



Benefit Overview

HEALTHEZ

EFFECTIVE 01/01/2021 | [LSCHCBENEFITS.COM](https://www.lschcbenefits.com) | 844-855-0615





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 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

Lake Superior Community Health has a dedicated phone number at 844-855-0615 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 844-855-0615. We are here to help you.

Dedicated benefits website

You can use Lake Superior Community Health's dedicated benefits website at LSCHCBenefits.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 America's PPO.



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 LSCHCBenefits.com, and click "Find a Doctor."

Pharmacy benefits

Your Pharmacy Benefit Manager is EHIM.



Pharmacy Benefit Managers (PBMs) reduce prescription drug costs and improve convenience and safety for consumers. EHIM 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. Once you receive that, you can setup your online myHealthEZ account.

If you are a current HealthEZ member, please note that new ID cards are NOT mailed out every year, and your card does not expire.

If you have lost your ID card, and already have your myHealthEZ account setup, you have several different options to request new ID cards from the home page of your myHealthEZ:

1. Download Digital Copy: Downloads a PDF to your device
2. Printed and Mailed: Card will be printed and mailed to the address on file
3. Email to Me: Digital copy sent to email on file
4. Text to Me: Digital copy sent to phone number on file



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 myHealthEZ account, please reach out via phone: 866-222-8207 or email: Service@HealthEZ.com

Activate your account

1. Visit myHealthEZ.com or LSCHCBenefits.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.



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 LSCHCBenefits.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.

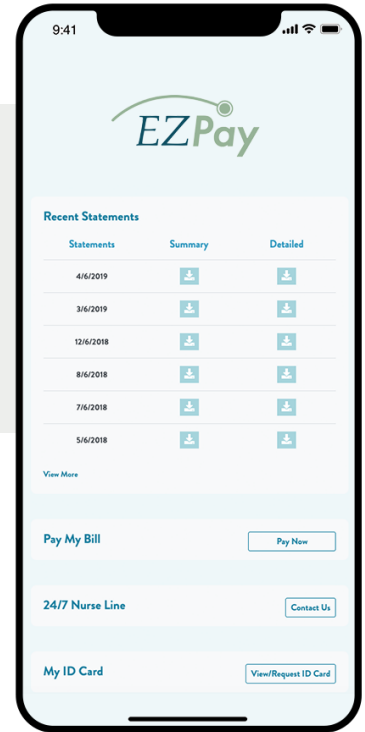
After you set up EZpay, every time we process a bill of yours, we will send you an email asking you to approve the payment for the amount due.

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.



Health reimbursement account

A Health Reimbursement Account (HRA) is a benefit that reimburses you for medical expenses. While FSAs and HSAs allow you to contribute your pre-tax dollars through payroll, an HRA is funded only by your employer.

If you are enrolled in the High Deductible plan you will also have an HRA, which pays for a portion of your in-network expenses. You will be eligible for the employer contributions once you meet the first \$3,000 of your Deductible.

Eligible expenses must take place within the benefit year. Always refer to your Summary Plan Document (SPD) for guidance on what expenses are covered.

Out-of-network services and pharmacy expenses are not eligible for the HRA, and remaining funds at the end of the deductible year do not rollover into the new plan year.

Annual Employer Contribution

Employee Only: \$2,000

Family Coverage: \$4,000



Summary of Medical Benefits

High Deductible Plan

	Lake Superior Community Health Clinics	In-Network	Out-of-Network
Calendar Year Deductible			
Employee only	\$5,000	\$5,000	\$7,500
Family	\$10,000	\$10,000	\$15,000
Coinsurance	N/a	25%	50%
Out-of-Pocket Maximum			
Employee only	\$6,500	\$6,500	\$15,000
Family	\$13,000	\$13,000	\$30,000
Preventive Care	100% Covered	100% Covered	100% Covered
Office Visits			
Primary Services	\$10 Copay	25%*	50%*
Specialist Services	N/a	25%*	50%*
Same Day Acute Care	\$10 Copay	N/a	N/a
Urgent Care Services	N/a	25%*	50%*
Hospital Services	N/a	25%*	50%*
Emergency Services**			
Emergency Room	N/a	25%*	50%*
Emergency Medical Transportation	N/a	25%*	50%*
Labs & Scans			
Labs - In Office	100% Covered	25%*	50%*
CT/MRI/PET and X-Ray	N/a	25%*	50%*
Chiropractic Services	\$10 Copay	25%*	50%*
Mental Health/Chemical Dependency			
Inpatient	N/a	25%*	50%*
Outpatient	N/a	25%*	50%*

Summary of Pharmacy Benefits

	Written by Lake Superior Community Health Providers		All Other Providers	
	Retail 30 Day Supply	Mail Order 90 Day Supply	Retail 30 Day Supply	Mail Order 90 Day Supply
Prescription Drug Coverage				
Generic	\$10 Copay*	\$20 Copay*	\$12 Copay*	\$24 copay*
Preferred brand	\$15 Copay*	\$30 Copay*	\$50 Copay*	\$100 Copay*
Non-preferred brand	\$30 Copay*	\$60 Copay*	\$90 Copay*	\$180 Copay*
Specialty	\$50 Copay*	Not Available	20%* up to \$200	Not Available

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

Prescriptions written by Lake Superior Community Health Center providers must be filled at select pharmacies.

* After deductible

** Covered as in-network in true-emergency

Summary of Medical Benefits

Copay Plan

	Lake Superior Community Health Clinics	In-Network	Out-of-Network
Calendar Year Deductible Employee only Family	\$1,500 \$4,500	\$1,500 \$4,500	\$7,500 \$15,000
Coinsurance	N/a	25%	50%
Out-of-Pocket Maximum Employee only Family	\$3,500 \$7,000	\$3,500 \$7,000	\$15,000 \$30,000
Preventive Care	100% Covered	100% Covered	100% Covered
Office Visits Primary Services Specialist Services	\$10 Copay N/a	\$25 Copay \$25 Copay	50%* 50%*
Same Day Acute Care	\$10 Copay	N/a	N/a
Urgent Care Services	N/a	\$75 Copay	50%*
Hospital Services	N/a	25%*	50%*
Emergency Services** Emergency Room Emergency Medical Transportation	N/a N/a	25%* 25%*	50%* 50%*
Labs & Scans Labs - In Office CT/MRI/PET and X-Ray	100% Covered N/a	100% Covered 25%*	50%* 50%*
Chiropractic Services	\$10 Copay	\$25 copay	50%*
Mental Health/Chemical Dependency Inpatient Outpatient	N/a N/a	25%* \$25 Copay	50%* 50%*

Summary of Pharmacy Benefits

	Written by Lake Superior Community Health Providers		All Other Providers	
	Retail 30 Day Supply	Mail Order 90 Day Supply	Retail 30 Day Supply	Mail Order 90 Day Supply
Prescription Drug Coverage Generic Preferred brand Non-preferred brand Specialty	\$10 Copay \$15 Copay \$30 Copay \$50 Copay	\$20 Copay \$30 Copay \$60 Copay Not Available	\$12 Copay \$50 Copay \$90 Copay 20% up to \$200	\$24 copay \$100 Copay \$180 Copay Not Available

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

Prescriptions written by Lake Superior Community Health Center providers must be filled at select pharmacies.

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Connect with us

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7201 West 78th Street
Bloomington, MN 55439

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