



# AFFINITY

HEALTH PLANS

POWERED BY **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 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

Affinity Health Plans has a dedicated phone number at 888-284-7197 that is answered by a real person between 7 a.m. and 7 p.m. CST.

### Dedicated benefits website

You can use Affinity Health Plans's dedicated benefits website at [AffinityHEZPlans.com](https://AffinityHEZPlans.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.



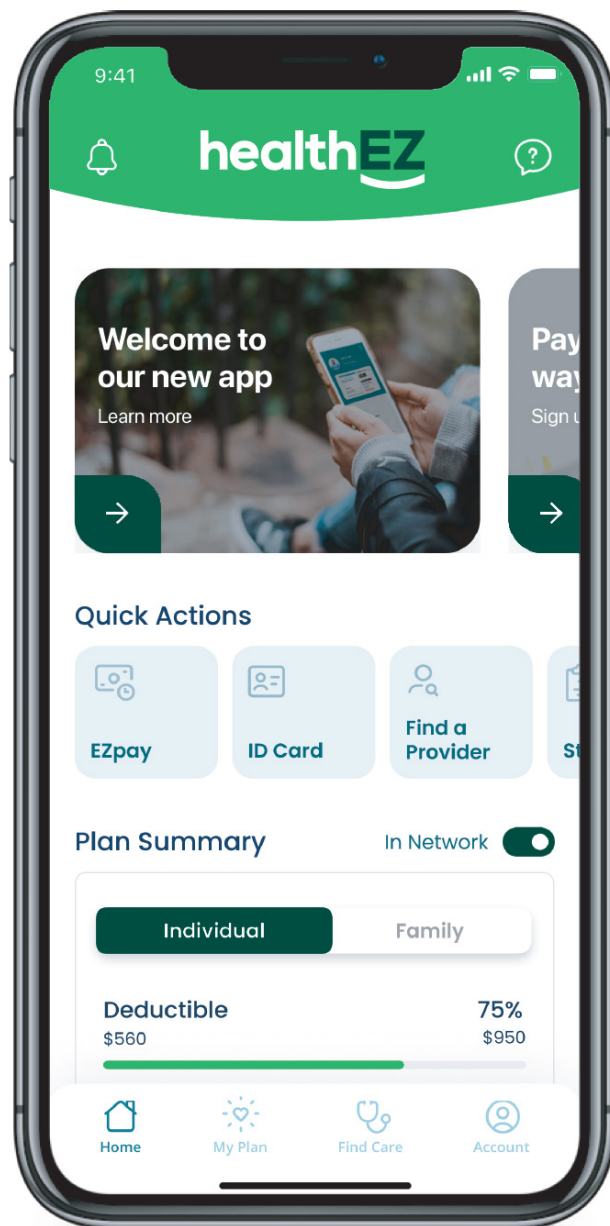
## Tap. Pay. Done.

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.

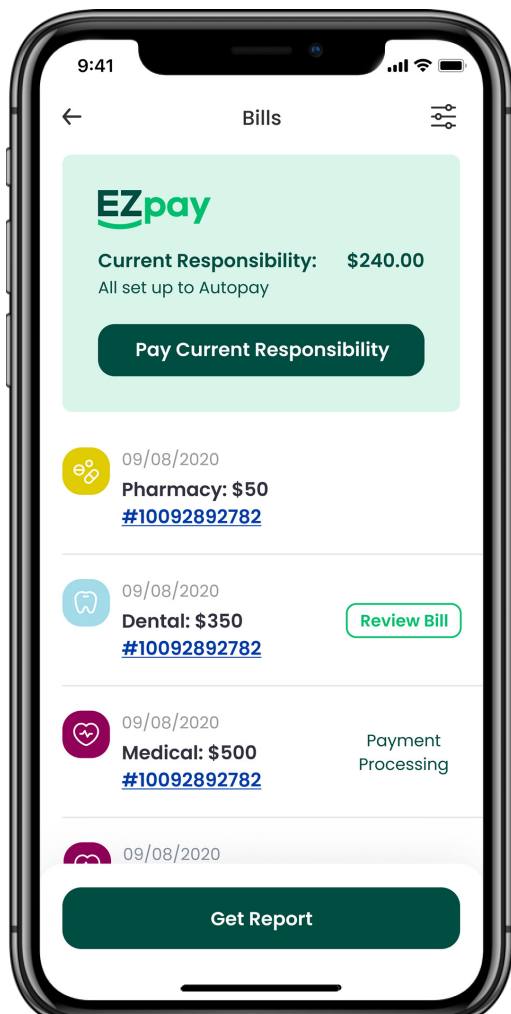


## myHealthEZ Account

With or without the myHealthEZ app, you can manage your HealthEZ benefits on your preferred web browser as well. Visit [myHealthEZ.com](https://myHealthEZ.com) or [AffinityHEZPlans.com](https://AffinityHEZPlans.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.



