



Benefit Overview

HEALTHEZ



EFFECTIVE 01/01/2022 | [STERLINGMEDBENEFITS.COM](https://www.sterlingmedbenefits.com) | 888-701-3042



Welcome to HealthEZ!

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

Sterling Medical has a dedicated phone number at 888-701-3042 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 888-701-3042. We are here to help you.

Dedicated benefits website

You can use Sterling Medical's dedicated benefits website at SterlingMedBenefits.com 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.



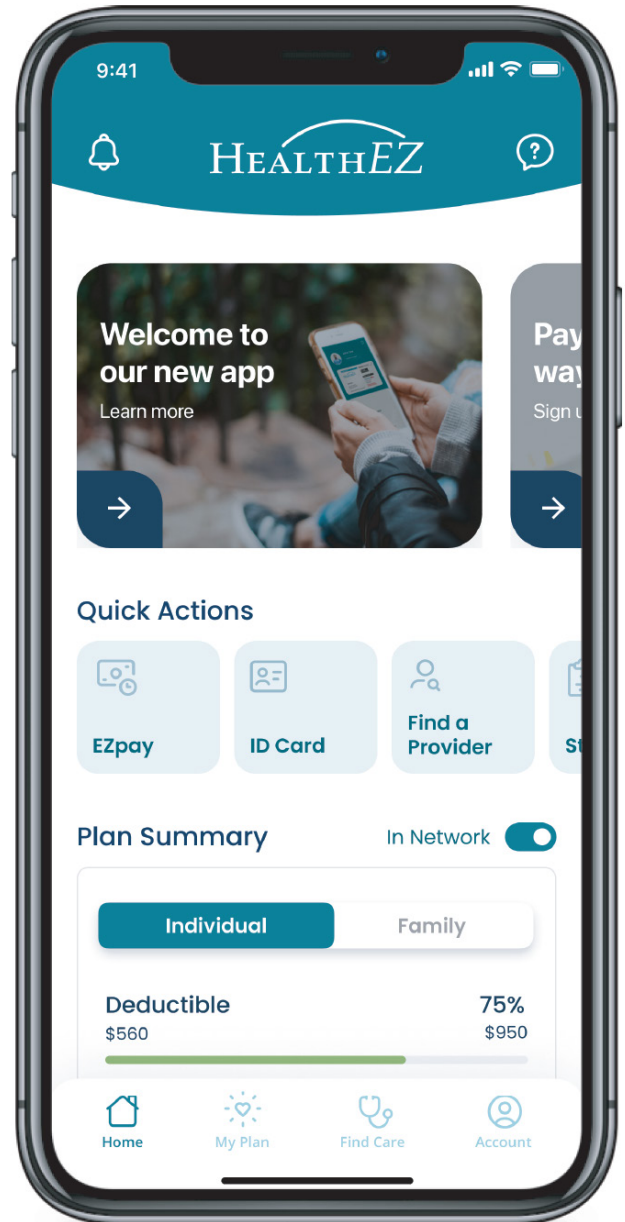
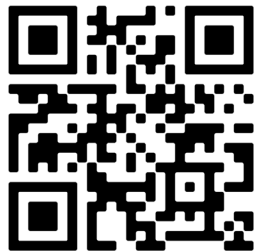
Tap. Pay. Done.

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.



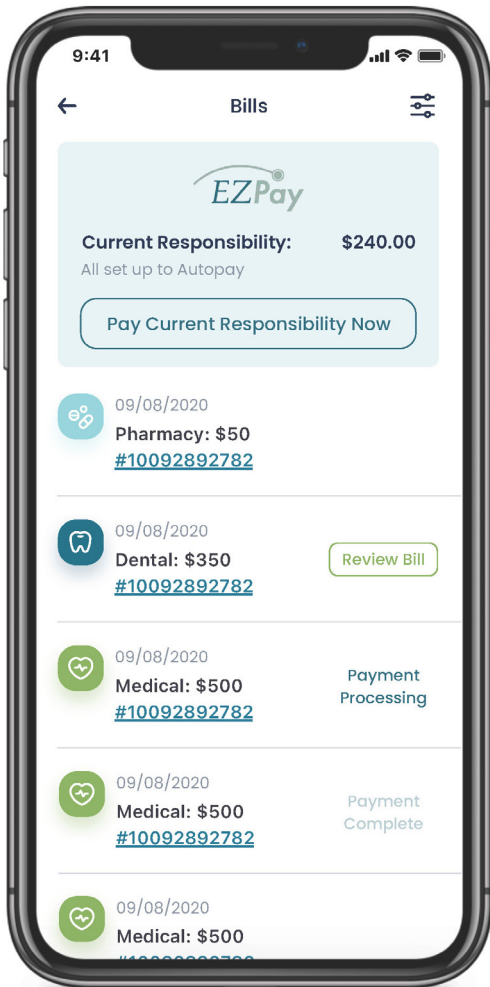
myHealthEZ Account

With or without the myHealthEZ app, you can manage your HealthEZ benefits on your preferred web browser as well. Visit myHealthEZ.com or SterlingMedBenefits.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.





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 receive 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.



Reference Based Pricing

A Reference Based Pricing (RBP) plan pays for services based on a percentage of Medicare. You do not have a medical network; you can choose any physician or facility, as long as they accept the terms of RBP.

HealthEZ partners with Payer Compass and their Patient Advocates for things like referrals to facilities, education for members and providers, and advocacy on your behalf between you and your physicians and facilities. **Payer Compass Patient Advocacy: 855-719-3763, 7 a.m. - 5 p.m. CST, Mon - Fri.**

There are several ways to confirm that your preferred physician or facility will accept the terms of Reference Based Pricing. Listed below are a couple different options you can use to help with this.

Option 1: Call Payer Compass Patient Advocacy

Call 855-719-3763 (7am - 5pm CST, Mon. - Fri.) to speak to a Patient Advocate.

Option 2: Email Provider Outreach Form

Fill out the Provider Request Form, and email to: providerrequest@payercompass.com.

Option 3: Compass Connect

Use the portal to search for a participating facility. Visit HealthEZ.Connect.PayerCompass.com





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 SterlingMedBenefits.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 brand-name 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 customerservice@payermatrix.com. Visit SterlingMedBenefits.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 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

Reference Based Pricing Plan***

	Reference Based Pricing
Calendar Year Deductible Employee only Family	\$8,550 Not Covered
Coinsurance	0%*
Out-of-Pocket Maximum Employee only Family	\$8,550 Not Covered
Preventive Care	100% Covered
Office Visits Primary Services Specialist Services Chiropractic Services	0%* 0%* 0%*
Hospital Services	0%*
Emergency Services** Emergency Room Emergency Medical Transportation	0%* 0%*
Urgent Care Services	0%*
Mental Health/Chemical Dependency Inpatient Outpatient	0%* 0%*

Summary of Pharmacy Benefits

	Retail 30 Day Supply	Mail Order 90 Day Supply
Prescription Drug Coverage		
Generic	0%*	0%*
Preferred brand	0%*	0%*
Non-preferred brand	0%*	0%*
Specialty	90%*	Not Available

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

* After deductible

** Covered as in-network in true-emergency

***Plan excludes all Intermountain Health Care Facilities



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, STD 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



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7201 West 78th Street
Bloomington, MN 55439

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