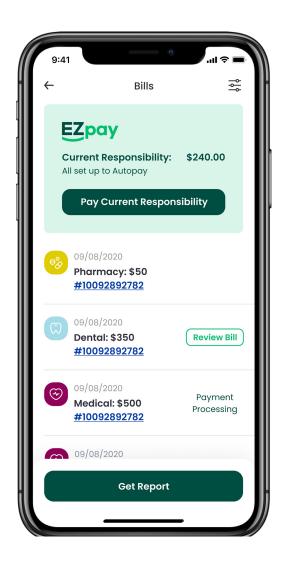


#### myHealthEZ Account

With or without the myHealthEZ app, you can manage your HealthEZ benefits on your preferred web browser as well. Visit myHealthEZ.com or ACZLabsBenefits.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 Cofinity for members in Colorado.

Your medical network is PHCS for members in Massachusetts.





#### 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 ACZLabsBenefits.com, and click "Find a Doctor."



#### 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>ACZLabsBenefits.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>.



### 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.

Visit HealthiestYou.com or call 866-703-1259 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
- 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

#### Summary of Medical Benefits

#### Copay Plan

	In-Network	Out-of-Network
Calendar Year Deductible Employee only Family	\$1,000 \$3,000	\$2,000 \$6,000
Coinsurance	30%	50%
Out-of-Pocket Maximum Employee only Family	\$3,000 \$9,000	\$9,000 \$18,000
Preventive Care	100% Covered	Not Covered
Office Visits Primary Services Specialist Services Chiropractic Services	\$35 Copay \$70 Copay \$70 Copay	50%* 50%* 50%*
Hospital Services	30%*	50%*
Emergency Services** Emergency Room Emergency Medical Transportation	\$300 Copay 30%*	50%* 50%*
Urgent Care Services	\$100 Copay	50%*
HealthiestYou Services General Consultations Dermatology Mental Health - Therapist Mental Health - Psychiatrist, initial evaluation Mental Health - Psychiatrist, ongoing session	100% Covered \$75 Copay \$85 Copay \$200 Copay \$95 Copay	
Mental Health/Chemical Dependency Inpatient Outpatient	30%* \$70 Copay	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	\$15 Copay \$40 Copay \$70 Copay 20% Coinsurance	\$37.50 Copay \$100 Copay \$175 Copay Not available

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

ACZ Labs has a dedicated phone number at 888-592-6231 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.

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