**If you are enrolled in a MEC Plan,  
your medical network is PHCS.**



**If you are enrolled in a Copay or HSA Plan,  
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.

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

Please visit [AffinityHEZPlans.com](https://AffinityHEZPlans.com), and click "Find a Doctor."

# 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. 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 Magellan Rx Home, Magellan's mail service pharmacy. Visit [AffinityHEZPlans.com](https://AffinityHEZPlans.com) for more information on how to get started and to download the Magellan Rx Home mail service forms.

## What is Step Therapy and Prior Authorization?

Step Therapy is a program that requires members to initially try preferred, medically proven and less expensive prescription drugs before "stepping up" to more expensive drugs.

Prior Authorizations promote the use of safe, effective and reasonably-priced drug therapy. Your healthcare provider is required to provide medical information to determine coverage.

For questions on Step Therapy or your Prior Authorization, contact Magellan Rx at 800-424-5828.

## 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 [MagellanRx.com](https://MagellanRx.com).

## Magellan Member Portal

Access your prescription history, schedule a refill and more! Visit [MagellanRx.com](https://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.

To register, fill out the registration form. Click on confirmation link sent to the email you registered with within 24 hours (if you don't click on the link within 24 hours you will need to re-register). The link will take you to the member login page and will complete your registration.





## 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](https://boostyourbaby.com), or call 888-284-7197 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.

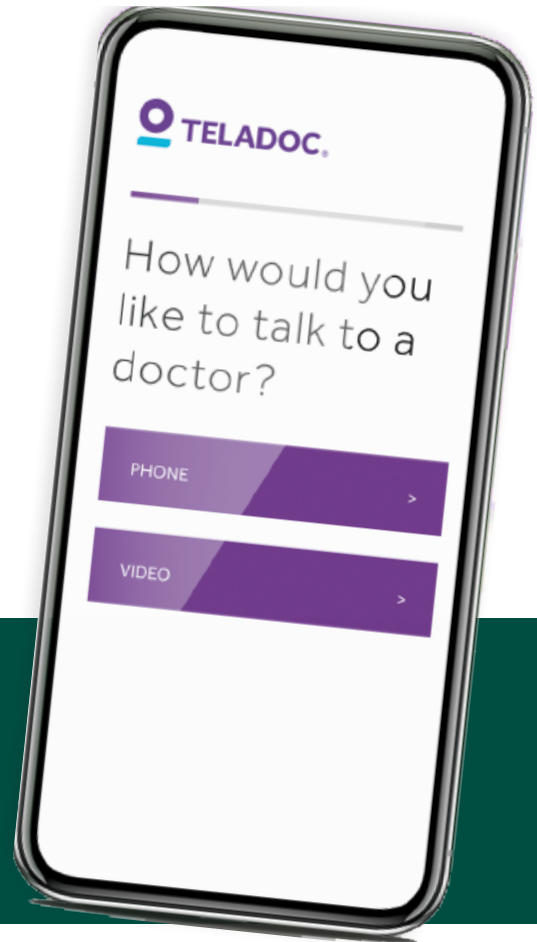


## You've got Teladoc virtual health!

All members have access to virtual health appointments with a licensed physician through Teladoc 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 your doctor.

Visit [Teladoc.com](https://www.teladoc.com) or call  
1-800-Teladoc to contact a doctor.

Talk to a doctor anytime, anywhere.



## What can Teladoc Treat?

For minor health concerns, you don't have to wait in an emergency room or an urgent care center for diagnosis and treatment. The teladoc team of highly-qualified medical providers can evaluate common conditions like:

- Abrasions & Lacerations
- Acne
- Allergies
- Asthma
- Bacterial Vaginosis
- Birth Control
- Bites and Stings
- Body Aches
- Bronchitis
- Cough & Fever
- Diarrhea
- Flu
- Frostbite
- Gout
- Headaches
- Hives
- Itchy Eyes
- Lice
- Medication Refills
- Migraines
- Nasal Congestion
- Nausea
- Pink Eye
- Respiratory Infections
- STD and STIs
- Sinus Infections
- Sinus Symptoms
- Skin Infections
- Sore Throat
- Sprains and Strains
- Travel Medications
- UTI
- Vomiting
- Yeast Infections





## Chronic Conditions Management

If you are enrolled in an HSA or Copay Plan, you are eligible to participate in Livongo.

Our Livongo programs offer a whole-person approach to chronic condition management. Livongo's digital health platform provides actionable, personalized and timely support that make it easier to stay healthy, including:

- Lifestyle behavior change tools
- Medication optimization
- Expert health coaching
- Provider coordination
- Cellular-connected devices
- Personalized plans for reaching health goals

**The program is offered at no cost to you and your family members with coverage through the The Araz Group health plan.**

Register at [be.livongo.com/HEALTHER/register](https://be.livongo.com/HEALTHER/register) or call **(800) 945-4355** with code: **HEALTHER**

### LIVONGO FOR DIABETES



Connected blood glucose meter, unlimited testing strips, personalized insights, 24/7 expert support and custom alerts.

### LIVONGO FOR HYPERTENSION



Connected blood pressure monitor, personalized insights, shareable reports and access to expert health coaches.

### LIVONGO FOR WEIGHT MANAGEMENT AND DIABETES PREVENTION



Connected smart scale, automatic weight and steps tracking, food logging, CDC-approved lessons and access to expert health coaches.



## 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](http://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, Rotavirus, Tetanus
- Assessments for alcohol and drug use, behavior, height, weight, body mass and oral health

## Summary of Medical Benefits

### \$6,500 Copay Plan

	In-Network	Out-of-Network
<b>Plan Year Accumulation Embedded Deductible</b>		
Employee only	\$6,500	\$13,000
Family	\$13,000	\$26,000
<b>Embedded Out-of-Pocket Maximum</b>		
Employee only	\$6,500	No Limit
Family	\$13,000	No Limit
<b>Preventive Care</b>	100% Covered	Deductible, then 50% Coinsurance
<b>Teladoc Services</b>	100% Covered	
General Consultations		
<b>Office Visits</b>		
Primary Services	\$25 Copay	Deductible, then 50% Coinsurance
Specialist Services	\$50 Copay	Deductible, then 50% Coinsurance
Chiropractic Services	No Coverage	No Coverage
<b>Urgent Care Services</b>	\$75 Copay	Deductible, then 50% Coinsurance
<b>Emergency Services*</b>		
Emergency Room	\$500 Copay	Deductible, then 50% Coinsurance
Emergency Medical Transportation	Deductible, then 0% Coinsurance	Deductible, then 50% Coinsurance
<b>Hospital Services</b>		
Inpatient Care	Deductible, then 0% Coinsurance	Deductible, then 50% Coinsurance
Outpatient Surgery	Deductible, then 0% Coinsurance	Deductible, then 50% Coinsurance
<b>Labs &amp; Scans</b>		
Office Visit Lab	Deductible, then 0% Coinsurance	Deductible, then 50% Coinsurance
Outpatient Lab	Deductible, then 0% Coinsurance	Deductible, then 50% Coinsurance
Outpatient X-Ray	Deductible, then 0% Coinsurance	Deductible, then 50% Coinsurance
Outpatient Major Diagnostic	Deductible, then 0% Coinsurance	Deductible, then 50% Coinsurance
<b>Mental Health/Chemical Dependency</b>		
Inpatient	Deductible, then 0% Coinsurance	Deductible, then 50% Coinsurance
Outpatient	\$50 Copay	Deductible, then 50% Coinsurance

## Summary of Pharmacy Benefits

	Retail 30 Day Supply	Mail Order 90 Day Supply
<b>Prescription Drug Coverage</b>		
Preventive	100% Covered	100% Covered
Non-Preventive Generic	\$10 Copay	\$20 Copay
Non-Preventive Preferred brand	\$50 Copay	\$100 Copay
Non-Preventive Non-preferred brand	\$80 Copay	\$160 Copay
Non-Preventive Specialty	No Coverage	No Coverage

\* Covered as in-network in true-emergency

An Embedded Deductible means that each individual will only have to meet the individual Deductible before the Plan begins paying benefits for such individual that are subject to a Deductible.

An Embedded Out-of-Pocket Maximum means that each individual will only have to meet the individual out-of-pocket maximum before the Plan begins paying in full for such individual.

# Connect with us

Affinity Health Plans has a dedicated phone number at 888-284-7197 that we answer between 7 a.m. and 7 p.m. CT. When you call, a real person answers.



[service@healthez.com](mailto:service@healthez.com)  
[AffinityHEZPlans.com](https://AffinityHEZPlans.com)



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